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puides. Sanitation workers. Fly fish erging artists. Pierogi makers. Che es. Coffee drinkers. Break dancers Newborns and new retirees.

Growing families and empty-nesters.

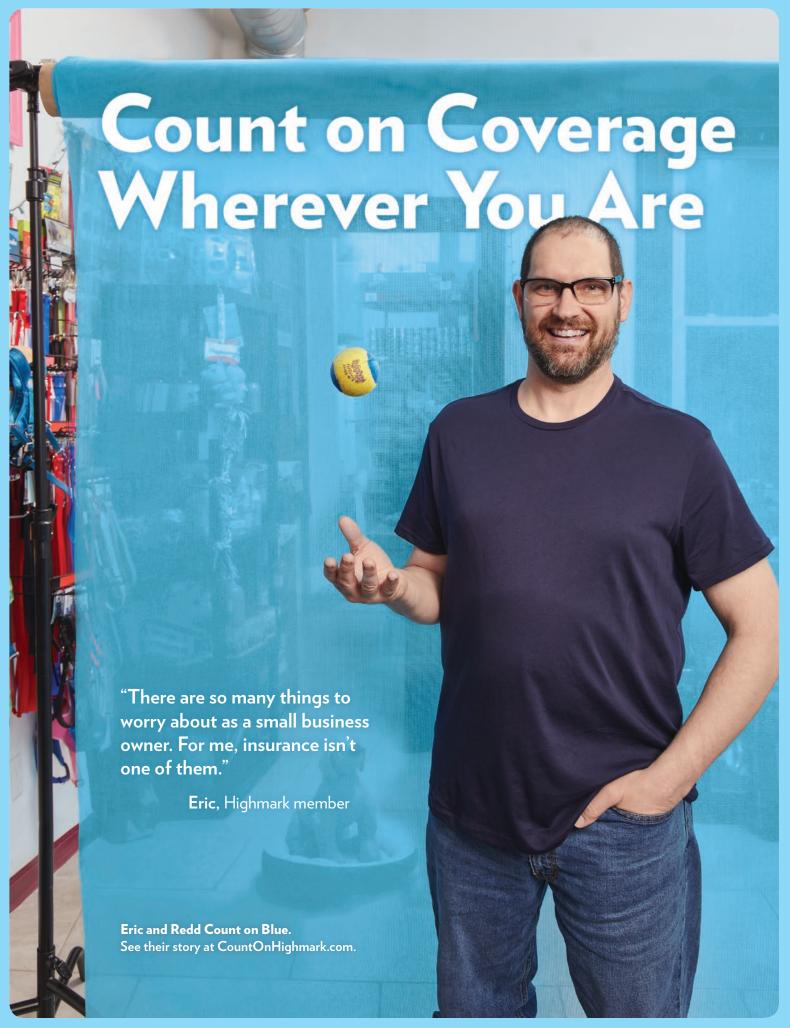
Small business owners and corporate execs.

They all Count on Blue.

Whatever happens, you want health coverage that's always there for you. And that's why western Pennsylvanians have counted on Highmark Blue Cross Blue Shield for more than 80 years.

For your everyday needs and those unexpected moments. To offer support in a crisis and motivation when you're running low. And to be there, without question, whenever you need us most — and even when you don't.

Read on to find out how, wherever life takes you, you can always Count on Blue. To see our member stories, visit **CountOnHighmark.com.**



With Highmark, you can count on access to the largest health care network in the nation...

In-network access to

96% of the nation's hospitals

95% of the nation's doctors

(According to the Blue Cross Blue Shield Association)

You're covered almost anywhere you go — nationally in every state and in 190 countries worldwide. You can't count on that with just any health plan.

...And on amazing care close to home, too.

In western PA you have access to

11,400+

primary care physicians and specialists.

2,800+ of those physicians are within AHN.

