

Network Sharing

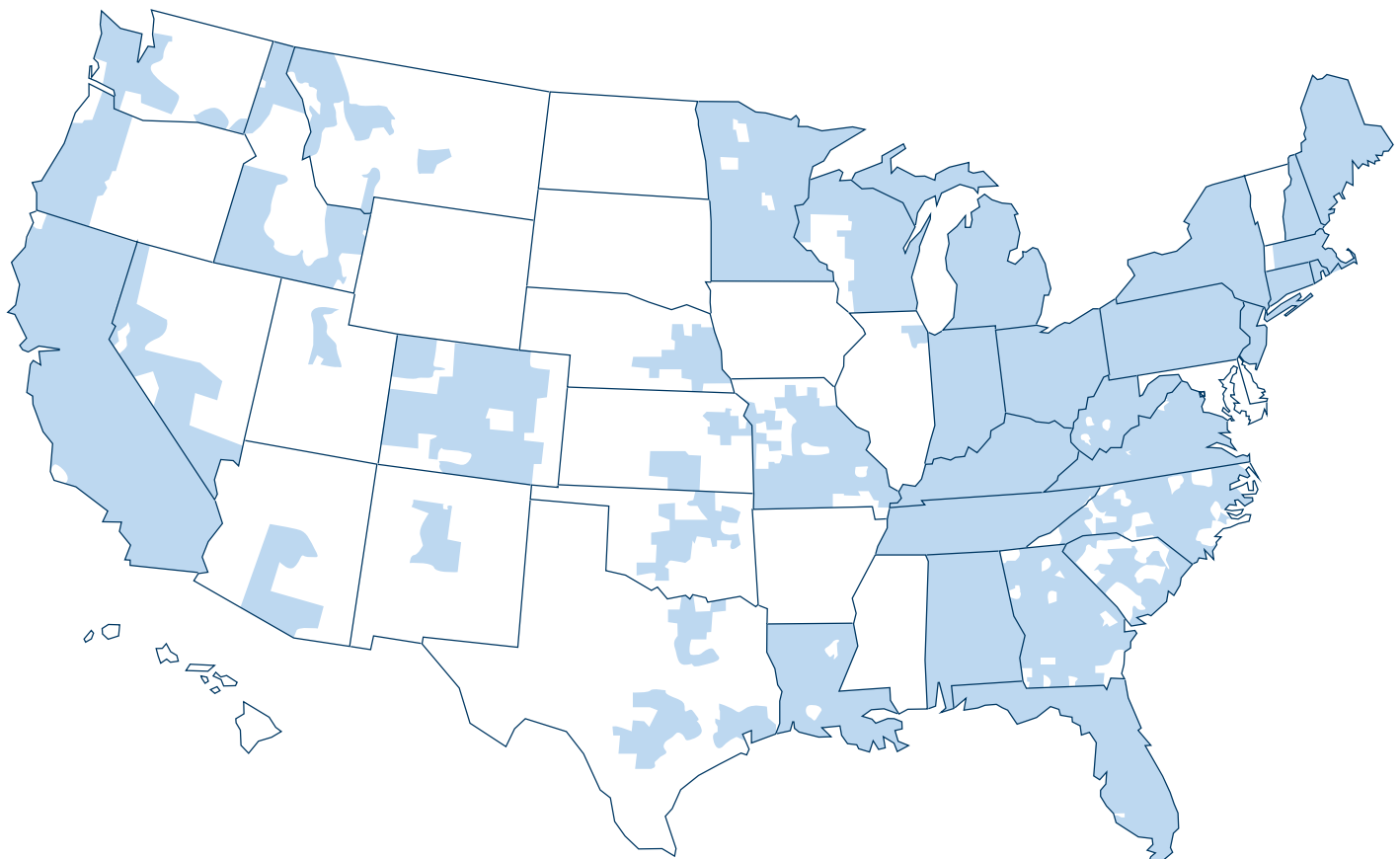
for Freedom Blue PPO and Community
Blue Medicare PPO members



Nationwide partnerships for feels-like-home coverage.

Medicare Advantage PPO Network Access

- Participating network available.
- No participating network available.



With Network Sharing, you have access to the coverage you love, wherever you roam, nationwide. When you need care, find an in-network doctor or location that's willing to "share your care" — or any Medicare-eligible doctor or location — and you're all set.

We've made it easy for you to find a participating Blue Cross and Blue Shield Medicare Advantage PPO network in a few simple clicks:

1. Visit provider.bcbs.com.
2. Click select a plan.
3. Enter the first three letters of your member ID number.
- OR -
Click, select by plan name. From there, choose Medicare Advantage PPO and scroll down to choose Pennsylvania, Highmark Blue Shield.
4. In the your location field, enter your current location.
5. In the search field, enter the doctor or service you're looking for and click the search icon.
6. From there, click on the search results and within Insurance Details, make sure Medicare Advantage PPO is listed. If it is, that means you found a participating network and you're good to go! If not, check out the next page for more details.

Not into searching?

That's okay, too. Give Member Service a call and they'll gladly assist you. You can find their number on your member ID card.

Network Sharing Counties by State

The following 39 states and Puerto Rico include participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers only in the counties listed:

State	County	State	County	State	County
AL	AUTAUGA	AL	GREENE	AL	TUSCALOOSA
AL	BALDWIN	AL	HALE	AL	WALKER
AL	BARBOUR	AL	HENRY	AL	WASHINGTON
AL	BIBB	AL	HOUSTON	AL	WILCOX
AL	BLOUNT	AL	JACKSON	AL	WINSTON
AL	BULLOCK	AL	JEFFERSON	AZ	MARICOPA*
AL	BUTLER	AL	LAMAR	AZ	PIMA*
AL	CALHOUN	AL	LAUDERDALE	CA	ALAMEDA
AL	CHAMBERS	AL	LAWRENCE	CA	ALPINE
AL	CHEROKEE	AL	LEE	CA	AMADOR
AL	CHILTON	AL	LIMESTONE	CA	BUTTE
AL	CHOCTAW	AL	LOWNDES	CA	CALAVERAS
AL	CLARKE	AL	MACON	CA	CALOUSA
AL	CLAY	AL	MADISON	CA	CONTRA COSTA
AL	CLEBURNE	AL	MARENGO	CA	EL DORADO
AL	COFFEE	AL	MARION	CA	FRESNO
AL	COLBERT	AL	MARSHALL	CA	GLENN
AL	CONECUH	AL	MOBILE	CA	HUMBOLDT
AL	COOSA	AL	MONROE	CA	IMPERIAL
AL	COVINGTON	AL	MONTGOMERY	CA	INYO
AL	CRENSHAW	AL	MORGAN	CA	KERN
AL	CULLMAN	AL	PERRY	CA	KINGS
AL	DALE	AL	PICKENS	CA	LAKE
AL	DALLAS	AL	PIKE	CA	LASSEN
AL	DE KALB	AL	RANDOLPH	CA	LOS ANGELES
AL	ELMORE	AL	RUSSELL	CA	MADERA
AL	ESCAMBIA	AL	SAINT CLAIR	CA	MARIN
AL	ETOWAH	AL	SHELBY	CA	MARIPOSA
AL	FAYETTE	AL	SUMTER	CA	MERCED
AL	FRANKLIN	AL	TALLADEGA	CA	MONO
AL	GENEVA	AL	TALLAPOOSA	CA	MONTEREY

