

Out of network

- BlueCard® PPO national network providers
- Any other nonparticipating providers

The cost of care

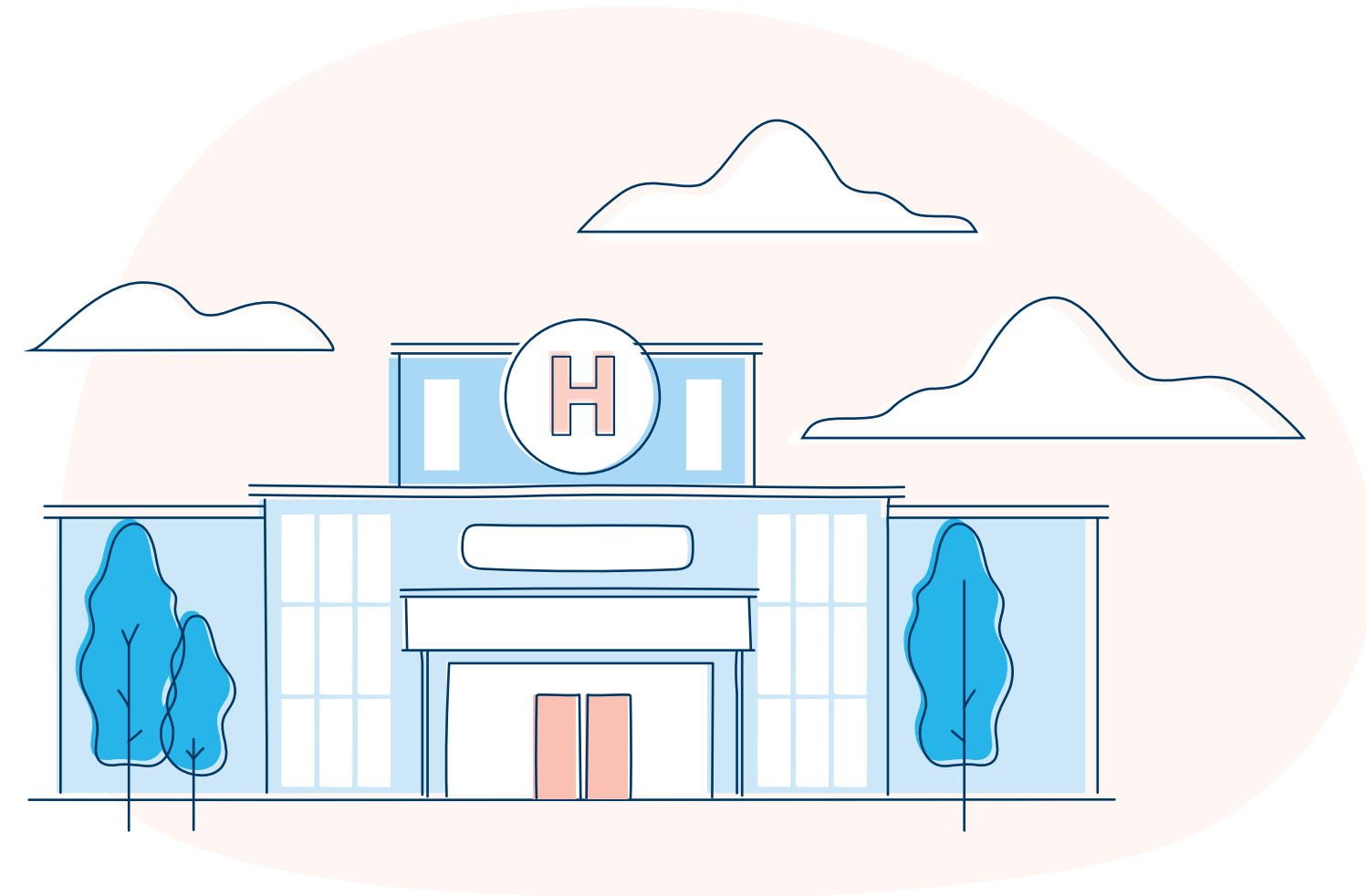
- Costs will always be the lowest when using in-network doctors, hospitals, and health care providers.
- Coverage is provided for care out of the network but at higher out-of-pocket costs.

