

INTRODUCING

my LEHIGH VALLEY FLEX BLUE HMO A HIGHMARK HMO PLAN



Effective Jan. 1, 2017, Highmark began offering my *Lehigh Valley Flex Blue HMO*, a Highmark HMO plan, available to the individual market, in Monroe County in northeastern Pennsylvania (**NEPA region**). Key features of this plan include:

- A plan design that offers two levels of in-network benefits
- Access to high-quality doctors and hospitals that participate in the First Priority Health HMO network
- Out-of-network coverage only for emergency care and medically authorized services not available in network

IDENTIFYING MEMBERS

ID cards for my Lehigh Valley Flex Blue HMO will reflect the plan name in the upper right corner (see sample ID card below). The alpha prefix for this plan is LPV.

SAMPLE ID CARD		my Lehigh Valley Flex Blue HMO	
MEMBER IDENTIFICATION		DEPENDENT	
FIRSTNAME M		FIRSTNAME M	
LASTNAME		LASTNAME	
LPV 109465762001			
Group	01234567	Enh Office Visit	\$XX
BS Plan	363	Std Office Visit	\$XX
RxGrp	HMRK001	Enh Specialist	\$XX
RxBIN	610014	Std Specialist	\$XX
		Emergency	\$XX
		In collaboration with Lehigh Valley Health Network	

PRODUCT OVERVIEW

my Lehigh Valley Flex Blue HMO includes two levels of in-network benefits — Enhanced Value and Standard Value. Members:

- Receive high-quality care at both levels from providers in the First Priority Health HMO network
- Have lower cost sharing when they use providers who participate at the Enhanced Value Level of Benefits

There is no out-of-network coverage with my Lehigh Valley Flex Blue HMO, except for emergencies and medically authorized services not available in network.

PRESCRIPTION DRUG FORMULARY

my Lehigh Valley Flex Blue HMO uses the Essential formulary, which features:

- A closed formulary: the plan only pays for drugs on the formulary. Drugs not on the formulary are not covered.
- A four-tier structure that allows members to save money when they use drugs on the lower tiers
- Generics, brands and specialty drugs that are mixed between the different tiers

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Insurance or benefit administration may be provided by Highmark Blue Shield or First Priority Health, 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.

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

HOSPITALS PARTICIPATING WITH my LEHIGH VALLEY FLEX BLUE HMO

my Lehigh Valley Flex Blue HMO offers access to community, tertiary and world-renowned hospitals. Members can save money on their copays, deductibles and cost sharing by

choosing providers who participate at the Enhanced Value Benefit Level.

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

Enhanced Value Benefit Level	Standard Value Benefit Level
<ul style="list-style-type: none"> • Lehigh Valley Hospital — Pocono • Lehigh Valley Hospital — Hazleton • Lehigh Valley Hospital — Cedar Crest • Lehigh Valley Hospital — 17th Street • Lehigh Valley Hospital — Muhlenberg 	<ul style="list-style-type: none"> • All remaining hospitals in the First Priority Health HMO network

PHYSICIANS PARTICIPATING WITH my LEHIGH VALLEY FLEX BLUE HMO

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

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"> • Select DME Network (Accessible via the DMEPOS link on the Provider Resource Center) • Certain designated ancillary facilities, such as ambulance surgical centers, skilled nursing facilities and home health agencies 	<ul style="list-style-type: none"> • All remaining ancillary providers in the First Priority Health HMO network

ANCILLARY PROVIDERS PARTICIPATING WITH my LEHIGH VALLEY FLEX BLUE HMO

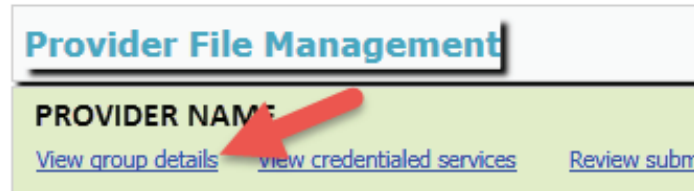
my Lehigh Valley Flex Blue HMO members can save money on DME supplies when they use providers who participate at the Enhanced Value Benefit Level.



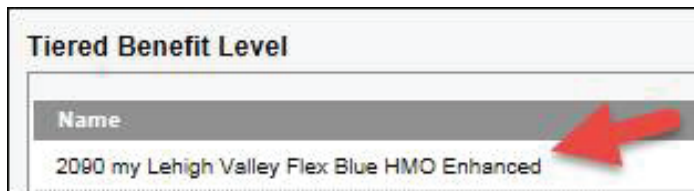
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LOCATING YOUR PARTICIPATION LEVEL VIA NAVINET®

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**.



Providers participating at the Standard Value Level of Benefits will not see my Lehigh Valley Flex Blue HMO listed under the Tiered Benefit Level. If you are participating in the First Priority Health network and do not see the Enhanced indicator for my Lehigh Valley Flex Blue HMO, then you are participating at the Standard Value Level of Benefits.

CARE OUTSIDE THE SERVICE AREA

Since this is an HMO product, in-network care is limited to providers who are participating with First Priority Health. Covered services provided outside of the First Priority Health network and through BlueCard® are limited to emergency care and medically authorized services not available in network, and will be covered at the Enhanced Value Level of Benefits.



AUTHORIZATIONS

All current processes regarding requiring authorizations for Highmark products will also apply for my Lehigh Valley Flex Blue HMO. These include, but are not limited to:

- Inpatient admissions
- Certain outpatient procedures that are listed in the Highmark Blue Shield Office Manual, which is available on the Provider Resource Center via NaviNet. 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
- Services from out-of-network providers that are not available in network

BENEFIT INFORMATION

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