

# INTRODUCING

# LEHIGH VALLEY FLEX BLUE

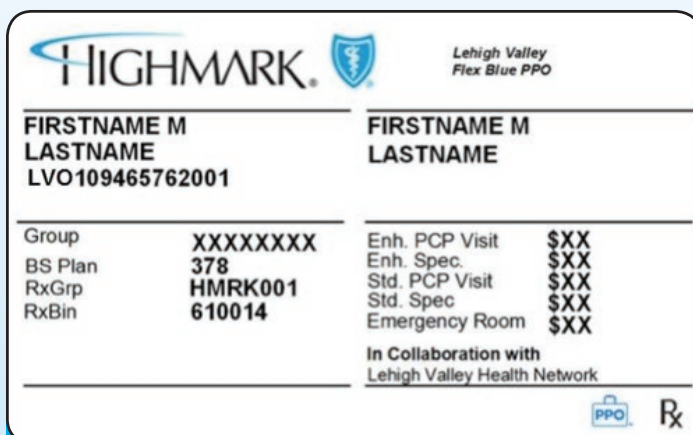


Effective Jan. 1, 2017, Highmark began offering *Lehigh Valley Flex Blue* in select counties in central and northeastern Pennsylvania. Lehigh Valley Flex Blue is a new benefit design, developed in collaboration with the Lehigh Valley Health Network (LVHN). Lehigh Valley Flex Blue is designed to enable members to save money by offering two levels of in-network benefits. For PPO plans, there are also out-of-network benefits.

This benefit design will be available beginning Jan. 1, 2017, in select counties of central Pennsylvania (Lehigh, Northampton, Schuylkill) and northeastern Pennsylvania (Monroe).

## IDENTIFYING MEMBERS

ID cards for Lehigh Valley Flex Blue will reflect the plan design name in the upper right corner (see sample ID card below). Common alpha prefixes for Lehigh Valley Flex Blue members include: LVO, LVL, LVZ, LWH, LWN, LPY.



**REMEMBER:** You can view a copy of the member's ID card using NaviNet's **Eligibility and Benefits Inquiry**.

## PLAN DESIGN OVERVIEW

Lehigh Valley Flex Blue includes two levels of in-network benefits: Enhanced Value Benefit Level and Standard Value Benefit Level. Members in central Pennsylvania and large group members in northeastern Pennsylvania will receive high-quality care at both levels from providers in the Premier Blue Shield Preferred Professional Provider Network (Premier Blue Shield network) and the Highmark Blue Shield Participating Facility Provider Network (Highmark Blue Shield network).

Small group members in northeastern Pennsylvania will use the First Priority Life Insurance Company (FPLIC) network; the Premier Blue Shield network will be used if these members seek care in Highmark's Central Region.

- Members generally have the lowest out-of-pocket costs when they utilize providers participating at the Enhanced Value Benefit Level.
- The Standard Value Benefit Level generally involves a higher level of out-of-pocket costs. Emergency care services are covered at the Enhanced Value Benefit Level no matter where care is provided.
- Behavioral health, substance abuse and preventive services are generally covered at the Enhanced Value Benefit Level when performed by any in-network provider.

Treatment received outside of the Pennsylvania counties where Lehigh Valley Flex Blue is offered, or through BlueCard, is covered at the Standard Value Benefit Level.

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Insurance or benefit administration may be provided by Highmark Blue Shield, Highmark Benefits Group or First Priority Life Insurance Company, all of which are independent licensees of the Blue Cross and Blue Shield Association. NaviNet is a registered trademark of NaviNet, Inc., which is an independent company that provides a secure, web-based portal between providers and health care insurance companies. BlueCard is a registered mark of the Blue Cross and Blue Shield Association, an independent association of Blue Cross and Blue Shield Plans.

Members have different deductibles for each benefit level. These deductibles work together. This means that for both in-network deductibles, all in-network out-of-pocket costs add up together. Any coinsurance for one benefit level will be applied to the other level.

**HOSPITALS, PHYSICIANS AND ANCILLARY FACILITIES IN THE LEHIGH VALLEY FLEX BLUE PROVIDER NETWORK**

Lehigh Valley Flex Blue offers access to community, tertiary and world-renowned hospitals, physicians and ancillary

facilities participating in the Highmark Blue Shield network. Members can save money on their copays, deductibles and cost sharing by choosing providers participating at the Enhanced Value Benefit Level, including LVHN and its affiliated hospitals.

The following is a list of hospitals and ancillary facilities participating at the Enhanced Value Benefit Level and the Standard Value Benefit Level.