*not available until 7/1/2020

State	County
CA	NAPA
CA	NEVADA
CA	ORANGE
CA	PLACER
CA	PLUMAS
CA	RIVERSIDE
CA	SACRAMENTO
CA	SAN BENITO
CA	SAN BERNARDINO
CA	SAN DIEGO
CA	SAN FRANCISCO
CA	SAN JOAQUIN
CA	SAN LUIS OBISPO
CA	SANTA CLARA
CA	SANTA CRUZ
CA	SHASTA
CA	SIERRA
CA	SISKIYOU
CA	SOLANO
CA	SONOMA
CA	STANISLAUS
CA	SUTTER
CA	TEHAMA
CA	TRINITY
CA	TULARE
CA	TUOLUMNE
CA	VENTURA
CA	YOLO
CA	YUBA
CA	SAN MATEO
CA	ALAMEDA
CO	ADAMS
CO	ARAPAHOE
CO	BENT
CO	BOULDER
CO	BROOMFIELD
CO	CHAFFEE
CO	CLEAR CREEK
CO	CONEJOS
CO	COSTILLA
CO	CROWLEY
CO	CUSTER

State	County
CO	DENVER
CO	DOUGLAS
CO	EAGLE
CO	EL PASO
CO	ELBERT
CO	FREMONT
CO	GILPIN
CO	GRAND
CO	GUNNISON
CO	HUEFRANO
CO	JACKSON
CO	JEFFERSON
CO	LAKE
CO	LARIMER
CO	LAS ANIMAS
CO	LINCOLN
CO	MESA
CO	MINERAL
CO	MOFFAT
CO	MORGAN
CO	OTERO
CO	OURAY
CO	PARK
CO	PITKIN
CO	PUEBLO
CO	RIO BLANCO
CO	SAGUCHE
CO	SAN JUAN
CO	SAN MIGUEL
CO	SUMMIT
CO	TELLER
CO	WASHINGTON
CO	WELD
CO	TELLER
CO	DELTA
CO	DOLORES
CO	MONTROSE
CT	FAIRFIELD
CT	HARTFORD
CT	LITCHFIELD
CT	MIDDLESEX
CT	NEW HAVEN

State	County
CT	NEW LONDON
CT	TOLLAND
CT	WINDHAM
FL	ALACHUA
FL	BAKER
FL	BAY
FL	BRADFORD
FL	BREVARD
FL	BROWARD
FL	CALHOUN
FL	CHARLOTTE
FL	CITRUS
FL	CLAY
FL	COLLIER
FL	COLUMBIA
FL	DESOTO
FL	DIXIE
FL	DUVAL
FL	ESCAMBIA
FL	FLAGLER
FL	FRANKLIN
FL	GADSDEN
FL	GILCHRIST
FL	GLADES
FL	GULF
FL	HALMILTON
FL	HARDEE
FL	HENDRY
FL	HERNANDO
FL	HIGHLANDS
FL	HILLSBOROUGH
FL	HOLMES
FL	INDIAN RIVER
FL	JACKSON
FL	JEFFERSON
FL	LAFAYETTE
FL	LAKE
FL	LEE
FL	LEON
FL	LEVY
FL	LIBERTY
FL	MADISON

State	County
FL	MANATEE
FL	MARION
FL	MARTIN
FL	MIAMI-DADE
FL	MONROE
FL	NASSAU
FL	OKALOOSA
FL	OKEECHOBEE
FL	ORANGE
FL	OSCEOLA
FL	PALM BEACH
FL	PASCO
FL	PINELLAS
FL	POLK
FL	PUTNAM
FL	SANTA ROSA
FL	SARASOTA
FL	SEMINOLE
FL	SAINT JOHNS
FL	ST. LUCIE
FL	SUMTER
FL	SUWANNEE
FL	TAYLOR
FL	UNION
FL	VOLUSIA
FL	WAKULLA
FL	WALTON
FL	WASHINGTON
GA	APPLING
GA	ATKINSON
GA	BACON
GA	BAKER
GA	BALDWIN
GA	BANKS
GA	BARROW
GA	BARTOW
GA	BEN HILL
GA	BERRIEN
GA	BIBB
GA	BLECKLEY
GA	BRANTLEY
GA	BROOKS

State	County
GA	BRYAN
GA	BURKE
GA	BUTTS
GA	CALHOUN
GA	CANDLER
GA	CLARKE
GA	CLAY
GA	CHATHAM
GA	CHATTAHOOCHEE
GA	CHATTOOGA
GA	CHEROKEE
GA	CLAYTON
GA	CLINCH
GA	COBB
GA	COFFEE
GA	COLQUITT
GA	COLUMBIA
GA	COOK
GA	COWETA
GA	CRAWFORD
GA	CRISP
GA	DADE
GA	DAWSON
GA	DECATUR
GA	DEKALB
GA	DODGE
GA	DOOLY
GA	DOUGLAS
GA	ELBERT
GA	ECHOLS
GA	EFFINGHAM
GA	EMANUEL
GA	EVANS
GA	FANNIN
GA	FAYETTE
GA	FLOYD
GA	FORSYTH
GA	FRANKLIN
GA	FULTON
GA	GILMER
GA	GLASCOCK
GA	GORDAN

State	County
GA	GREENE
GA	GWINNETT
GA	HABERSHAM
GA	HANCOCK
GA	HARALSON
GA	HARRIS
GA	HART
GA	HEARD
GA	HENRY
GA	HOUSTON
GA	IRWIN
GA	JACKSON
GA	JASPER
GA	JEFF DAVIS
GA	JEFFERSON
GA	JENKINS
GA	JOHNSON
GA	JONES
GA	LAMAR
GA	LANIER
GA	LAURENS
GA	LEE
GA	LIBERTY
GA	LINCOLN
GA	LONG
GA	LUMPKIN
GA	MACON
GA	MADISON
GA	MARION
GA	MCDUFFIE
GA	MCINTOSH
GA	MERIWETHER
GA	MILLER
GA	MITCHELL
GA	MONROE
GA	MONTGOMERY
GA	MORGAN
GA	MURRAY
GA	MUSCOGEE
GA	NEWTON
GA	OCONEE
GA	OGLETHORPE

State	County
GA	PAULDING
GA	PEACH
GA	PICKENS
GA	PIERCE
GA	PIKE
GA	POLK
GA	PULASKI
GA	PUTNAM
GA	QUITMAN
GA	RABUN
GA	RANDOLPH
GA	RICHMOND
GA	ROCKDALE
GA	SCHLEY
GA	SCREVEN
GA	SPALDING
GA	STEPHENS
GA	STEWART
GA	SUMTER
GA	TALBOT
GA	TALIAFERRO
GA	TATTNALL
GA	TAYLOR
GA	TELFAIR
GA	TERRELL
GA	THOMAS
GA	TIFT
GA	TOOMBS
GA	TOWNS
GA	TREUTLEN
GA	TROUP
GA	TURNER
GA	TWIGGS
GA	UNION
GA	UPSON
GA	WALTON
GA	WARE
GA	WARREN
GA	WASHINGTON
GA	WAYNE
GA	WEBSTER
GA	WHEELER

