

Savings Considerations for Members



STAY IN-NETWORK

You save in many ways when you use in-network providers.

You will always pay less when you go to in-network providers.

Highmark negotiates discounted prices with in-network providers. If you go out-of-network, you also pay the difference between that discounted rate and the rate the out-of-network provider charges. This is called balance billing by the provider.

In-network versus out-of-network and a claim example: [Nonrepresented, OPEIU, SPFPA APSCUF/Coaches](#)

CHOOSE GENERICS, CONSIDER USING MAIL ORDER SERVICE

Ask your doctor to write your prescriptions for generic drugs when possible. Generics meet the same FDA standards as brand-name drugs. But you pay less.

If you take medicines on a regular basis, you will be able to save by ordering a 90-day supply through the mail and only pay twice the retail copay.

For more information on prescription copays, review your prescription benefit summary below or review the Express Scripts mail order information by clicking [here](#).

- [Nonrepresented, OPEIU, SPFPA](#)
- [APSCUF/Coaches](#)

COMPARE COSTS FOR COMMON MEDICAL SERVICES

Did you know that blood tests or x-rays usually cost less when done at independent labs or imaging centers rather than a hospital? Compare for yourself by trying Highmark's Care Cost Estimator on the member website for your out-of-pocket costs for common blood tests, x-rays, MRIs, ultrasounds, and surgical procedures.

For more information on Care Cost Estimator, click [here](#). Also, use the link below to find local independent in-network labs and imaging centers.

[Find an in-network lab or imaging center](#)

Note: You will need to enter SWR as the first three letters of a Member ID and select PPOBlue as the plan.

TRY URGENT CARE CENTER INSTEAD OF THE EMERGENCY ROOM

Get immediate care at a fraction of the cost. And save the ER for true emergencies. Sore throats, earaches, the flu, rashes, sprains, cuts—all these can usually be handled for much less at an in-network urgent care center. You will often save time too.

[Find an in-network urgent care center](#)

Note: You will need to enter SWR as the first three letters of a Member ID and select PPOBlue as the plan.

SHARE YOUR RECORDS WITH YOUR PROVIDERS

Sharing test results with all your medical providers and facilities can reduce the need for duplicate tests, saving you money, time, and hassle.

Call your doctor and request that your records be transferred when appropriate. Or call Highmark's myCareNavigator at 888.258.3428. That team can help you with the process. (Before you call, have the provider names and numbers handy.)

REVIEW YOUR MEDICAL BILLS

Did you get billed for services that were performed? Review the Explanation of Benefits (EOB) statements that you receive from Highmark. Compare your claims to the bills you receive from your provider. If things don't seem right, call Highmark member service at 888.745.3212.

For more information on how to read an EOB, please click [here](#).

LIVE HEALTHY, BE WELL

Take care of yourself, improve your health, and lower your risk for costly health conditions. Utilize Highmark's member's services and participate in Healthy U, the State System's wellness program.

- Call a Highmark health coach at 888-258-3428. Coaches are registered nurses, dietitians and exercise physiologists. They can help you manage stress, improve your diet, lose weight, and more.
- Visit the Health & Wellness, section of the Highmark website. You'll see a lot of information and tools to help keep you on track.
- Check out Blue 365 for discounts on gym membership, fitness tools, stress reduction classes, and more.
- Get free in-network preventive care such as immunizations, well visits and screenings.
- Complete Healthy U requirements (completion of Wellness Profile for 30 Healthy U points and record other qualifying activities to earn an additional 40 Healthy U points) prior to May 31, 2016.