Custom PPO network	Out-of-pocket costs for care	
FPLIC PPO network providers and some providers just outside our 13-county service area are in network	Lowest cost (deductibles, copays, and coinsurance) for care from in-network providers	\$
BlueCard PPO network providers are out of network	You will pay more for care from BlueCard PPO network providers	\$\$\$
All other providers are out of network*	You can see providers NOT in the BlueCard PPO network, but you will pay the most out of pocket for your care	\$\$\$\$

* Providers out of the Custom PPO and BlueCard PPO networks do not agree to accept the Blue Plan discounted “allowable charge” as payment in full. They may bill for a bigger share of the cost for care.

Custom PPO Provider Network

PLANS: BlueCare® Custom PPO and BlueCare QHD Custom PPO



Because Life.™

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

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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）。

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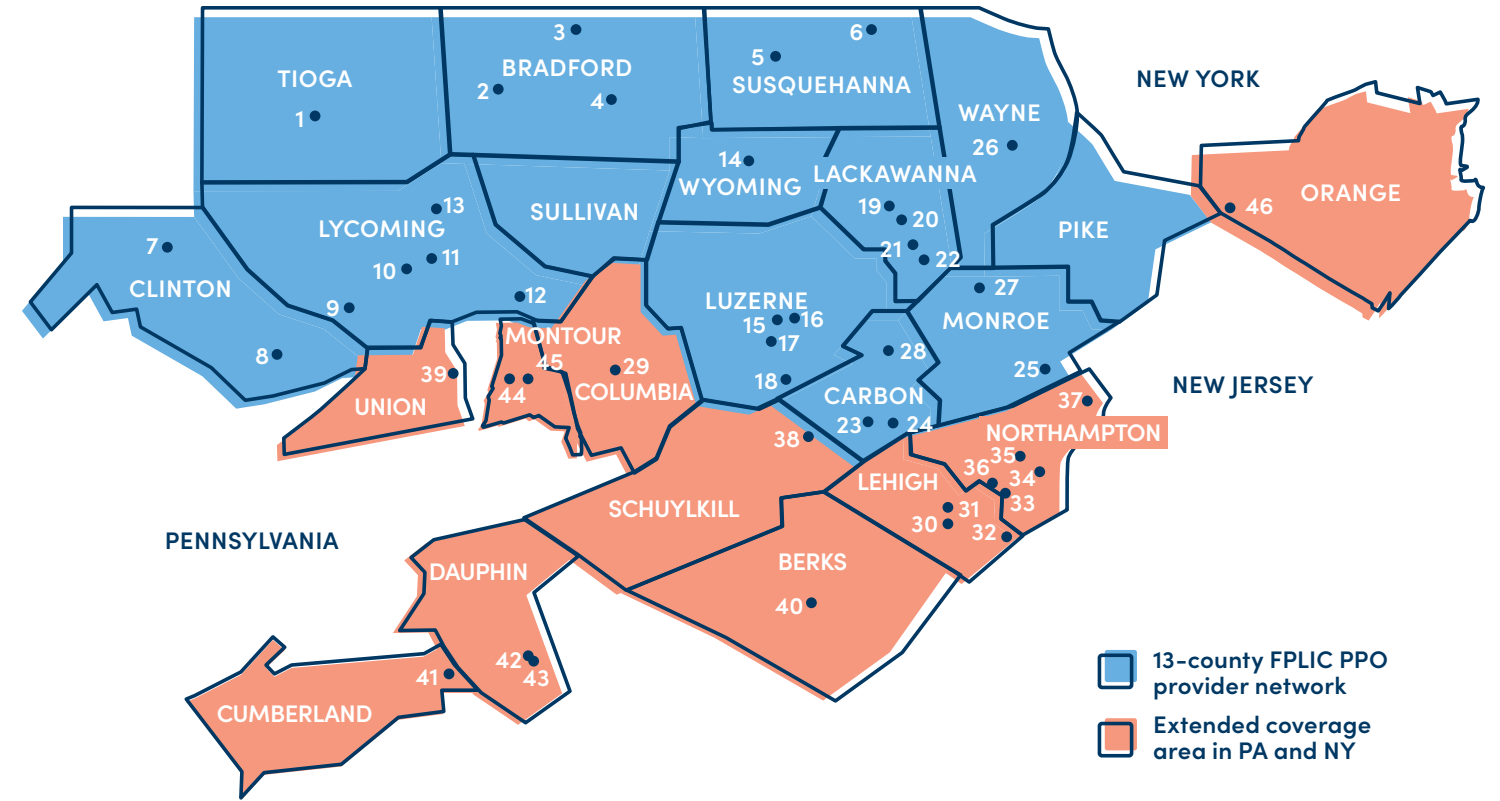