State	County
GA	WHITE
GA	WILCOX
GA	WILKES
GA	WILKINSON
GA	WORTH
HI	HAWAII
HI	HONOLULU
HI	KALAWAO
HI	KAUAI
HI	MAUI
ID	ADA
ID	BANNOCK
ID	BINGHAM
ID	BOISE
ID	BONNER
ID	BONNEVILLE
ID	BOUNDARY
ID	CANYON
ID	CASSIA
ID	CLARK
ID	ELMORE
ID	FREMONT
ID	GEM
ID	JEFFERSON
ID	KOOTENAI
ID	LATAH
ID	MADISON
ID	MINIDOKA
ID	NEZ PERCE
ID	OWYHEE
ID	PAYETTE
ID	POWER
ID	TWIN FALLS
ID	ADAMS
ID	GOODING
ID	JEROME
ID	LATAH
ID	SHOSHONE
ID	VALLEY
ID	WASHINGTON
IL	COOK
IL	DUPAGE

State	County
IL	KANE
IL	WILL
IN	ADAMS
IN	ALLEN
IN	BARTHOLOMEW
IN	BENTON
IN	BLACKFORD
IN	BOONE
IN	BROWN
IN	CARROLL
IN	CASS
IN	CLARK
IN	CLAY
IN	CLINTON
IN	CRAWFORD
IN	DAVIESS
IN	DE KALB
IN	DEARBORN
IN	DECATUR
IN	DELAWARE
IN	DUBOIS
IN	ELKHART
IN	FAYETTE
IN	FLOYD
IN	FOUNTAIN
IN	FRANKLIN
IN	FULTON
IN	GIBSON
IN	GRANT
IN	GREENE
IN	HAMILTON
IN	HANCOCK
IN	HARRISON
IN	HENDRICKS
IN	HENRY
IN	HOWARD
IN	HUNTINGTON
IN	JACKSON
IN	JASPER
IN	JAY
IN	JEFFERSON
IN	JENNINGS

State	County
IN	JOHNSON
IN	KNOX
IN	KOSCIUSKO
IN	LAPORTE
IN	LAGRANGE
IN	LAKE
IN	LAWRENCE
IN	MADISON
IN	MARION
IN	MARSHALL
IN	MARTIN
IN	MIAMI
IN	MONROE
IN	MONTGOMERY
IN	MORGAN
IN	NEWTON
IN	NOBLE
IN	OHIO
IN	ORANGE
IN	OWEN
IN	PARKE
IN	PERRY
IN	PIKE
IN	PORTER
IN	POSEY
IN	PULASKI
IN	PUTNAM
IN	RANDOLPH
IN	RIPLEY
IN	RUSH
IN	SCOTT
IN	SHELBY
IN	SPENCER
IN	ST JOSEPH
IN	STARKE
IN	STEBEN
IN	SULLIVAN
IN	SWITZERLAND
IN	TIPPECANOE
IN	TIPTON
IN	UNION
IN	VANDEBURGH

State	County
IN	VERMILLION
IN	VIGO
IN	WABASH
IN	WARREN
IN	WARRICK
IN	WASHINGTON
IN	WAYNE
IN	WELLS
IN	WHITE
IN	WHITLEY
KS	JOHNSON
KS	WYANDOTTE
KS	BULTER
KS	COWLEY
KS	DOUGLAS
KS	HARVEY
KS	JACKSON
KS	JEFFERSON
KS	KINGMAN
KS	OSAGE
KS	POTTAWATOMIE
KS	RENO
KS	SEDGWICK
KS	SHAWNEE
KS	SUMNER
KS	WABAUNSEE
KY	ADAIR
KY	ALLEN
KY	ANDERSON
KY	BALLARD
KY	BARREN
KY	BATH
KY	BELL
KY	BOONE
KY	BOURBON
KY	BOYD
KY	BOYLE
KY	BRACKEN
KY	BREATHITT
KY	BRECKINRIDGE
KY	BULLITT
KY	BUTLER

State	County
KY	CALDWELL
KY	CALLOWAY
KY	CAMPBELL
KY	CARLISLE
KY	CARROLL
KY	CARTER
KY	CASEY
KY	CHRISTIAN
KY	CLARK
KY	CLAY
KY	CLINTON
KY	CRITTENDEN
KY	CUMBERLAND
KY	DAVIESS
KY	EDMONSON
KY	ELLIOTT
KY	ESTILL
KY	FAYETTE
KY	FLEMING
KY	FLOYD
KY	FRANKLIN
KY	FULTON
KY	GALLATIN
KY	GARRAD
KY	GRANT
KY	GRAVES
KY	GRAYSON
KY	GREEN
KY	GREENUP
KY	HANCOCK
KY	HARDIN
KY	HARLAN
KY	HARRISON
KY	HART
KY	HENDERSON
KY	HENRY
KY	HICKMAN
KY	HOPKINS
KY	JACKSON
KY	JEFFERSON
KY	JESSAMINE
KY	JOHNSON

State	County
KY	KENTON
KY	KNOTT
KY	KNOX
KY	LARUE
KY	LAUREL
KY	LAWRENCE
KY	LEE
KY	LESLIE
KY	LETCHER
KY	LEWIS
KY	LINCOLN
KY	LIVINGSTON
KY	LOGAN
KY	LYON
KY	MADISON
KY	MAGOFFIN
KY	MARION
KY	MARSHALL
KY	MARTIN
KY	MASON
KY	MCCRACKEN
KY	MCCREARY
KY	MCLEAN
KY	MEADE
KY	MENIFEE
KY	MERCER
KY	METCALFE
KY	MONROE
KY	MONTGOMERY
KY	MORGAN
KY	MUHLENBERG
KY	NELSON
KY	NICHOLAS
KY	OHIO
KY	OLDHAM
KY	OWEN
KY	OWSLEY
KY	PENDLETON
KY	PERRY
KY	PIKE
KY	POWELL
KY	PULASKI

State	County
KY	ROBERTSON
KY	ROCKCASTLE
KY	ROWAN
KY	RUSSELL
KY	SCOTT
KY	SHELBY
KY	SIMPSON
KY	SPENCER
KY	TAYLOR
KY	TODD
KY	TRIGG
KY	TRIMBLE
KY	UNION
KY	WARREN
KY	WASHINGTON
KY	WAYNE
KY	WEBSTER
KY	WHITLEY
KY	WOLFE
KY	WOODFORD
LA	ACADIA
LA	ALLEN
LA	ASCENSION
LA	ASSUMPTION
LA	AVOYELLES
LA	BEAUREGARD
LA	BIENVILLE
LA	BOSSIER
LA	CADDO
LA	CALCASIEU
LA	CALDWELL
LA	CAMERON
LA	CATAHOULA
LA	CLAIBORNE
LA	CONCORDIA
LA	DE SOTO
LA	EAST BATON ROUGE
LA	EAST CARROLL
LA	EAST FELICIANA
LA	EVANGELINE
LA	FRANKLIN
LA	GRANT

