



EXCLUSIVE PROVIDER ORGANIZATION (EPO)

This document provides general information about your plan.

Your **Certificate of Coverage** or **Summary Plan Description** explains the requirements you must meet in order to qualify for benefits. These documents may also include benefit limits, requirements and waiting periods, so please be sure to review them for more specific information.

- You may or may not have to choose a **Primary Care Physician (PCP)** for each family member. (If you do, your Certificate of Coverage title will have “(PCP)” in it.) Even if your plan does not require it, we encourage each family member to designate a PCP. If you or your dependent(s) don't already have a network PCP, you can search for one at bluecrossvt.org/Find-Doctor. (Please make sure the provider is accepting new patients.)
- The network for your plan includes **Participating/Preferred providers** in Vermont and Preferred providers in other states. (These providers have “preferred” agreements with other BCBS plans.)
- You receive no-cost preventive visits and immunizations when you use network providers.
- You do not need a referral for network hospital or specialty care. You may go directly to a network provider. You need our prior approval for out-of-network care.
- You must get **prior approval** from us for certain drugs and services. If you use network providers, they will take care of prior approval for you. Without prior approval, you will pay more, if not all, of the cost of your care. You can find the list of drugs and services that require prior approval on our website at bluecrossvt.org/priorapproval.



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- **Emergencies** are covered wherever you are. In an emergency, dial 9-1-1 or go directly to the emergency room. Call us as soon as possible after an out-of-network emergency.
- Your ID card is also your **prescription drug card**. Take it to any network pharmacy to receive benefits for drugs, or use our convenient mail order program. To learn more about the mail order program, visit bluecrossvt.org/pharmacy.
- Our Better Beginnings® prenatal program offers **expecting mothers** benefit options such as cost-sharing for prenatal classes, a choice of materials about pregnancy, nursing, early childhood, etc., and postpartum visits by a visiting nurse. Depending on which option you choose, either a car seat or homemaker services may be covered. Learn more about Better Beginnings at bluecrossvt.org/betterbeginnings.
- Your program also includes **Blue HealthSolutions**™ health management. You may receive materials or calls from our nurses about health programs specially designed to help you. Visit bluecrossvt.org/health-community/your-health-and-wellness for more information.
- You can verify benefits, check claim status, order forms or new ID cards, change addresses and more all on our website, bluecrossvt.org/member-logins.
- As new technology and drugs become available, we have procedures in place to determine whether we will cover them. For more information, call customer service or visit our website, bluecrossvt.org.