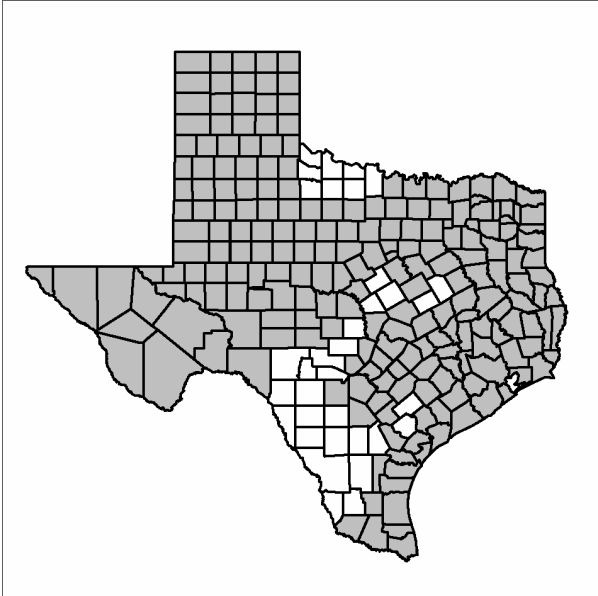
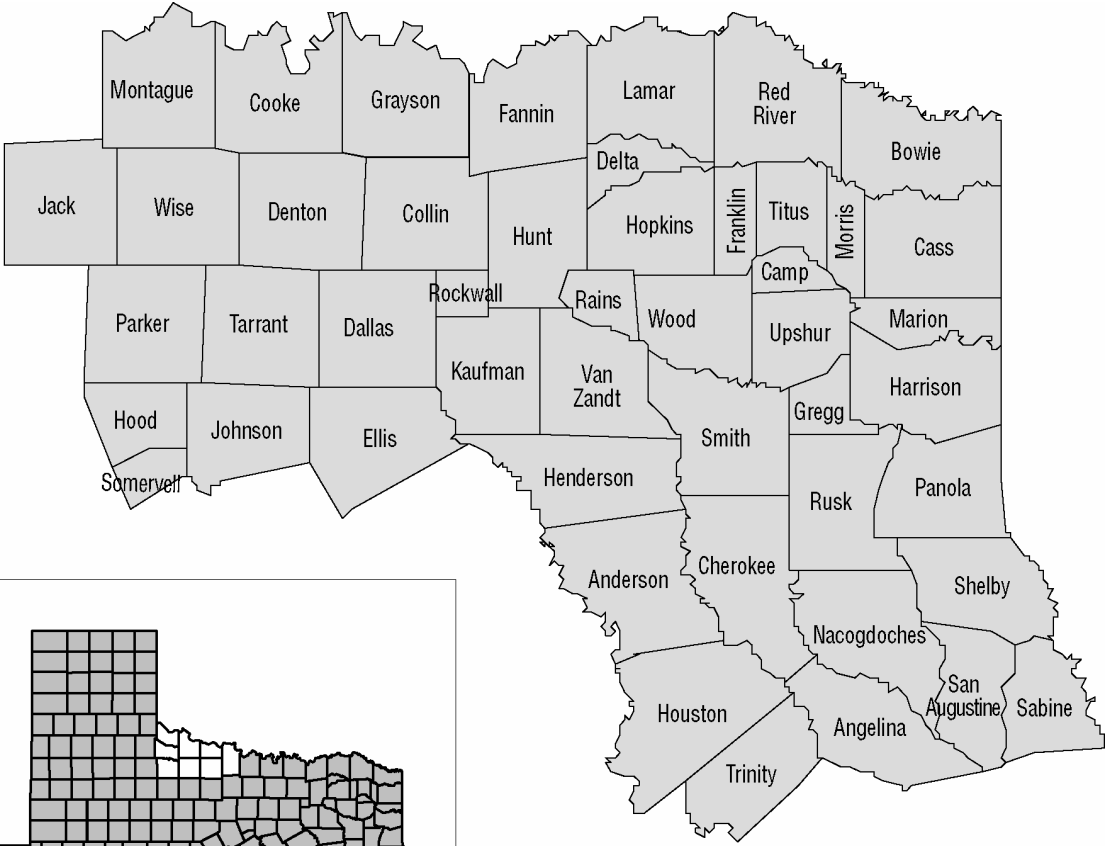