State	County
LA	IBERIA
LA	IBERVILLE
LA	JACKSON
LA	JEFFERSON
LA	JEFFERSON DAVIS
LA	LAFAYETTE
LA	LAFOURCHE
LA	LA SALLE
LA	LINCOLN
LA	LIVINGSTON
LA	MADISON
LA	MOREHOUSE
LA	NATCHITOCHES
LA	ORLEANS
LA	OUACHITA
LA	PLAQUEMINES
LA	POINTE COUPEE
LA	RAPIDES
LA	RED RIVER
LA	RICHLAND
LA	SABINE
LA	ST BERNARD
LA	ST CHARLES
LA	ST HELENA
LA	ST JAMES
LA	ST JOHN THE BAPTIST
LA	ST LANDRY
LA	ST MARTIN
LA	ST MARY
LA	ST TAMMANY
LA	TANGIPAHOA
LA	TENSAS
LA	TERREBONNE
LA	UNION
LA	VERMILION
LA	VERNON
LA	WASHINGTON
LA	WEBSTER
LA	WEST BATON ROUGE
LA	WEST CARROLL
LA	WEST FELICIANA
LA	WINN

State	County
MA	BARNSTABLE
MA	BRISTOL
MA	ESSEX
MA	FRANKLIN
MA	HAMPDEN
MA	HAMPSHIRE
MA	MIDDLESEX
MA	NORFOLK
MA	PLYMOUTH
MA	SUFFOLK
MA	WORCESTER
ME	ANDROSCOGGIN
ME	AROOSTOOK
ME	CUMBERLAND
ME	FRANKLIN
ME	HANCOCK
ME	KENNEBEC
ME	KNOX
ME	LINCOLN
ME	OXFORD
ME	PENOBSCOT
ME	PISCATAQUIS
ME	SAGadahoc
ME	SOMERSET
ME	WALDO
ME	WASHINGTON
ME	YORK
MI	ALCONA
MI	ALGER
MI	ALLEGAN
MI	ALPENA
MI	ANTRIM
MI	ARENAC
MI	BARAGA
MI	BARRY
MI	BAY
MI	BENZIE
MI	BERRIEN
MI	BRANCH
MI	CALHOUN
MI	CASS
MI	CHARLEVOIX

State	County
MI	CHEBOYGAN
MI	CHIPPEWA
MI	CLARE
MI	CLINTON
MI	CRAWFORD
MI	DELTA
MI	DICKINSON
MI	EATON
MI	EMMETT
MI	GENESEE
MI	GLADWIN
MI	GOGEBIC
MI	GRAND TRAVERSE
MI	GRATIOT
MI	HILLSDALE
MI	HOUGHTON
MI	HURON
MI	INGHAM
MI	IONIA
MI	IOSCO
MI	IRON
MI	ISABELLA
MI	JACKSON
MI	KALAMAZOO
MI	KALKASKA
MI	KENT
MI	KEWEENAW
MI	LAKE
MI	LAPEER
MI	LEELANAU
MI	LENAWEE
MI	LIVINGSTON
MI	LUCE
MI	MACKINAC
MI	MACOMB
MI	MANISTEE
MI	MARQUETTE
MI	MASON
MI	MECOSTA
MI	MENOMINEE
MI	MIDLAND
MI	MISSAUKEE

State	County
MI	MONROE
MI	MONTCALM
MI	MONTMORENCY
MI	MUSKEGON
MI	NEWAYGO
MI	OAKLAND
MI	OCEANA
MI	OGEMAW
MI	ONTONAGON
MI	OSCEOLA
MI	OSCODA
MI	OTSEGO
MI	OTTAWA
MI	PRESQUE ISLE
MI	ROSCOMMON
MI	SAGINAW
MI	SAINT CLAIR
MI	SAINT JOSEPH
MI	SANILAC
MI	SCHOOLCRAFT
MI	SHIAWASSEE
MI	TUSCOLA
MI	VAN BUREN
MI	WASHTENAW
MI	WAYNE
MI	WEXFORD
MN	AITKIN
MN	ANOKA
MN	BECKER
MN	BELTRAMI
MN	BENTON
MN	BIG STONE
MN	BLUE EARTH
MN	BROWN
MN	CARLTON
MN	CARVER
MN	CASS
MN	CHIPPEWA
MN	CHISAGO
MN	CLAY
MN	CLEARWATER
MN	COOK

State	County
MN	COTTONWOOD
MN	CROW WING
MN	DAKOTA
MN	DODGE
MN	DOUGLAS
MN	FARIBAULT
MN	FILLMORE
MN	FREEBORN
MN	GOODHUE
MN	GRANT
MN	HENNEPIN
MN	HOUSTON
MN	HUBBARD
MN	ISANTI
MN	ITASCA
MN	JACKSON
MN	KANABEC
MN	KANDIYOHI
MN	KITTSOON
MN	KOOCHICHING
MN	LAC QUI PARLE
MN	LAKE
MN	LAKE OF THE WOODS
MN	LE SUEUR
MN	LINCOLN
MN	LYON
MN	MAHNOMEN
MN	MARSHALL
MN	MARTIN
MN	MCLEOD
MN	MEEKER
MN	MILLE LACS
MN	MORRISON
MN	MOWER
MN	MURRAY
MN	NICOLLET
MN	NOBLES
MN	NORMAN
MN	OLMSTED
MN	OTTER TAIL
MN	PENNINGTON
MN	PINE

State	County
MN	PIPESTONE
MN	POLK
MN	POPE
MN	RAMSEY
MN	RED LAKE
MN	REDWOOD
MN	RENVILLE
MN	RICE
MN	ROCK
MN	ROSEAU
MN	SCOTT
MN	SHERBURNE
MN	SIBLEY
MN	ST. LOUIS
MN	STEARNS
MN	STEELE
MN	STEVENS
MN	SWIFT
MN	TODD
MN	TRAVERSE
MN	WABASHA
MN	WADENA
MN	WASECA
MN	WASHINGTON
MN	WATONWAN
MN	WILKIN
MN	WINONA
MN	WRIGHT
MN	YELLOW MEDICINE
MO	AUDRIAN
MO	BARRY
MO	BARTON
MO	BOLLINGER
MO	BOONE
MO	CALLAWAY
MO	CAPE GIRADEAU
MO	COLE
MO	COOPER
MO	CRAWFORD
MO	DADE
MO	DALLAS
MO	CEDAR

State	County
MO	CHRISTIAN
MO	DENT
MO	DOUGLAS
MO	FRANKLIN
MO	GASCONADE
MO	GREENE
MO	HICKORY
MO	HOWARD
MO	HOWELL
MO	IRON
MO	JASPER
MO	JEFFERSON
MO	LACLEDE
MO	LAWRENCE
MO	LINCOLN
MO	MADISON
MO	MARIES
MO	MILLER
MO	MCDONALD
MO	MONTGOMERY
MO	NEWTON
MO	OSAGE
MO	OZARK
MO	PERRY
MO	PIKE
MO	POLK
MO	RALLAS
MO	RANDOLPH
MO	REYNOLDS
MO	SAINT CHARLES
MO	SAINT FRANCOIS
MO	SAINT LOUIS
MO	SAINT LOUIS CITY
MO	ST GENEVIEVE
MO	SCOTT
MO	SHANNON
MO	STODDARD
MO	STONE
MO	TANEY
MO	WASHINGTON
MO	WARREN
MO	WAYNE

