

# A NEW OPTION TO CONSIDER WHEN BUYING COVERAGE

Learn about Highmark health plans  
through your trade association.



# Highmark Blue Cross Blue Shield West Virginia has an important update for small business owners shopping for employee health coverage.

Recently, the U.S. government announced it now allows small businesses with 1–50 employees to buy health plans through eligible trade or industry associations.

Buying through an Association may give you additional options to consider.

Choosing Highmark gives you and your employees access to high-quality care from the region's top doctors and hospitals. You also get many extras, including:

- BlueCard access to 95% of doctors and 96% of hospitals nationwide
- Coverage in 190 countries worldwide
- Care at thousands of Blue Distinction® Centers for specialty care excellence throughout the U.S.
- Knowledgeable Member Service staff to answer coverage questions
- 24-7 access to Blues On Call<sup>SM</sup> registered nurses and health coaches
- Coverage for online or “virtual” doctor visits
- Tools and programs to help members stay healthy and manage their coverage

## Learn more

To explore your options and determine if joining an association makes sense for your business, please contact your authorized Highmark Producer.

Blue Distinction Centers (BDC) met overall quality measures, developed with input from the medical community. A Local Blue Plan may require additional criteria for providers located in its own service area; for details, contact your Local Blue Plan. Blue Distinction Centers+ (BDC+) also met cost measures that address consumers' need for affordable healthcare. Each provider's cost of care is evaluated using data from its Local Blue Plan. Providers in CA, ID, NY, PA, and WA may lie in two Local Blue Plans' areas, resulting in two evaluations for cost of care; and their own Local Blue Plans decide whether one or both cost of care evaluation(s) must meet BDC+ national criteria. National criteria for BDC and BDC+ are displayed on HYPERLINK "<http://www.bcbs.com>" [www.bcbs.com](http://www.bcbs.com). Individual outcomes may vary. For details on a provider's in-network status or your own policy's coverage, contact your Local Blue Plan and ask your provider before making an appointment. Neither Blue Cross and Blue Shield Association nor any Blue Plans are responsible for noncovered charges or other losses or damages resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers.

To find more information about Highmark's benefits and operating procedures, such as accessing the drug formulary or using network providers, please go to [DiscoverHighmark.com/QualityAssurance](http://DiscoverHighmark.com/QualityAssurance); or for a paper copy, call 1-855-873-4110.

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

BlueCard is a registered trademark of the Blue Cross Blue Shield Association.

Blue Distinction is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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

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