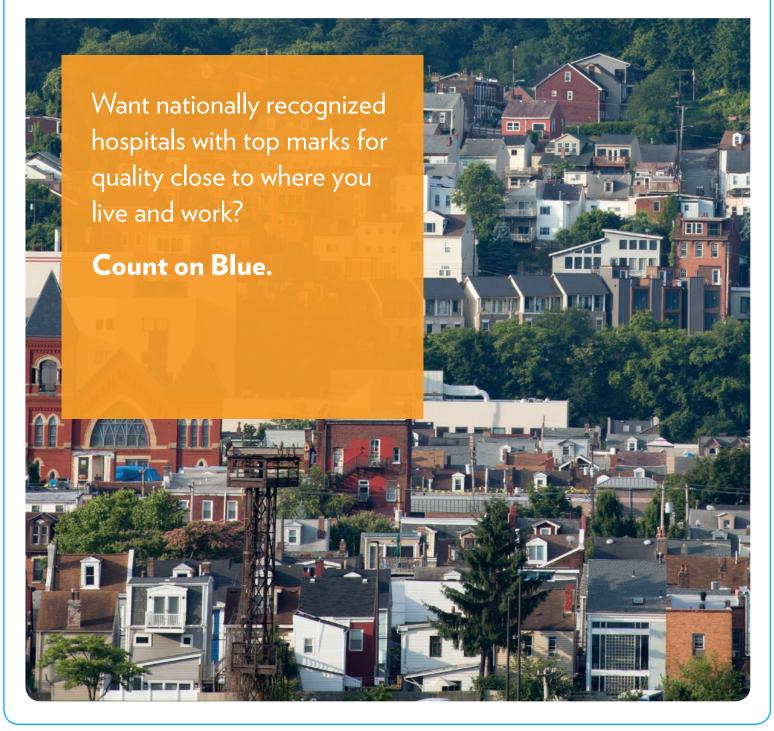
100+ urgent care and retail clinics.

50+ in-network emergency rooms.



You have access to more than 50 hospitals — including 7 Allegheny Health Network (AHN) hospitals, Children's Hospital of Pittsburgh of UPMC (through 2022), and many high-quality community hospitals.

Count on a Great Local Network



With Highmark Blue Cross Blue Shield, you have in-network coverage at hospitals rated in the