State	County
MO	WEBSTER
MO	WRIGHT
MO	CASS
MO	CLAY
MO	CLINTON
MO	JACKSON
MO	LAFAYETTE
MO	PLATTE
MO	RAY
MO	CAMDEN
MO	CARTER
MO	CHARITON
MO	KNOX
MO	MACON
MO	MISSISSIPPI
MO	MONITEAU
MO	MONROE
MO	MORGAN
MO	NEW MADRID
MO	PHELPS
MO	PULASKI
MO	SHELBY
MO	SULLIVAN
MO	TEXAS
MO	BUCHANAN
MT	CASCADE
MT	FLATHEAD
MT	GALLATIN
MT	LAKE
MT	LEWIS AND CLARK
MT	LINCOLN
MT	MISSOULA
MT	RAVALLI
MT	YELLOWSTONE
NC	ALAMANCE
NC	ALEXANDER
NC	ANSON
NC	BEAUFORT
NC	BERTIE
NC	BLADEN
NC	BRUNSWICK
NC	BUNCOMBE

State	County
NC	CABARRUS
NC	CALDWELL
NC	CASWELL
NC	CATAWBA
NC	CHATHAM
NC	CHOWAN
NC	CLEVELAND
NC	COLUMBUS
NC	CUMBERLAND
NC	DAVIDSON
NC	DUPLIN
NC	EDGEcombe
NC	FORSYTH
NC	FRANKLIN
NC	GASTON
NC	GATES
NC	GUILFORD
NC	HARNETT
NC	HAYWOOD
NC	HENDERSON
NC	HERTFORD
NC	HOKE
NC	IREDELL
NC	JOHNSTON
NC	JONES
NC	LEE
NC	MADISON
NC	MARTIN
NC	MCDOWELL
NC	MECKLENBURG
NC	MITCHELL
NC	NASH
NC	ORANGE
NC	PERSON
NC	PITT
NC	POLK
NC	RANDOLPH
NC	RICHMOND
NC	ROBESON
NC	ROCKINGHAM
NC	ROWAN
NC	SAMPSON

State	County
NC	SCOTLAND
NC	STOKES
NC	SURRY
NC	TRANSYLVANIA
NC	WAKE
NC	WARREN
NC	WASHINGTON
NC	WATAUGA
NC	WAYNE
NC	WILKES
NC	WILSON
NC	YANCEY
NC	DURHAM
NC	MOORE
NE	ADAMS
NE	BUFFALO
NE	BURT
NE	BUTLER
NE	CASS
NE	COLFAX
NE	CUMING
NE	DOUGLAS
NE	DODGE
NE	GAGE
NE	HALL
NE	HAMILTON
NE	JOHNSON
NE	LANCASTER
NE	MADISON
NE	MERRICK
NE	NEMAHA
NE	OTOE
NE	PLATTE
NE	POLK
NE	SARPY
NE	SALINE
NE	SAUNDERS
NE	SEWARD
NE	WASHINGTON
NE	YORK
NH	BELKNAP
NH	CARROLL

State	County
NH	CHESHIRE
NH	COOS
NH	GRAFTON
NH	HILLSBOROUGH
NH	MERRIMACK
NH	ROCKINGHAM
NH	STRAFFORD
NH	SULLIVAN
NJ	ATLANTIC
NJ	BERGEN
NJ	BURLINGTON
NJ	CAMDEN
NJ	CAPE MAY
NJ	CUMBERLAND
NJ	ESSEX
NJ	GLOUCESTER
NJ	HUDSON
NJ	HUNTERDON
NJ	MERCER
NJ	MIDDLESEX
NJ	MONMOUTH
NJ	MORRIS
NJ	OCEAN
NJ	PASSAIC
NJ	SALEM
NJ	SOMERSET
NJ	SUSSEX
NJ	UNION
NJ	WARREN
NM	BERNALILLO
NM	SANDOVAL
NM	SANTA FE
NM	TORRANCE
NM	VALENCIA
NV	CARSON CITY
NV	CLARK
NV	CHURCHILL
NV	DOUGLAS
NV	MINERAL
NV	NYE
NV	STOREY
NV	WASHOE

State	County
NY	ALBANY
NY	ALLEGANY
NY	BRONX
NY	BROOME
NY	CATTARAUGUS
NY	CAYUGA
NY	CHAUTAUQUA
NY	CHEMUNG
NY	CHENANGO
NY	CLINTON
NY	CLINTON
NY	COLUMBIA
NY	CORTLAND
NY	DELAWARE
NY	DELAWARE
NY	DUTCHESS
NY	ERIE
NY	ESSEX
NY	ESSEX
NY	FRANKLIN
NY	FULTON
NY	FULTON
NY	GENESEE
NY	GREENE
NY	HAMILTON
NY	HERKIMER
NY	JEFFERSON
NY	KINGS
NY	LEWIS
NY	LIVINGSTON
NY	MADISON
NY	MONROE
NY	MONTGOMERY
NY	MONTGOMERY
NY	NASSAU
NY	NEW YORK
NY	NIAGARA
NY	ONEIDA
NY	ONONDAGA
NY	ONTARIO
NY	ORANGE
NY	ORLEANS

State	County
NY	OSWEGO
NY	OTSEGO
NY	PUTNAM
NY	QUEENS
NY	RENSSELAER
NY	RICHMOND
NY	ROCKLAND
NY	SAINT LAWRENCE
NY	SARATOGA
NY	SCHENECTADY
NY	SCHOHARIE
NY	SCHUYLER
NY	SENECA
NY	STEUBEN
NY	SUFFOLK
NY	SULLIVAN
NY	TIOGA
NY	TOMPKINS
NY	ULSTER
NY	WARREN
NY	WASHINGTON
NY	WAYNE
NY	WESTCHESTER
NY	WYOMING
NY	YATES
OH	ADAMS
OH	ALLEN
OH	ASHLAND
OH	ASHTABULA
OH	ATHENS
OH	AUGLAIZE
OH	BELMONT
OH	BROWN
OH	BUTLER
OH	CARROLL
OH	CHAMPAIGN
OH	CLARK
OH	CLERMONT
OH	CLINTON
OH	COLUMBIANA
OH	COSHOCTON
OH	CRAWFORD

State	County
OH	CUYAHOGA
OH	DARKE
OH	DEFIANCE
OH	DELAWARE
OH	ERIE
OH	FAIRFIELD
OH	FAYETTE
OH	FRANKLIN
OH	FULTON
OH	GALLIA
OH	GEAUGA
OH	GREENE
OH	GUERNSEY
OH	HAMILTON
OH	HANCOCK
OH	HARDIN
OH	HARRISON
OH	HENRY
OH	HIGHLAND
OH	HOCKING
OH	HOLMES
OH	HURON
OH	JACKSON
OH	JEFFERSON
OH	KNOX
OH	LAKE
OH	LAWRENCE
OH	LICKING
OH	LOGAN
OH	LORAIN
OH	LUCAS
OH	MADISON
OH	MAHONING
OH	MARION
OH	MEDINA
OH	MEIGS
OH	MERCER
OH	MIAMI
OH	MONROE
OH	MONTGOMERY
OH	MORGAN
OH	MORROW

