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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 are required to choose a **Primary Care Physician (PCP)** for each family member. If you or your dependent(s) don't already have a network PCP, you can search for one at [bluecrossvt.org/Find-Doctor](https://www.bluecrossvt.org/Find-Doctor). (Please make sure the provider is accepting new patients.)
- 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 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](https://www.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** (if your employer offers prescription drug coverage). 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.
- 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.