Welcome to HMO Blue® Texas

Service Area Map

The HMO Blue Texas service area includes the counties shaded on the map below. You may have access to providers in all counties within the HMO Blue Texas service area; however, your PCP is part of a limited provider network, so you must use doctors, hospitals and other facilities within the same limited provider network. For more information on limited provider networks, see “What You Should Know About Provider Networks” on page 4

This directory contains HMO Blue Texas providers located in the Northeast territory, as shown in the larger map below. For HMO Blue Texas providers in other territories, check the Provider Finder HMO regional map or call Customer Service at 1-888-322-2379.



Using This Directory to Select a PCP

As an HMO Blue Texas member, your first step is to select a PCP. Your PCP is important because he or she will provide or coordinate your health care.

You can use this directory to select your PCP, or you can go online to Provider Finder at www.bcbstx.com/ut. To select or change your PCP using this directory:

1. Use the “Primary Care Physicians” section to locate PCPs by city and specialty, or use the index to search alphabetically by name. You may choose a different PCP—a pediatrician, internist or family practitioner—for each covered family member, or you may select the same one for the entire family. Women may choose an OB/GYN as their PCP if the OB/GYN is listed as a PCP in this directory.

Note: Each provider affiliation or section within the directory is considered a limited provider network. You will receive your care from other physicians, providers and hospitals in the same limited provider network as your PCP, so make sure your PCP’s network has the providers and hospitals you prefer. In addition, please read the section entitled “*What You Should Know About Provider Networks*” on page 4.

The limited provider network in which your PCP participates is designated with the following symbol:

Independent Provider Network (IPN)

2. Call the PCP’s office to confirm that they are accepting new patients.
3. Make note of the PCP number that’s shown in the doctor’s listing—you’ll need it when you enroll or change your PCP.
4. To select a PCP for the first time, just follow your enrollment instructions. To change your PCP, download an application change form from the Internet at www.bcbstx.com/ut, or call Customer Service at 1-888-322-2379 (Monday through Friday from 7:30 a.m. to 6:00 p.m. Central Time). Your change will be effective on the first day of the month after your request is received.

IF YOU’RE CONSIDERING HMO BLUE TEXAS

If you’re thinking about enrolling in HMO Blue Texas, read the next few pages to discover the ease and convenience of the plan. Then, review the provider listings to locate network doctors and other providers in your area.

MORE INFORMATION IS JUST A CLICK AWAY

We continue to update the HMO Blue Texas provider directory as changes occur. New doctors and providers contract with the network, others may change their office addresses and some leave the network. For the most up-to-date information, check Provider Finder at www.bcbstx.com/ut. You can find board certification, hospital affiliations and whether or not a provider is accepting new patients. In addition, you can find maps for PCPs, specialists and hospitals to help you locate them.

If you're a member and you'd rather speak with someone, call Customer Service at 1-888-322-2379 (Monday through Friday from 7:30 a.m. to 6:00 p.m. Central Time).

Getting Health Care When You Need It

Before you get sick, it's a good idea to make an appointment with your PCP and to establish a doctor-patient relationship. By doing so, your PCP can get to know you and your medical history.

When you need care, just follow these steps:

1. Call your PCP's office to make an appointment. Your appointment time may depend on several factors, including the nature of your visit.
2. If it's your first visit, get to your appointment early to complete any required information.
3. Pay the applicable copayment at the time of your visit. This will be your only out-of-pocket expense for the visit. However, if you receive a bill for any covered services from any physician or provider, please contact Customer Service at 1-888-322-2379.
4. If your PCP determines that specialty care is necessary, he or she will coordinate the referral process.

What to do in an Emergency

When possible, the member's PCP should be contacted before emergency care is sought. For behavioral health emergency care, call 1-800-729-2422.