State	County
OH	MUSKINGUM
OH	NOBLE
OH	OTTAWA
OH	PAULDING
OH	PERRY
OH	PICKAWAY
OH	PIKE
OH	PORTAGE
OH	PREBLE
OH	PUTNAM
OH	RICHLAND
OH	ROSS
OH	SANDUSKY
OH	SCIOTO
OH	SENECA
OH	SHELBY
OH	STARK
OH	SUMMIT
OH	TRUMBULL
OH	TUSCARAWAS
OH	UNION
OH	VAN WERT
OH	VINTON
OH	WARREN
OH	WASHINGTON
OH	WAYNE
OH	WILLIAMS
OH	WOOD
OH	WYANDOT
OK	CANADIAN
OK	CLEVELAND
OK	COMANCHE
OK	CREEK
OK	GARFIELD
OK	GRADY
OK	LINCOLN
OK	LOGAN
OK	MAYES
OK	MCCLAIN
OK	MUSKOGEE
OK	OKLAHOMA
OK	OKMULGEE

State	County
OK	PAYNE
OK	POTTAWATOMIE
OK	ROGERS
OK	TULSA
OK	CANADIAN
OK	CLEVELAND
OK	COMANCHE
OK	CREEK
OK	GARFIELD
OK	GRADY
OK	LINCOLN
OK	LOGAN
OK	MAYES
OK	MCCLAIN
OK	MUSKOGEE
OK	OKLAHOMA
OK	OKMULGEE
OK	PAYNE
OK	POTTAWATOMIE
OK	ROGERS
OK	TULSA
OR	BENTON
OR	CLACKAMAS
OR	COLUMBIA
OR	COOS
OR	CURRY
OR	DOUGLAS
OR	JACKSON
OR	JOSEPHINE
OR	LANE
OR	LINN
OR	MARION
OR	MULTNOMAH
OR	POLK
OR	WASHINGTON
OR	YAMHILL
OR	LINCOLN
PA	ADAMS
PA	ALLEGHENY
PA	ARMSTRONG
PA	BEAVER
PA	BEDFORD

State	County
PA	BERKS
PA	BLAIR
PA	BRADFORD
PA	BUCKS
PA	BUTLER
PA	CAMBRIA
PA	CAMERON
PA	CARBON
PA	CENTRE
PA	CHESTER
PA	CLARION
PA	CLEARFIELD
PA	CLINTON
PA	COLUMBIA
PA	CRAWFORD
PA	CUMBERLAND
PA	DAUPHIN
PA	DELAWARE
PA	ELK
PA	ERIE
PA	FAYETTE
PA	FOREST
PA	FRANKLIN
PA	FULTON
PA	GREENE
PA	HUNTINGDON
PA	INDIANA
PA	JEFFERSON
PA	JUNIATA
PA	LACKAWANNA
PA	LANCASTER
PA	LAWRENCE
PA	LEBANON
PA	LEHIGH
PA	LUZERNE
PA	LYCOMING
PA	MCKEAN
PA	MERCER
PA	MIFFLIN
PA	MONROE
PA	MONTGOMERY
PA	MONTOUR

State	County
PA	NORTHAMPTON
PA	NORTHUMBERLAND
PA	PERRY
PA	PHILADELPHIA
PA	PIKE
PA	POTTER
PA	SCHUYLKILL
PA	SNYDER
PA	SOMERSET
PA	SULLIVAN
PA	SUSQUEHANNA
PA	TIOGA
PA	UNION
PA	VENANGO
PA	WARREN
PA	WASHINGTON
PA	WAYNE
PA	WESTMORELAND
PA	WYOMING
PA	YORK
PR	ADJUNTAS
PR	AGUAS BUENAS
PR	AIBONITO
PR	ANASCO
PR	ARECIBO
PR	ARROYO
PR	BARCELONETA
PR	BARRANQUITAS
PR	BAYAMON
PR	CABO ROJO
PR	CAGUAS
PR	CAMUY
PR	CANOVANAS
PR	CAROLINA
PR	CAYEY
PR	CEIBA
PR	CIALES
PR	CIDRA
PR	COAMO
PR	COMERIO
PR	COROZAL
PR	CULEBRA

State	County
PR	DORADO
PR	FAJARDO
PR	FLORIDA
PR	GUANICA
PR	GUAYAMA
PR	GUAYANILLA
PR	GUAYNABO
PR	GURABO
PR	HATILLO
PR	HUMACAO
PR	ISABELA
PR	JAYUYA
PR	JUANA DIAZ
PR	JUNCOS
PR	LAJAS
PR	LARES
PR	LAS MARIAS
PR	LAS PIEDRAS
PR	LOIZA
PR	LUQUILLO
PR	MANATI
PR	MARICAO
PR	MAUNABO
PR	MOCA
PR	MOROVIS
PR	NAGUABO
PR	NARANJITO
PR	OROCOVIS
PR	PATILLAS
PR	PENUELAS
PR	PONCE
PR	RIO GRANDE
PR	SABANA GRANDE
PR	SALINAS
PR	SAN GERMAN
PR	SAN LORENZO
PR	SAN SEBASTIAN
PR	SANTA ISABEL
PR	TOA ALTA
PR	TOA BAJA
PR	TRUJILLO ALTO
PR	UTUADO

State	County
PR	VEGA ALTA
PR	VEGA BAJA
PR	VIEQUES
PR	VILLALBA
PR	YABUCOA
PR	YAUCO
RI	BRISTOL
RI	KENT
RI	NEWPORT
RI	PROVIDENCE
RI	WASHINGTON
SC	AIKEN
SC	ANDERSON
SC	BEAUFORT
SC	BERKELEY
SC	CALHOUN
SC	CHARLESTON
SC	CHEROKEE
SC	DORCHESTER
SC	FAIRFIELD
SC	FLORENCE
SC	GEORGETOWN
SC	GREENVILLE
SC	HORRY
SC	KERSHAW
SC	LEXINGTON
SC	OCONEE
SC	ORANGEBURG
SC	PICKENS
SC	RICHLAND
SC	SALUDA
SC	SPARTANBURG
SC	SUMTER
SC	YORK
TN	ANDERSON
TN	BEDFORD
TN	BENTON
TN	BLED SOE
TN	BLOUNT
TN	BRADLEY
TN	CAMPBELL
TN	CANNON

State	County
TN	CARROLL
TN	CARTER
TN	CHEATHAM
TN	CHESTER
TN	CLAIBORNE
TN	CLAY
TN	COCKE
TN	COFFEE
TN	CROCKETT
TN	CUMBERLAND
TN	DAVIDSON
TN	DECATUR
TN	DEKALB
TN	DICKSON
TN	DYER
TN	FAYETTE
TN	FENTRESS
TN	FRANKLIN
TN	GIBSON
TN	GILES
TN	GRAINGER
TN	GREENE
TN	GRUNDY
TN	HAMBLEN
TN	HAMILTON
TN	HANCOCK
TN	HARDEMAN
TN	HARDIN
TN	HAWKINS
TN	HAYWOOD
TN	HENDERSON
TN	HENRY
TN	HICKMAN
TN	HOUSTON
TN	HUMPHREYS
TN	JACKSON
TN	JEFFERSON
TN	JOHNSON
TN	KNOX
TN	LAKE
TN	LAUDERDALE
TN	LAWRENCE