TOP 10%

in the nation for Medical Excellence*

1 in Cancer Care, 5 in Orthopedic Care, 5 in Women's Health

In-network coverage at hospitals rated in the

TOP 10%

in the nation for Patient Safety*

5 in Cardiac Care, 4 in Orthopedic Care

You also have access to AHN, which is the

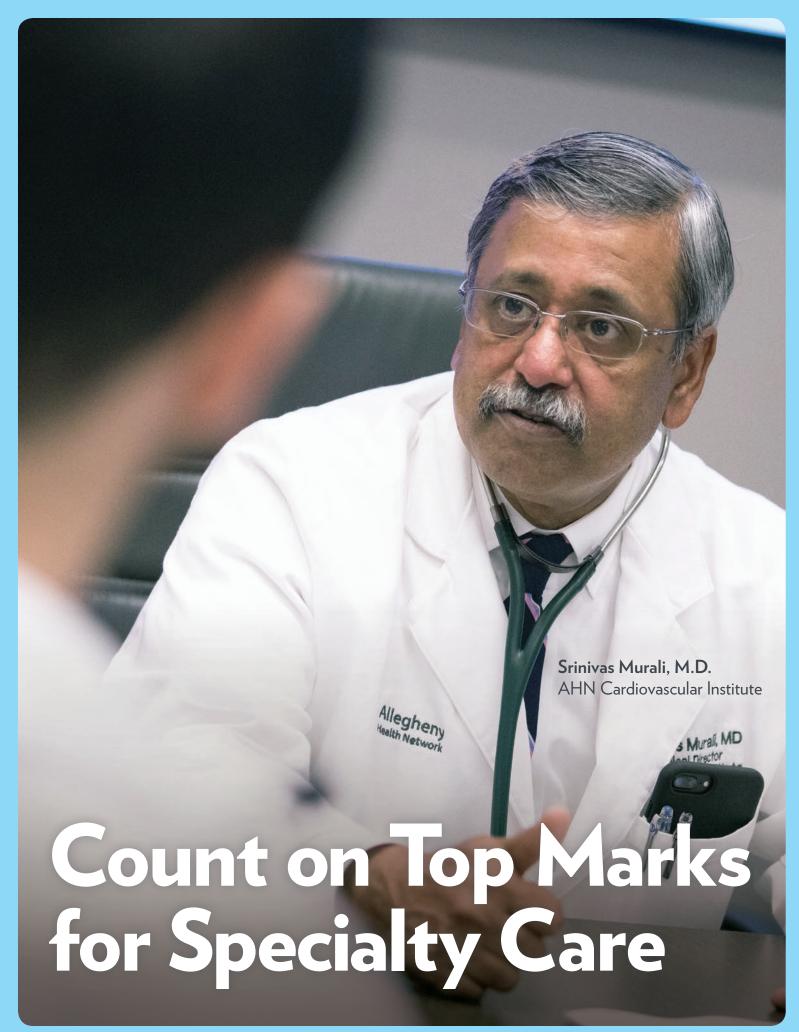
HIGHEST RATED

Health System in western PA* for Patient Safety

Overall Medical Care, Overall Surgical Care, Heart Attack Treatment, Heart Failure Treatment

Have guestions about upcoming changes to your in-network access?

Visit **HighmarkAnswers.com** for clear, accurate, up-to-date answers.



Whether you're celebrating one of life's joys or facing a serious health challenge, you can count on Highmark to deliver specialty care that is 100% focused on what matters most — you.

Blue Distinction Specialty Care

In fact, high-quality specialty care is, well, our specialty. That's why so many of our hospitals have been recognized as Blue Distinction Centers by the Blue Cross Blue Shield Association.



Blue Distinction_® Center

Blue Distinction_® Center+

Look for the Blue Distinction logo when you use the provider search tool on your member website.

Blue Distinction gives you:

Better quality of care

Superior outcomes in advanced specialty care

Fewer complications

Lower costs

Blue Distinction Center Hospitals

- Allegheny General Hospital
- Allegheny Valley Hospital
- Armstrong County Memorial Hospital
- Bradford Regional Medical Center
- Canonsburg Hospital
- Charles Cole Memorial Hospital

- Children's Hospital of UPMC
- Conemaugh Memorial Medical Center
- Excela Health Westmoreland Hospital
- Excela Health Latrobe Hospital
- Forbes Hospital
- Heritage Valley Beaver

- Heritage Valley Sewickley
- Indiana Regional Medical Center
- Jefferson Hospital
- Meadville Medical Center
- Monongahela Valley Hospital
- Nason Hospital
- Ohio Valley Hospital

- Penn Highlands DuBois
- Saint Vincent Hospital
- Steward Sharon Regional Health System
- St. Clair Hospital
- Uniontown Hospital
- West Penn Hospital



Cancer Care

Highmark Blue Cross Blue Shield's network of hospitals is dedicated to changing the way cancer is treated, making it easier for you to focus on healing and recovery with home and family close by.

Cancer Collaborative

Our unique collaboration between Highmark, Allegheny Health Network, and Johns Hopkins Kimmel Cancer Center brings together top-rated physicians, access to new research, clinical trials, technology, and personalized care that has been shown to reduce treatment times by up to 50% and cost 35% less than traditional treatment plans.

The AHN Cancer Institute

The AHN Cancer Institute is forging new, innovative pathways in cancer treatment — like opening the region's first after-hours oncology clinic at West Penn Hospital. And with a recent \$80 million endowment, more advances are on the way.

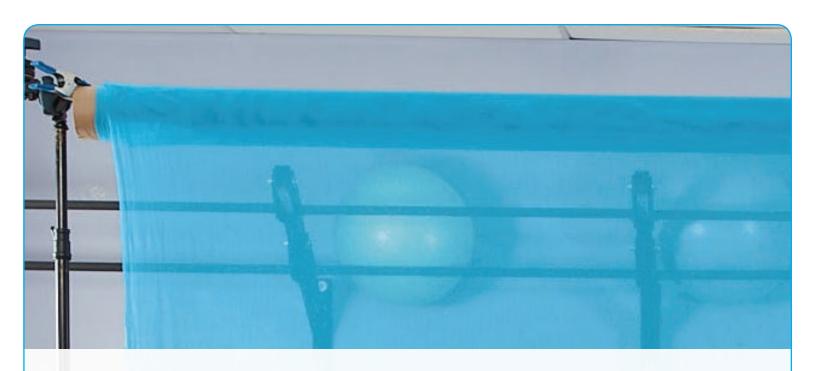
Behavioral Health

An estimated 1 in 5 Americans suffers from a behavioral health disorder — depression, anxiety, chemical dependence — each year. And when the mind suffers, so can the body.

