



The National BlueCard<sup>®</sup> Program

**Access  
And  
Convenience.**



**“BlueCard<sup>®</sup> is a national program that enables members to obtain healthcare services while traveling or living anywhere in the United States.”**

Our self-funded medical plans utilize the National BlueCard<sup>®</sup> PPO Network. The BlueCard<sup>®</sup> program links participating health care providers with the independent BCBS Plans across the country, and in more than 200 countries and territories worldwide, through a single electronic network for claims processing and reimbursement. Designed to save money, when plan members see a BlueCard<sup>®</sup> provider, employers take advantage of savings that the local Blue Plan has negotiated with doctors and hospitals in the area. When you're a CBA Blue plan sponsor, the BlueCard<sup>®</sup> program gives you peace of mind, knowing that your members take their healthcare benefits with them – across the country and around the world.

[cbabluevt.com](http://cbabluevt.com)



# CBA Blue

Access to deep Blue Cross and Blue Shield discounts nationwide.

**A Broader Network = Lower Costs**



## A

## B

## C

### Access

Blue Cross and Blue Shield is one of the most trusted and respected names in the health care industry. Thanks to the BlueCard<sup>®</sup> Program, our clients can take advantage of that reputation almost anywhere in the country.

BCBS Plans throughout the country have established Preferred Provider Organization (PPO) networks of contracting doctors, hospitals and other health care providers. These extensive provider networks are available to 97 percent of the U.S. population.

- 482,120 PCPs
- 828,414 Specialists
- 5,752 Hospitals
- 88% of all doctors
- 99% of all hospitals

### Best Discounts

CBA Blue Plan members and employers benefit from the best negotiated discounts available. Blue Plans continuously work toward providing cost savings to employers and their employees.

Equally as important as deep discounts, Blue networks consistently demonstrate stability through low turnover rates.

Network stability ensures that Blue members have dependable access to quality healthcare.

The combination of the best discounts available and network stability provide our clients cost savings, access, quality outcomes and value.

### Convenience

With the BlueCard<sup>®</sup> PPO Program, members have the freedom to choose a provider in managing their care. However, when utilizing a BlueCard<sup>®</sup> PPO contracting provider, in addition to in-network benefits, members won't have to pay any amounts above the negotiated rates (except for deductible, co-payment, or coinsurance amounts).

BlueCard<sup>®</sup> contracting providers have also agreed to file claims. When visiting a PPO provider, our members simply present their ID card. The physician will then file claims with the local BCBS health plan with which he or she is a contracting PPO provider. There are no billing hassles and no paperwork to file.