State	County
TN	LEWIS
TN	LINCOLN
TN	LOUDON
TN	MACON
TN	MADISON
TN	MARION
TN	MARSHALL
TN	MAURY
TN	MCMINN
TN	MCNAIRY
TN	MEIGS
TN	MONROE
TN	MONTGOMERY
TN	MOORE
TN	MORGAN
TN	OBION
TN	OVERTON
TN	PERRY
TN	PICKETT
TN	POLK
TN	PUTNAM
TN	RHEA
TN	ROANE
TN	ROBERTSON
TN	RUTHERFORD
TN	SCOTT
TN	SEQUATCHIE
TN	SEVIER
TN	SHELBY
TN	SMITH
TN	STEWART
TN	SULLIVAN
TN	SUMNER
TN	TIPTON
TN	TROUSDALE
TN	UNICOI
TN	UNION
TN	VAN BUREN
TN	WARREN
TN	WASHINGTON
TN	WAYNE
TN	WEAKLEY

State	County
TN	WHITE
TN	WILLIAMSON
TN	WILSON
TX	BASTROP
TX	BEXAR
TX	BURNET
TX	CALDWELL
TX	CHAMBERS
TX	COLLIN
TX	DALLAS
TX	DENTON
TX	FAYETTE
TX	FORT BEND
TX	HARDIN
TX	HARRIS
TX	HAYS
TX	JEFFERSON
TX	LEE
TX	LIBERTY
TX	MONTGOMERY
TX	TARRANT
TX	TRAVIS
TX	WILLIAMSON
TX	ATASCOSA
TX	BANDERA
TX	COMAL
TX	COOKE
TX	FANNIN
TX	GUADALUPE
TX	HILL
TX	JOHNSON
TX	KENDALL
TX	LLANO
TX	MEDINA
TX	NAVARRO
TX	ROCKWALL
TX	WILSON
TX	WISE
UT	DAVIS
UT	SALT LAKE
UT	UTAH
UT	WEBER

State	County
VA	ALBEMARLE
VA	ALEXANDRIA CITY
VA	ALLEGHANY
VA	AMELIA
VA	AMHERST
VA	APPOTOMAX
VA	ARLINGTON
VA	AUGUSTA
VA	BATH
VA	BEDFORD
VA	BLAND
VA	BOTETOURT
VA	BRISTOL CITY
VA	BRUNSWICK
VA	BUCHANAN
VA	BUCKINGHAM
VA	BUENA VISTA
VA	CAMPBELL
VA	CARROLL
VA	CAROLINE
VA	CHARLES CITY
VA	CHARLOTTE
VA	CHARLOTTESVILLE
VA	CHESAPEAKE CITY
VA	CHESTERFIELD
VA	CLARKE
VA	COLONIAL HEIGHTS CITY
VA	COVINGTON CITY
VA	CRAIG
VA	CULPEPER
VA	DANVILLE CITY
VA	CUMBERLAND
VA	DANVILLE CITY
VA	DICKENSON
VA	DINWIDDIE
VA	EMPORIA CITY
VA	ESSEX
VA	FAIRFAX
VA	FAIRFAX CITY
VA	FALLS CHURCH CITY
VA	FRANKLIN CITY
VA	FRANKLIN

State	County
VA	FREDERICK
VA	FREDERICKSBURG CITY
VA	FAUQUIER
VA	FLOYD
VA	FLUVANNA
VA	GALAX CITY
VA	GILES
VA	GLOUCESTER
VA	GOOCHLAND
VA	GRAYSON
VA	GREENE
VA	GREENVILLE
VA	HALIFAX
VA	HAMPTON CITY
VA	HANOVER
VA	HARRISONBURG CITY
VA	HENRY
VA	HENRICO
VA	HIGHLAND
VA	HOPEWELL CITY
VA	ISLE OF WIGHT
VA	JAMES CITY COUNTY
VA	KING AND QUEEN
VA	KING GEORGE
VA	KING WILLIAM
VA	LANCASTER
VA	LEXINGTON CITY
VA	LOUDOUN
VA	LOUISA
VA	LUNEBURG
VA	LYNCHBURG CITY
VA	MADISON
VA	MATHEWS
VA	MARTINSVILLE CITY
VA	MANASSAS CITY
VA	MANASSAS PARK CITY
VA	MECKLENBURG
VA	MIDDLESEX
VA	MONTGOMERY
VA	NELSON
VA	NEW KENT
VA	NEWPORT NEWS CITY

State	County
VA	NORFOLK CITY
VA	NORTHAMPTON
VA	NORTHUMBERLAND
VA	NORTON CITY
VA	NOTTOWAY
VA	ORANGE
VA	PAIGE
VA	PATRICK
VA	PETERSBURG CITY
VA	PITTSYLVANIA
VA	POWHATAN
VA	PORTSMOUTH CITY
VA	POQUOSON CITY
VA	PRINCE EDWARD
VA	PRINCE GEORGE
VA	PRINCE WILLIAM
VA	PULASKI
VA	RADFORD CITY
VA	RAPPAHANNOCK
VA	RICHMOND
VA	RICHMOND CITY
VA	ROANOKE
VA	ROCKBRIDGE
VA	ROCKINGHAM
VA	RUSSELL
VA	SALEM CITY
VA	SCOTT
VA	SHENANDOAH
VA	SMYTH
VA	SOUTHAMPTON
VA	SPOTSYLVANIA
VA	STAUNTON CITY
VA	STAFFORD
VA	SUFFOLK CITY
VA	SURRY
VA	SUSSEX
VA	TAZEWELL
VA	VIRGINIA BEACH CITY
VA	WARREN
VA	WASHINGTON
VA	WAYNESBORO CITY
VA	WESTMORELAND
VA	WINCHESTER CITY
VA	WILLIAMSBURG CITY
VA	WISE

State	County
VA	WYTHE
VA	YORK
VA	LEE
VA	ROANOKE CITY
WA	ASOTIN
WA	CLARK
WA	COLUMBIA
WA	COWLITZ
WA	ISLAND
WA	KING
WA	KITSAP
WA	LEWIS
WA	PIERCE
WA	SNOHOMISH
WA	THURSTON
WA	WAHKIAKUM
WA	WALLA WALLA
WA	YAKIMA
WA	CLALLAM
WA	GRAYS HARBOR
WA	JEFFERSON
WA	MASON
WI	ADAMS
WI	BROWN
WI	CALUMET
WI	CLARK
WI	COLUMBIA
WI	DODGE
WI	DOOR
WI	FLORENCE
WI	FOND DU LAC
WI	FOREST
WI	GREEN
WI	GREEN LAKE
WI	IRON
WI	IOWA
WI	JEFFERSON
WI	JUNEAU
WI	KENOSHA
WI	KEWAUNEE
WI	LAFAYETTE
WI	LANGLADE
WI	LINCOLN
WI	MANITOWOC
WI	MARATHON