That's why Highmark has partnered with Quartet, a care management program that helps you find the behavioral health specialists and support tools — including virtual psychiatrist visits — you need.

Count on Access

Highmark members have access to Western Psychiatric Institute and Clinic.



Cardio Care

You count on your heart for more than 100,000 beats per day. It deserves the best cardiac care you can give it.

When you count on Blue, you have access to game-changing medicine through AHN's Cardiovascular Institute (CVI), a nationally recognized leader in state-of-the-art diagnostics and treatments for heart conditions.

AHN CVI, a leader in innovative, advanced therapies for:

Heart failure and hypertension

Transcatheter aortic valve replacement surgery

Robot-assisted cardiovascular procedures

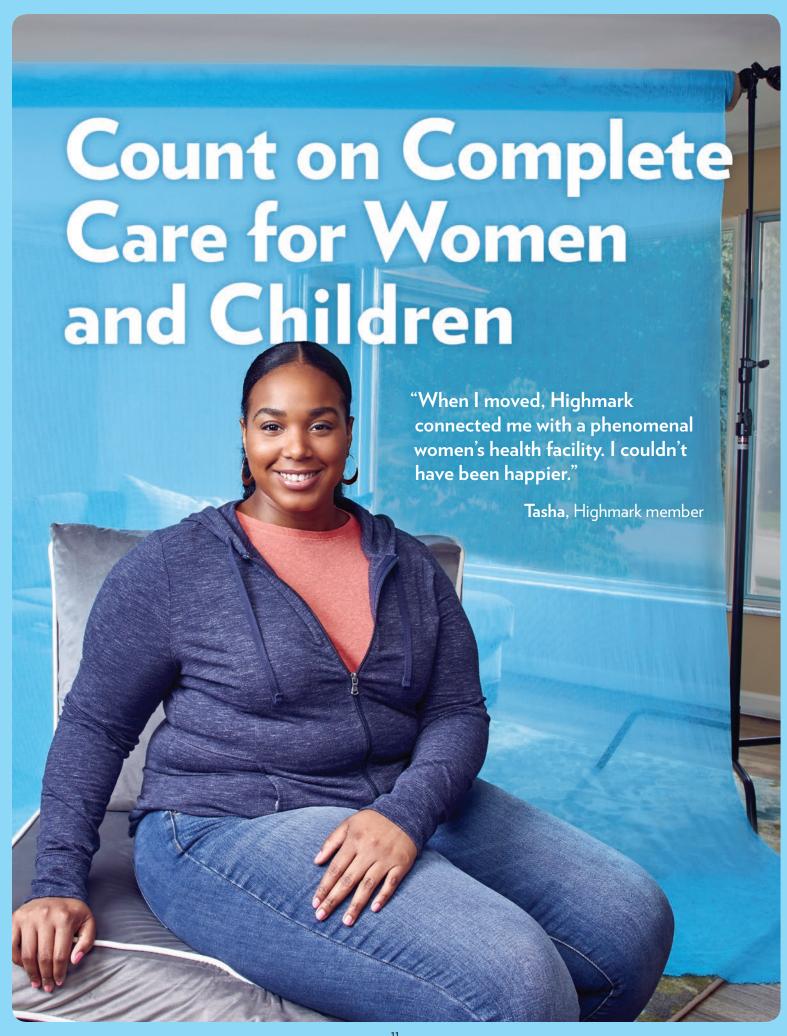
Orthopaedics

When unlucky breaks happen, you can count on Blue for access to high-quality orthopaedic care to get you back up and running.