Remember: If an emergency occurs, call 911 or your local ambulance, or go to the nearest emergency room. Emergency care means health care services provided in a hospital emergency facility (emergency room) or comparable facility to evaluate and stabilize medical conditions of a recent onset and severity, including, but not limited to, severe pain that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that the person's condition, sickness, or injury is of such a nature that failure to get immediate care could result in:

- Placing the patient's health in serious jeopardy
- Serious impairment of bodily functions
- Serious dysfunction of any bodily organ or part
- Serious disfigurement
- In the case of a pregnant woman, serious jeopardy to the health of the fetus

Call your PCP or HMO Blue Texas within 48 hours of the emergency treatment or when admitted to the hospital from the emergency room. For behavioral health emergency care, call 1-800-729-2422.

Please note: Emergency room services that are part of the initial medical screening exam or are necessary to stabilize the emergency condition are covered benefits. Additional services provided after the emergency condition has been stabilized that are not preapproved by your PCP or authorized by HMO Blue Texas may not be covered benefits.

What You Should Know About Provider Networks

Provider Networks

Your PCP is part of a provider network or association of health care professionals who work together to provide a full range of health care services. That means, when you choose your PCP, you are also choosing a limited provider network and in most instances, for services to be covered by your health care benefit plan, you are not allowed to receive services from any physician or health care professional, including OB/GYN providers, that is not also part of your PCP's network. You will not be able to select any physician or provider outside of your PCP's network, even if that physician or provider is participating in HMO Blue Texas. All of your care will be provided by or arranged for within the limited provider network to which your PCP belongs, so make sure that your PCP's network includes the specialists and hospitals that you prefer.

Upon admission to an inpatient facility (e.g. hospital or skilled nursing facility), a physician other than your PCP may direct and oversee your care.

Specialty Care

You must have a PCP referral to receive covered care from the hospitals, specialists and other providers listed in this directory. There are some exceptions where you may self-refer to the appropriate specialist or provider, including:

- Emergencies (see “What To Do In An Emergency”)
- OB/GYN services (Your selected network OB/GYN may refer you to other participating specialists in the same limited provider network for OB/GYN related services.)
- Mental health/chemical dependency services
- Annual diabetic retinal eye exams

Behavioral Health Care

Preauthorization must be obtained by telephone prior to the delivery of all behavioral health care, including chemical dependency, by calling toll-free 1-800-729-2422. This includes office-based services and facility-based inpatient or outpatient care. The call can be made by the member, by the member’s primary care physician or by a specialist. A referral from your PCP is not necessary. Care Management staff are available by telephone to arrange for emergency services and to preauthorize inpatient hospital treatment, 24 hours a day, 7 days a week.

Utilization review of behavioral health services is provided by Magellan Behavioral Health.

High Tech Imaging Services

Your PCP or specialist must obtain preauthorization from **American Imaging Management (AIM)** before scheduling outpatient, non-emergency CT scans, MRI/MRA, PET scans, and Nuclear Cardiology procedures for you or any family members covered by HMO Blue Texas. These services must be preauthorized by AIM and delivered by one of the providers in AIM’s imaging network through its affiliate, Imaging Providers of Texas (IPT). Imaging services performed in conjunction with emergency room visits are excluded from this requirement. Imaging services performed in conjunction with inpatient hospitalization, outpatient surgery (hospital and free standing surgery centers) or 23 hour observation require preauthorization from HMO Blue Texas for the approved level of care; a separate or additional preauthorization from AIM is not required for imaging services provided in these settings. The AIM preauthorization requirement pertains to the Dallas/Fort Worth metropolitan area (Collin, Dallas, Denton, Ellis, Grayson, Johnson, Kaufman, Parker, Rockwall, Tarrant and Wise counties). For a listing of the most current imaging providers who participate in the AIM imaging network through its affiliate, IPT, you can call AIM at 1-800-859-5299 or access AIM’s website at www.americanimaging.net.

