



BlueCross BlueShield
of Oklahoma

How to Save Money on Your Renewal

Even without special sales or coupons, there are still ways for groups to save money on health insurance. Just remember two simple words: *metal* and *network*.

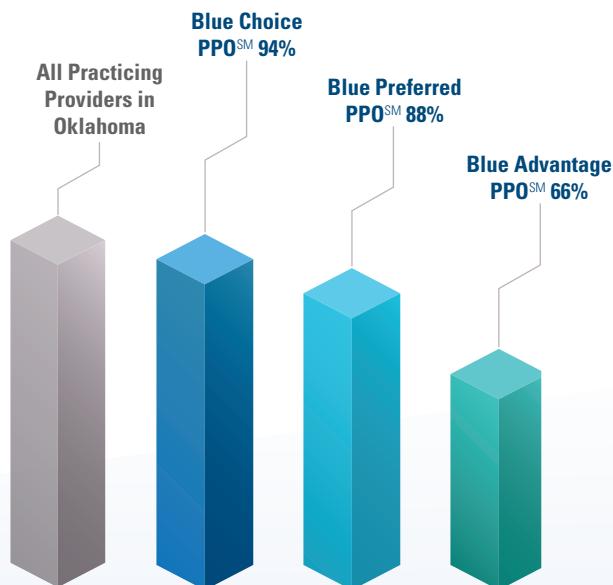
Metal – Under the Affordable Care Act, small group plans are made up of four “metals”: Platinum, Gold, Silver and Bronze. The more precious your metal level, the richer the benefits your group receives.

Take a look at the plan you have now and its metal level. For example, if you’re on a Gold plan now, maybe moving to a Silver plan would be a way to save money on your premium costs (but it could also make your out-of-pocket costs higher).

Networks – Networks are made up of hospital facilities and providers who negotiate rates for the medical care of Blue Cross and Blue Shield of Oklahoma (BCBSOK) members. Some providers may agree to only one reimbursement rate while others may accept reimbursements at various levels. Their decision ultimately impacts which hospitals and providers make up networks.



BCBSOK Networks Participation Compared to All Practicing Providers in Oklahoma*



What is BlueCard®?

BlueCard national coverage is available to members traveling or living outside of their home plans throughout the 50 states, D.C. and Puerto Rico.

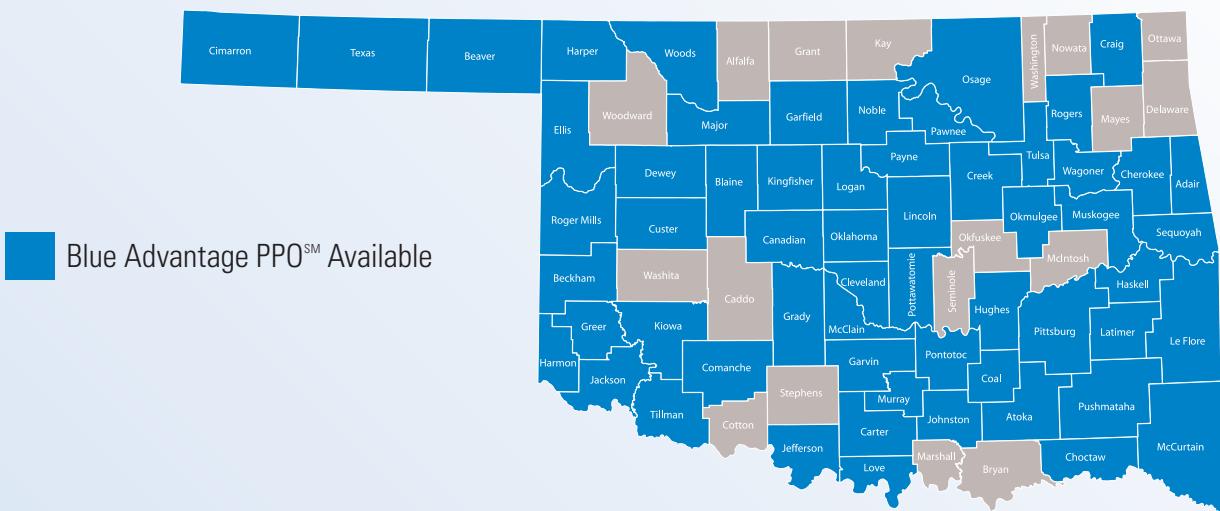
It is included with all small group plans.

- Over 1 million U.S. Providers
- Over 7,500 U.S. Hospitals

For small group plans, there are three PPO network options:

1. **Blue Choice PPO** – With almost 94% of all active and practicing providers and facilities in the state, Blue Choice is the largest network.*
 2. **Blue Preferred PPO** – Over the last several years Preferred has seen a great amount of growth. In fact, the Blue Preferred PPO network includes 88% of all active and practicing providers and facilities in the state.*
 3. **Blue Advantage PPO** – This may be our smallest PPO network – but it's also our mightiest in terms of savings. When compared against Oklahoma's available providers and facilities, Blue Advantage includes almost 66% of those in-network!* Blue Advantage isn't available in all Oklahoma counties, so check the map below or talk to your agent about your options.

To find out if a certain doctor or hospital is in a particular network, visit BCBSOK's Provider Finder® online at bcbsok.com or download the mobile app on your phone.



What is BlueOptionsSM?

Think of BlueOptions as a two-for-one special. Members in BlueOptions have access to BOTH the Blue Choice PPO and Blue Preferred PPO networks. However, benefit levels may be different depending on which network is used.

Questions about how to save money on your renewal?

Talk to your agent or call Blue Cross and Blue Shield of Oklahoma at **800-281-0446** to discuss your options.

*Network participation is subject to change, always check Provider Finder to make sure the hospital or provider is in network.