You have access to AHN's Orthopaedic Institute, a leader in treating, rehabbing — and preventing — musculoskeletal injuries and conditions.

Performs more than 13,000 surgeries and 220,000 outpatient visits per year

Was the first in western PA to perform robot-assisted joint replacements using advanced, ultra-precise Mako™ technology



Women's Health and Pediatrics

Highmark understands that a woman's health needs are unique — and change throughout her life. That's why we provide access to more than 60 women's sites across western PA to provide preventive care and personalized wellness programs for women of all ages.

With distinctions across our network, you get access to:

The fastest growing hospital system for Labor and Delivery in western PA.*

One of only five facilities world-wide offering new, highly targeted GammaPod breast cancer treatment.

Leading specialty care for maternal fetal medicine, reproductive health, and postpartum behavioral health, including outpatient mother-baby treatment.

The first new labor and delivery unit in the Pittsburgh region in 34 years at Jefferson Hospital.

The Baby Blueprints® program helps mom and baby get off to a happy, healthy start! This free service provides clear, in-depth educational information and ongoing personalized support during every step of your pregnancy.

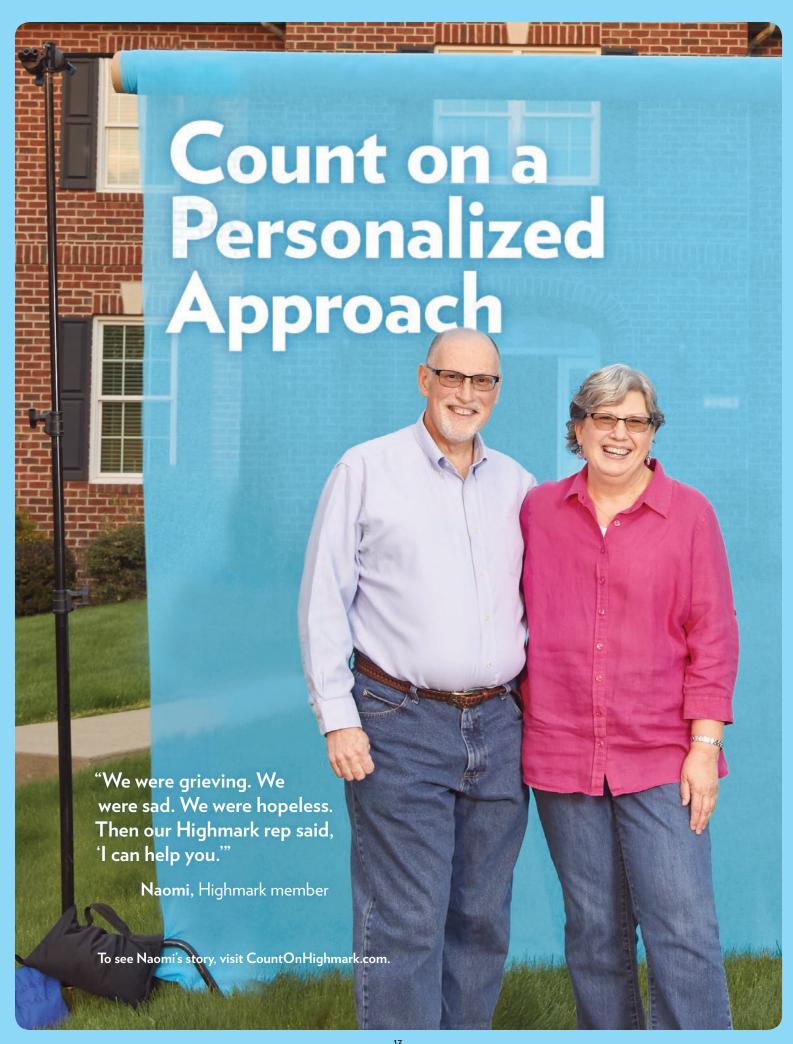
The Pediatric Orthopaedic Institute, which provides leading-edge research and care for infants, children, and young adults.

If you're expecting, enroll by calling toll-free **1-866-918-5267**.