Utilization review of non-emergency CT scans, MRI/MRA, PET scans and Nuclear Cardiology procedures is provided by American Imaging Management

Laboratory Services

Laboratory Corporation of America (LabCorp) is the exclusive provider of outpatient clinical reference laboratory services for HMO Blue Texas members who have selected a PCP in certain counties (major metropolitan markets of Dallas/Fort Worth, Houston, San Antonio and Corpus Christi). HMO Blue Texas Members and Participating Providers are required to use participating lab facilities. The capitated arrangement with LabCorp excludes lab services provided during emergency room visits, inpatient admissions, skilled nursing care, home care services and outpatient day surgeries (hospital and free standing surgery centers). For cities located outside of the major metropolitan markets listed above, LabCorp is the PREFERRED provider of outpatient clinical reference laboratory services for HMO Blue Texas. For a listing of the most current patient service centers, you may call LabCorp at 1-888-522-2677 or access LabCorp's website at www.LabCorp.com.

Vision Care

If you have an HMO Blue Texas vision services rider as part of your HMO Blue Texas health care benefit plan, you can call **Davis Vision** at **1-800-501-1459** for assistance in selecting a participating provider.

A referral from your PCP is not required for routine vision care under the vision services rider. For medically related eye care provided by an ophthalmologist or by a therapeutic optometrist, you must be referred by your PCP.

Pharmacy

If you have HMO Blue Texas prescription drug benefits, always have covered prescriptions filled by one of the participating pharmacies listed in this directory. In most instances, prescriptions must be written by contracted providers to be covered.

Dental Care

HMO Blue Texas members have limited coverage under their medical benefits for services related to an injury to sound and natural teeth. These services require a referral from the member's primary care physician.

INDEPENDENT CONTRACTORS

The contracted health care practitioners and providers listed in this directory are independent contractors. They are not employees or agents of HMO Blue Texas. HMO Blue Texas enters into contracts under which these providers agree to provide certain covered health care services to HMO Blue Texas members. In making decisions about member care and in providing or recommending health care services to members, these providers use their own independent professional judgment, for which they are solely responsible.

Care When You're Away From Home

In an HMO, care that is not coordinated by your PCP is generally not covered. However, there may be times when you're traveling away from home and need emergency or urgent care that can't wait until you return. Through the BlueCard[®] Program, you and your covered family members can receive covered care almost anywhere in the country from Blue Cross and Blue Shield participating doctors and hospitals.

Emergency and Urgent Care

When you or a covered family member need emergency care, go immediately to the nearest emergency facility. When you're out of Texas and need urgent care (care that can't wait until you get home), go online to the BlueCard Doctor and Hospital Finder at www.bcbs.com. To find a hospital around the world, go to BlueCard Worldwide.[®] As a member, you'll also be able to call our dedicated BlueCard line at 1-800-810-BLUE (2583) and speak with a customer service representative.

Away From Home Care[®] Program

If you or a covered family member will be outside of Texas for at least 90 days, you may be eligible to become a guest member of another Blue Cross and Blue Shield Association-affiliated HMO. However, affiliated HMOs are not available in all locations, and not all Blue Cross and Blue Shield Association HMOs participate in the Away From Home Care Program.

When you arrive at your new location, you'll receive information about your host HMO, including a list of doctors and the guest member benefits. The benefits and how you access services may not be the same as your HMO Blue Texas benefits.

HMO Blue Texas—Helping You Stay Healthy and Control Costs

HMO Blue Texas encourages preventive care that can help you identify health problems at an early stage. Your preventive care benefits include coverage for services such as physical assessments, well-woman exams and immunizations. If you aren't sure of the preventive services that are right for you, talk to your PCP.

HMO Blue Texas also offers a variety of information and innovative tools at www.bcbstx.com/ut to help you manage your health and control costs.

And there's more...

- *Quality Improvement Program:* HMO Blue Texas also offers a variety of programs and services that help members with chronic illness, preventive and women's health and behavioral health. Program initiatives include satisfaction surveys and birthday cards mailed to members in targeted age ranges as a reminder to obtain preventive services such as immunizations and mammography. HMO Blue Texas monitors the types of services received by members and evaluates member satisfaction with these services.