State	County
WI	MARINETTE
WI	MARQUETTE
WI	MENOMINEE
WI	MILWAUKEE
WI	ONEIDA
WI	OCONTO
WI	OUTAGAMIE
WI	OZAUKEE
WI	PORTAGE
WI	PRICE
WI	RACINE
WI	RICHLAND
WI	ROCK
WI	RUSK
WI	SHAWANO
WI	SHEBOYGAN
WI	TAYLOR
WI	WAUSHARA
WI	VILAS
WI	WALWORTH
WI	WASHINGTON
WI	WAUKESHA
WI	WAUPACA
WI	WAUSHARA
WI	WINNEBAGO
WI	WOOD
WI	ASHLAND
WI	BAYFIELD
WI	BURNETT
WI	DANE
WI	DOUGLAS
WI	POLK
WI	SAUK
WV	BARBOUR
WV	BERKELEY
WV	BRAXTON
WV	BROOKE
WV	CABELL
WV	CALHOUN
WV	CLAY
WV	DODDRIDGE
WV	FAYETTE
WV	GILMER
WV	GRANT
WV	GREENBRIER

State	County
WV	HAMPSHIRE
WV	HANCOCK
WV	HARDY
WV	HARRISON
WV	JACKSON
WV	JEFFERSON
WV	KANAWHA
WV	LEWIS
WV	LINCOLN
WV	LOGAN
WV	MARION
WV	MARSHALL
WV	MASON
WV	MCDOWELL
WV	MERCER
WV	MINERAL
WV	MINGO
WV	MONONGALIA
WV	MONROE
WV	MORGAN
WV	NICHOLAS
WV	OHIO
WV	PENDLETON
WV	PLEASANTS
WV	POCAHONTAS
WV	PRESTON
WV	PUTNAM
WV	RALEIGH
WV	RANDOLPH
WV	RITCHIE
WV	SUMMERS
WV	TAYLOR
WV	TUCKER
WV	TYLER
WV	UPSHUR
WV	WETZEL
WV	WIRT
WV	WOOD
WV	WYOMING
WV	WAYNE

Search complete? Decision Made?



Your search results AND your choice in provider or location will determine your coverage, and ultimately your payment.

Here's what's next.

If you found a local participating network...

Great. You'll have full coverage after your usual copayment or coinsurance.

If there were no participating networks near you...

Not to worry, you still have options. Go to any Medicare-eligible doctor or location and you'll have full coverage after your in-network copayment or coinsurance.

Please confirm that the provider is Medicare-eligible before receiving care. Highmark will not cover services if the provider has opted out of the Medicare program.

If there was a participating network near you, but you've chosen a non-participating option...

In that case, you'll be covered at your lower, out-of-network level once you pay your annual deductible.

If you had no time to search because it was an emergency...

No problem. Emergency and urgent care are always the exceptions to the rule. You'll be covered at the higher, in-network level, regardless of where you receive care.

When you hit the road, you can count on the suitcase.

The Medicare Advantage suitcase symbol on your card grants you coverage away from home. Simply present the card, and we'll take it from there.

Understanding costs is key.

That's why we've outlined a few examples.

EXAMPLE 1: You're in a Network Sharing county and need care. You've searched for a participating provider nearby — and great news — you've found one.

The participating provider charges:	\$150
The negotiated plan rate covers:	\$130
Freedom Blue PPO or Community Blue Medicare PPO pays remaining amount up to negotiated local Blue Cross and/or Blue Shield Plan contracted rate	\$130
Your total payment:	0% of the negotiated rate*

In this example, the plan will cover 100% of the costs, minus any standard copays, coinsurance, or deductibles.

EXAMPLE 2: You're in a Network Sharing county and need care, but after searching, there were no participating providers nearby.

The in-network charges:	\$150
The negotiated plan rate covers:	\$130
Freedom Blue PPO or Community Blue Medicare PPO pays remaining amount up to negotiated local Blue Cross and/or Blue Shield Plan contracted rate	\$130
Your total payment:	\$0

In this example, as long as you visit a doctor who accepts Medicare, your care will be covered at the in-network rate. That means the plan will cover 100% of the costs, minus any standard copays, coinsurance, or deductibles.

EXAMPLE 2A: You're in a Network Sharing county and need care. While there was a participating provider available, you chose to receive care from a non-participating provider.

The out-of-network charges:	\$150
The Medicare-approved charge:	\$130
The plan pays 80% of the Medicare-approved charge:	\$124
You pay 20% of the Medicare-approved charge:	\$26
Your total payment:	\$26

In this example, you'll pay out-of-network rates — including any copays, coinsurance, or deductibles — up to your out-of-network, out-of-pocket maximum.

EXAMPLE 2B: You're in a Network Sharing county and need care, but you receive it from a provider who does not accept Medicare.

Out-of-Network provider's charge for eligible service:	\$150
Medicare-approved amount for this service:	\$130
The Plan Pays 80%* of Medicare-Approved amount:	\$104
The member pays 20%* of Medicare-Approved amount:	\$26
Total amount the member pays to the provider:	\$26

In this example, this is a limiting charge because the provider doesn't accept Medicare. If you've reached your deductible, you'll pay 20% of that charge.

DON'T FORGET: Details and costs may vary depending on your specific plan.

An out-of-network provider may not accept a Medicare-approved charge in full. If that's the case, the provider can receive a limiting charge. You may be billed for the difference between what the plan pays and the limiting charge.

For covered services that require you to pay coinsurance, the amount will be based on either:

- The Medicare allowable amount for the covered services.
- The negotiated provider rate, which may be different than the Medicare allowable amount.

Whether you're snowbirding to Florida or headed out west, our lawyers want you to have the following handy.

*A member may pay more depending on the specific plan's network cost-sharing benefit design.

HighmarkBlue Shield, Highmark Senior Health Company and Highmark Senior Solutions Company are independent licensees of the Blue Cross and Blue Shield Association.

Highmark Senior Health Company and Highmark Senior Solutions Company are PPO plans with a Medicare contract. Enrollment in Highmark Senior

Health Company and Highmark Senior Solutions Company depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Freedom Blue PPO members and/or Community Blue Medicare PPO members, except in emergency situations. Please call our customer service number or see your Evidence.

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Highmark Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

Discrimination is Against the Law

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码 (TTY: 711)。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

Geb Acht: Wann du Deutsch schwetzsch, kannscht du en Dolmetscher griegie, un iss die Hilf Koschdefrei. Kannscht du die Nummer an deinre ID Kard dahinner uffrufe (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المساعدة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

ધ્યાન અપશો: જો તમે ગુજરાતી ભાષા બોલતા હો, તો ભાષા સહાયતા સેવાઓ, મફતમાં તમને ઉપલબ્ધ છે. તમારા ઓળખપત્રના પાછળના ભાગે આપેલા નંબર પર ફોન કરો (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATANSYON: Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ប្រការចងចាំ៖ បើលោកអ្នកនិយាយ ភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដែលអាចផ្តល់ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ សូមទូរសព្ទទៅលេខដែលមាននៅលើខ្នងកាតសម្គាល់របស់លោកអ្នក (TTY: 711) ។

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATANSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga librenang serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

注：日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

DÍÍ BAA'ÁKONÍNÍZIN: Diné bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqoqí ninaaltsoos nítł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodiilnih. (TTY: 711)

