Let's do this. Know what's in your plan.



YOUR DOCTOR GUIDE

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Wondering if your doctor is in network? Let's find the answer.

YOUR PREP GUIDE Let's get started by quickly rounding up a few key pieces of info.			NETWORK	First, if you know your plan network name or the names of the plans you're comparing, record them here for quick reference:		
Start by finding your current beneficiant of the second se	;.	If you're a current Blue Cross and Blue Shield of Nebraska	NET			
If you have insurance from another company, call the customer service number on your insurance card.		(BCBSNE) member, log in to your myNebraskaBlue.com account and click "Coverage."		Next, check to see whether your doctors and hospital will be in network in order to minimize your out-of-pocket costs.		
Then find your current deductible including individual and family, to bet paying and understand what your her	ter see what you're currently			doctor and hospital	in networl Y or N	
\$ Did you	meet your deductible? $ ightarrow$ Y or N					
 Next, try to identify each individual expected health needs in the next y Estimate the number of times year urgent care clinic this year. Do yea similar next year? Q doctor Q 	year by learning from this year. our family visited a doctor or	This info is available from the homepage of myNebraskaBlue.com for BCBSNE members.	DOCTOR / HOSPITAL	Go to NebraskaBlue.com/Do and use the search tips below doctor is in network. 1 Find your network in the first under Medical and Dental Pla	v to see if your search box	
 Are there any known "big" healt year? (Having a baby, a planned 	th expenses coming up next	Also consider any family need changes that happened this year.	DOCTO	 2 Enter a doctor's name or hosp the third search box: Start you 3 If your doctor shows up in sea then they are in network. 	pital name in ur search here.	

ney to see that doctor or if it makes financial sense to find a doctor that's in network.

new in-network doctor and hospital

MEDICATIONS

BENEFITS

DEDUCTIBLE

HEALTH NEEDS

YOUR PHARMACY GUIDE

Not sure if your pharmacy is in network or if your drugs are covered? Let's find out.

Check to see if your pharmacy is in network to limit your medication costs. You can do that by visiting NebraskaBlue.com/FindAPharmacy or calling your pharmacy.

pharmacy	in network Y or N	

If your pharmacy is out of network,

decide for yourself if you're willing to pay the full cost at that pharmacy or if it makes financial sense to find a new one.

new in-network pharmacy

See if your drugs are covered

with your new health plan by visiting **NebraskaBlue.com/FindAPrescription**.

medication	# of refills per year	\$ per unit	in network Y or N		total \$ per year

If your drugs aren't covered, you could ask your doctor for a different type of drug to lower costs or see if a generic version of the same drug is covered.

If you're a BCBSNE member, log in to **myNebraskaBlue.com** to see if your pharmacy is in network.

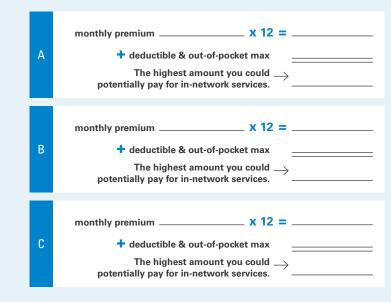
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Otherwise, go to NebraskaBlue.com/ FindAPharmacy.

Go to NebraskaBlue.com/ FindAPrescription. Want to visualize out-of-pocket costs for different plans? Let's run the numbers.

Calculate maximum spend for in-network services for

each plan that you're comparing. This will indicate how much you could potentially pay in total if you have a catastrophe.



Weigh your options based on what each plan COULD cost

out of pocket. This will help you decide if you want to control costs up front each month or over the long term.

- ${\bf Y} \, {\bf or} \, {\bf N} \, \rightarrow$ This year, will you pay more to make sure you have the most optimal coverage for your needs?
- $Y \text{ or } N \rightarrow$ Are you willing to choose a less-expensive option that better fits your current budget, even though it could cost you more if you have unexpected health events?



OUT-OF-POCKET CALCULATION

With this worksheet you can know what's in your plan and that it's the right plan for you.

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PHARMACY