Count on Access

*Claim based on inpatient utilization data for the 29 counties in western Pennsylvania as reported by Pennsylvania Health Care Cost Containment Council for calendar years 2012-Q3 2016. Available at www.phc4.org/reports/utilization/inpatient/

Highmark members have access to Children's Hospital of Pittsburgh of UPMC.



Finding a doctor shouldn't take a brain surgeon.

With Highmark, it doesn't. We give you a wealth of personalized options for finding health care that's tailor-made for your crazy, busy, utterly unique life.

11,400+
doctors in our network
in western PA

Dr. Match

Our game-changing online tool can help you make a personal connection with your primary care physician or OBGYN based upon shared care philosophies and personality traits — which makes for longer, happier doctor-patient relationships. Get started by taking the questionnaire today at drmatchquiz.com.

My Care Navigator

Your dedicated personal health care advocate is only a phone call away with My Care Navigator. They can help you find in-network providers, make appointments, transfer medical records, and more.

To get started call **1-844-462-2551** or visit **highmarkbcbs.com**.

Meet Dr. Right

Meet with in-network primary care doctors and specialists right in your local community at our Meet Dr. Right events. If you find the right match, make an appointment before you leave. For a list of upcoming events, go to meet-dr-right.com.

Highmark Direct Stores

Speak face-to-face with a Highmark rep, get personalized help picking a plan, or even pay your bill in person at one of our five western Pennsylvania retail locations. Visit highmarkdirect.com to find one near you.

Count on an Easier Experience

Whether it's as basic as talking to a real, live human being or as complicated as getting rid of the whole physician referral system, Count on Blue for conveniences that simplify your coverage and your life.

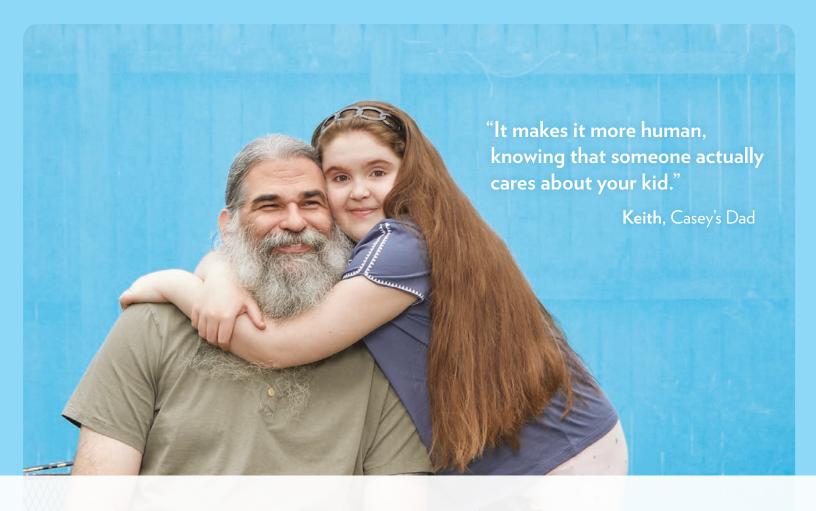
Blues On CallSM

You can speak with a live registered nurse 24/7! Our specially trained Blues On Call nurses are on-hand to give free expert advice and support. Just call 1-888-BLUE-428.

Same-day appointments

See an AHN doctor on your timetable! Just call
(412) DOCTORS between 7 a.m. and 11 a.m. Monday –
Friday for same-day appointments for primary care and
more than 20 specialties.†

[†] Some restrictions apply. For more details, visit AHN.ORG/same-day



Health coaches

Getting fit takes motivation — and that's what our health coaches excel at! Whether you're trying to quit tobacco, lose weight, eat better, or managing a complex health condition, they're on hand to answer questions, give advice, and keep you focused.

Blue365

Healthy living is its own reward — but making healthy lifestyle choices deserves some extra credit. With Blue365, you get exclusive savings on products and services like healthy foods, fitness gear, family activities, and much more! See how much you can save at Blue365deals.com.

Virtual visits

Consult with a doctor 24/7 without leaving home! Virtual visits

— using your computer or mobile device — put cutting-edge
health care at your fingertips.

