

PPO Overview

When you choose a Preferred Provider Organization (PPO) plan, you and your covered family members can receive care from any licensed doctor, hospital or other provider. If you use a network doctor, typically you'll pay less out-of-pocket, you usually won't have to file any claims and you'll get the highest level of benefits. If you use a doctor outside the network, you'll still be covered, but your out-of-pocket costs usually will be higher. Choosing your doctor, seeing a specialist without a referral, getting care in a hospital because it's close to home or because it's known worldwide, and having the freedom to decide what's best for you are among the reasons to select the Blue Cross and Blue Shield of Texas (BCBSTX) PPO plan.

Your health and wellness are important. BCBSTX gives you access to online tools and a variety of medical services including preventive and wellness services*, such as:

- Annual physicals
- Emergency care
- Well-woman care, including mammograms and osteoporosis (bone density) screenings
- Colorectal and prostate cancer screenings
- Well-child care, including immunizations and hearing screenings
- Hospital and surgical care
- Lab tests and X-rays
- Maternity care (if applicable)
- Behavioral health and chemical dependency treatments

To find a contracting doctor or hospital, use the Provider Finder® tool at bcbstx.com. Once you become a BCBSTX member, you can also call the toll-free customer service number on the back of your member ID card.



* Certain limitations may apply depending on your specific health plan. Review the Benefit Highlights Sheet in this document for more details about covered benefits/services.