Enhanced Value Level of Benefits	Standard Value Benefit Level	Out-of-Network (if applicable)
<ul style="list-style-type: none"> <li>Lehigh Valley Hospital — Cedar Crest</li> <li>Lehigh Valley Hospital — Muhlenberg</li> <li>Lehigh Valley Hospital — 17th Street</li> <li>Lehigh Valley Hospital — Hazleton</li> <li>Lehigh Valley Hospital — Schuylkill S. Jackson Street</li> <li>Lehigh Valley Hospital — Schuylkill E. Norwegian Street</li> <li>Lehigh Valley Hospital — Pocono</li> <li>Sacred Heart Hospital</li> </ul>	<ul style="list-style-type: none"> <li>All other facilities in the Highmark Blue Shield network, the managed care network in western Pennsylvania and BlueCard networks, as well as the FPLIC network for the NEPA Small Group PPO</li> </ul>	<ul style="list-style-type: none"> <li>Facilities that do not participate in the Highmark Blue Shield network, the managed care network in western Pennsylvania and BlueCard networks, as well as the FPLIC network for the NEPA Small Group PPO</li> </ul>

**PHYSICIANS PARTICIPATING WITH LEHIGH VALLEY FLEX BLUE**

- Network professional providers who are affiliated with and have privileges at the Enhanced Value Benefit Level hospitals listed above are participating at the Enhanced Value Benefit Level.
- Select independent practitioners are participating at the Enhanced Value Benefit Level.
- Network professional providers who are affiliated with and have privileges at the Standard Value Benefit Level hospitals listed above are participating at the Standard Value Level of Benefits.

**ANCILLARY PROVIDERS PARTICIPATING WITH LEHIGH VALLEY FLEX BLUE**

Lehigh Valley Flex Blue members can save money on DME supplies when they use providers who participate at the Enhanced Value Benefit Level.

The following ancillary providers are participating at the Enhanced and Standard Value Benefit Levels:

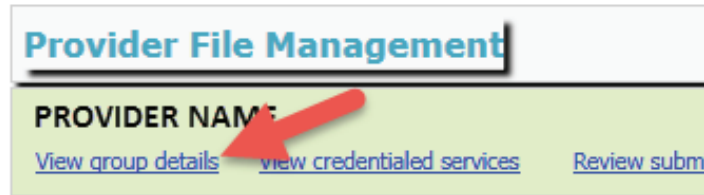
Enhanced Value Benefit Level	Standard Value Benefit Level
<ul style="list-style-type: none"> <li>• <a href="#">Select DME Network</a> (Accessible via the <b>DMEPOS</b> link on the Provider Resource Center)</li> <li>• Certain designated ancillary facilities, such as ambulance surgical centers, skilled nursing facilities and home health agencies</li> </ul>	<ul style="list-style-type: none"> <li>• All remaining ancillary providers in the Highmark Blue Shield network, as well as the FPLIC network for the NEPA Small Group PPO option</li> </ul>



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**LOCATING YOUR PARTICIPATION LEVEL VIA NAVINET®**

You can use NaviNet to confirm if you are participating at the Enhanced Value Benefit Level or Standard Value Benefit Level, by accessing **Provider File Management**. Click on the **View group details** link in the upper left corner of the screen.



Scroll down on this page and locate **Networks this group participates in**, and then locate **Tiered Benefit Level**.

Tiered Benefit Level	
Name	
2091 Lehigh Valley Flex Blue Enhanced NEPA Small group	←
2092 Lehigh Valley Flex Blue Enhanced Central/NEPA Large group	←

**Note:** Facility providers need to access the Provider Information link via NaviNet, then click on the Networks tab to see their participation status.

**Providers participating at the Standard Value Benefit Level will not see Lehigh Valley Flex Blue listed under the Tiered Bene it Level.** If you are participating in the Premier Blue Shield network, the Highmark Blue Shield Network or FPLIC network and do not see the Lehigh Valley Flex Blue Enhanced indicator, then you are participating at the Standard Value Benefit Level.

**CARE OUTSIDE THE COUNTIES WHERE LEHIGH VALLEY FLEX BLUE IS OFFERED**

Lehigh Valley Flex Blue gives members outside this area in-network access to participating physicians, hospitals and other caregivers throughout the country. Covered services received from in-network providers outside of the service area, or through a local Blue plan, will be covered at the Standard Value Benefit Level.



**AUTHORIZATIONS**

All current processes regarding authorizations for Highmark products will be required for Lehigh Valley Flex Blue as well. These include, but are not limited to:

- Inpatient admissions
- Certain outpatient procedures that are listed in the Highmark Blue Shield Office Manual
  - This manual is available online on the Provider Resource Center via NaviNet and at **highmarkblueshield.com**. The link is located under Administrative Reference Materials.
- Selected durable medical equipment, physical medicine (e.g., physical therapy, spinal manipulation, occupational therapy) and therapies (e.g., speech therapy and cardiac rehabilitation)
- Certain outpatient mental health services

**LEHIGH VALLEY FLEX BLUE BENEFITS**

As always, you will find complete benefit information about Lehigh Valley Flex Blue quickly and easily by using the **Eligibility and Benefits** function on NaviNet.