Find out how to download the right app for your plan. Log in to **HighmarkBCBS.com** or call the number on the back of your Highmark ID card to learn more.

No referrals

Need to see a specialist right away? With Highmark, you can skip the referral from your primary care physician. Just call 1-888-BLUE-428 and a My Care Navigator can help you find a specialist.

To see Keith and Casey's story visit CountOnHighmark.com.

Counted on for More Than 80 Years

For generations, the people of western Pennsylvania have relied on Highmark in hours of need, and in good times, too.

That's because, since our inception, we've been absolutely committed to making a difference in the health of the communities we serve — to give back, reinvest, and ensure they remain as strong and healthy as possible.

It means that as a company and as individual employees, we roll up our sleeves to build happier, healthier communities every day, with signature programs like Walk for a Healthy Community. Along with Adopt-a-Schools programs initiated by employees in Pittsburgh and Community Schools in Erie, and National Make a Difference Day of volunteering, we provide significant benefits to individuals and the communities we proudly serve.



2018 Jefferson Awards for Public Service

Awarded to 12 Highmark Health employees in recognition for their work to improve life in their communities through economic participation, volunteerism, and other efforts



2018 Fred Rogers Be a Good Neighbor Award

Awarded to Highmark Health by the United Way and the Fred Rogers Company for corporate partners, employee volunteers, and individuals who've helped to make Pittsburgh a special place

Count on Blue for Answers

We want you to be happy with your health care choices. But above all, we want you to make informed decisions for yourself and your family during Open Enrollment.

We're here to help you.

With personalized service that truly puts you first. With some of our region's top hospitals, doctors, and advancements in medical technology. With honesty and compassion. And with 80 years of experience to back it up.

For all this and more . . . Count on Blue.

To see other member stories, visit **CountOnHighmark.com**.

Discrimination is Against the Law

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, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. If you speak English, language assistance services, free of charge, are available to you. Call 1-800-876-7639.

Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al 1-800-876-7639.

如果您说中文,可向您提供免费语言协助服务。 請致電 1-800-876-7639.

Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số 1-800-876-7639.

한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. 1-800-876-7639 로 전화.

Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tumawag sa 1-800-876-7639.

Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Звоните 1-800-876-7639.

إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل على الرقم 1-800-876-7639 .

Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan 1-800-876-7639.

Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez au 1-800-876-7639.

Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń 1-800-876-7639.

Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Lique para 1-800-876-7639.

Se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Chiamare l'1-800-876-7639.

Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie 1-800-876-7639.

日本語が母国語の方は言語アシスタンス・ サービスを無料でご利用いた だけます。 1-800-876-7639 を呼び出します。

اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان رایگان با تماس با شماره 7639-878-800 .

Open Enrollment season is here.

This year, choose coverage you can count on when you need it, where you need it.

Choose Highmark.



Source: 2018 Care Chex $^{\circ}$ — an information service of Quantros, Inc. January 2014 – June 2016

*No. 1 in Market Claims are based on CareChex® 2018 Composite Quality Scores and Ratings™ for acute care hospitals serving the combined statistical area (CSA) of Pittsburgh-New Castle-Weirton

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

Baby Blueprints is a registered mark of the Blue Cross and Blue Shield Association.

Blues On Call is a service mark of the Blue Cross and Blue Shield Association.

Blue Distinction, Blue Distinction Centers, Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association. BlueCard is a registered mark of the Blue Cross and Blue Shield Association.

Note: Designation as Blue Distinction Centers means these facilities' overall experience and aggregate data met objective criteria established in collaboration with expert clinicians' and leading professional organizations' recommendations. Individual outcomes may vary. To find out which services are covered under your policy at any facilities, please contact your local Blue Cross and/or Blue Shield Plan; and call your provider before making an appointment, to verify the most current information on its network participation and Blue Distinction status. Neither the Blue Cross and Blue Shield Association nor any of its licensees are responsible for any damages, losses, or non-covered charges that may result from using Blue Distinction or other provider finder information or receiving care from a Blue Distinction or other provider.

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