



PLAN J COMPREHENSIVE

This document provides general information about your plan.

Your **Certificate of Coverage** or **Summary Plan Description** explains the requirements you must meet in order to qualify for benefits. These documents may also include benefit limits, requirements and waiting periods. Your **Outline of Coverage** lists the amounts you must pay for covered services.

- Your plan does not require you to choose a **Primary Care Physician (PCP)**, however we encourage each family member to designate a PCP. If you or your dependent(s) don't already have a network PCP, you can search for one at [bluecrossvt.org/Find-Doctor](https://www.bluecrossvt.org/Find-Doctor). (Please make sure the provider is accepting new patients.)
- You may have to meet an **annual deductible** before we make payment. After you meet this deductible, you pay coinsurance until you reach your out-of-pocket limit, and then services are covered at 100% of our Allowed Price.
- You must get **prior approval** from us for certain drugs and services. If you use network providers, they will take care of prior approval for you. Without prior approval, you will pay more, if not all, of the cost of your care. You can find the list of drugs and services that require prior approval on our website at [bluecrossvt.org/priorapproval](https://www.bluecrossvt.org/priorapproval).
- **If you use services while traveling out-of-state**, give your provider a copy of your I.D. card. The three-letter prefix in front of your I.D. number identifies you as a Blue Cross and Blue Shield Vermont member.



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- If you use **participating providers**, you are not responsible for the difference between the provider's charge and our Allowed Price.
- **Emergencies** are covered wherever you are. In an emergency, dial 9-1-1 or go directly to the emergency room. Call us as soon as possible after an out of network emergency.
- Our Better Beginnings® prenatal program offers **expecting mothers** benefit options such as cost-sharing for prenatal classes, a choice of materials about pregnancy, nursing, early childhood, etc., and postpartum visits by a visiting nurse. Depending on which option you choose, either a car seat or homemaker services may be covered. Learn more about Better Beginnings at bluecrossvt.org/betterbeginnings.
- You can verify benefits, check claim status, order forms or new ID cards, change addresses and more all on our website, bluecrossvt.org/member-logins.