Because Life.™

Network providers

The Custom PPO provider network includes all First Priority Life® (FPLIC) PPO network providers and Blue Distinction® Centers for Transplants.

FPLIC PPO network hospitals					
Counties	Tioga Bradford Susquehanna	Clinton Lycoming Sullivan	Luzerne Wyoming	Lackawanna	Carbon Monroe Pike Wayne
Hospitals	1. UPMC Wellsboro 2. Guthrie Troy Community Hospital 3. Guthrie Robert Packer Hospital 4. Memorial Hospital – Towanda 5. Endless Mountains Health System 6. Barnes-Kasson County Hospital	7. Bucktail Medical Center 8. UPMC Lock Haven 9. Geisinger Jersey Shore Hospital 10. UPMC Williamsport 11. UPMC Divine Providence 12. UPMC Muncy 13. Geisinger Medical Center Muncy	14. Tyler Memorial Hospital 15. Wilkes-Barre General Hospital 16. Geisinger Wyoming Valley Medical Center 17. Department of Veterans Affairs Medical Center 18. Lehigh Valley Hospital – Hazleton	19. Regional Hospital of Scranton 20. Moses Taylor Hospital 21. Geisinger Community Medical Center 22. Lehigh Valley Hospital – Dickson City	23. St. Luke's Gnaden Huetten Campus 24. St. Luke's Palmerton Campus 25. Lehigh Valley Hospital – Pocono 26. Wayne Memorial Hospital 27. St. Luke's University Hospital – Monroe Campus 28. Lehigh Valley Hospital – Carbon



Including several hospitals and their participating doctors, located just beyond our 13-county service area:

Pennsylvania									New York
Columbia County	Lehigh County	Northampton County	Schuylkill County	Union County	Berks County	Cumberland County	Dauphin County	Montour County	Orange County
29. Geisinger Bloomsburg Hospital	30. Lehigh Valley Hospital – Coordinated Allentown 31. St. Luke's Hospital – Allentown Campus 32. St. Luke's Hospital - Sacred Heart Campus	33. St. Luke's University Hospital – Bethlehem Campus 34. St. Luke's Hospital – Anderson Campus, Easton 35. Lehigh Valley Hospital – Muhlenberg 36. Lehigh Valley Hospital – Coordinated Bethlehem 37. St. Luke's Hospital - Easton Campus	38. St. Luke's Hospital – Miners Campus, Nesquehoning	39. Evangelical Community Hospital – Lewisburg	40. Penn State Health St. Joseph Medical Center – Reading	41. Penn State Health Holy Spirit – Camp Hill	42. Penn State Health Milton S. Hershey Medical Center – Hershey 43. Penn State Health Children's Hospital – Hershey	44. Geisinger Medical Center 45. Geisinger Janet Weis Children's Hospital*	46. Bon Secours Community Hospital – Port Jervis This hospital is in network. Not all doctors affiliated with this hospital are in network.