



Your Highmark Coverage Go-To Guide

Freedom Blue PPO members may visit any participating Blue Cross and/or Blue Shield Medicare Advantage PPO provider in the United States, and pay network cost sharing. Blue Cross and/or Blue Shield Medicare PPO providers are available in the following 35 states and Puerto Rico: Alabama, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kentucky, Maine, Massachusetts, Michigan, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, and Wisconsin. For some of the states listed, MA PPO networks are only available in portions of the state.

Freedom Blue PPO members may see any Blue Cross and/or Blue Shield Medicare Advantage PPO contracted doctor or hospital outside the Freedom Blue PPO service area in the above 35 states and Puerto Rico and receive coverage at the highest level of benefits. If you receive routine care from non-participating providers in the above 35 states and Puerto Rico, you will receive a lower level of benefits, which will result in higher out-of-pocket costs. In locations where participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers are not available, members may visit any Medicare-eligible provider and receive coverage at the highest level of benefits. Emergency and urgently needed care is always covered at the higher, network level of benefits, regardless of where the care is received.

Highmark Inc. and Highmark Health Insurance Company are PPO plans with a Medicare contract. Enrollment in Highmark Inc. and Highmark Health Insurance Company depends on contract renewal. Highmark is a registered mark of Highmark Inc. Highmark Blue Shield and Highmark Health Insurance Company are independent licensees of the Blue Cross and Blue Shield Association. Freedom Blue, Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association.



In-network coverage from coast to coast

Stay in network — even when you're out of town

Highmark Medicare Advantage PPO members have the same in-network benefits and low costs at home and across the country. Whether you're heading where it's warm for the winter or just taking a weekend trip, you'll receive in-network-level benefits in all counties listed in this booklet.

Wherever you go, it's easy to find a provider

Go online to the "Doctor and Hospital Finder" at providr.highmarkblueshield.com and follow the simple search instructions.

If you're enrolled in a Highmark Medicare Advantage PPO plan, you can call Customer Service using the phone number that's printed on the back of your Freedom BlueSM PPO Member ID card.

If you have your enrollment forms and are thinking about becoming a member, you can find nationwide providers by calling the phone or TTY number listed on your enrollment materials.

Coverage while at home:

- **More choice** through one of the largest Medicare Advantage PPO networks in the country
- **Backed by the strength** of your local Blue Cross and/or Blue Shield plan

Coverage across the country:

- 100% coverage for any in-network Medicare-participating provider anywhere in the country, after a small copayment or coinsurance
- 100% coverage for any non-network Medicare-participating provider in counties without participating networks, after a small copayment or coinsurance
- 70%–80% coverage for non-network Medicare-participating providers in counties with participating networks, after an annual deductible

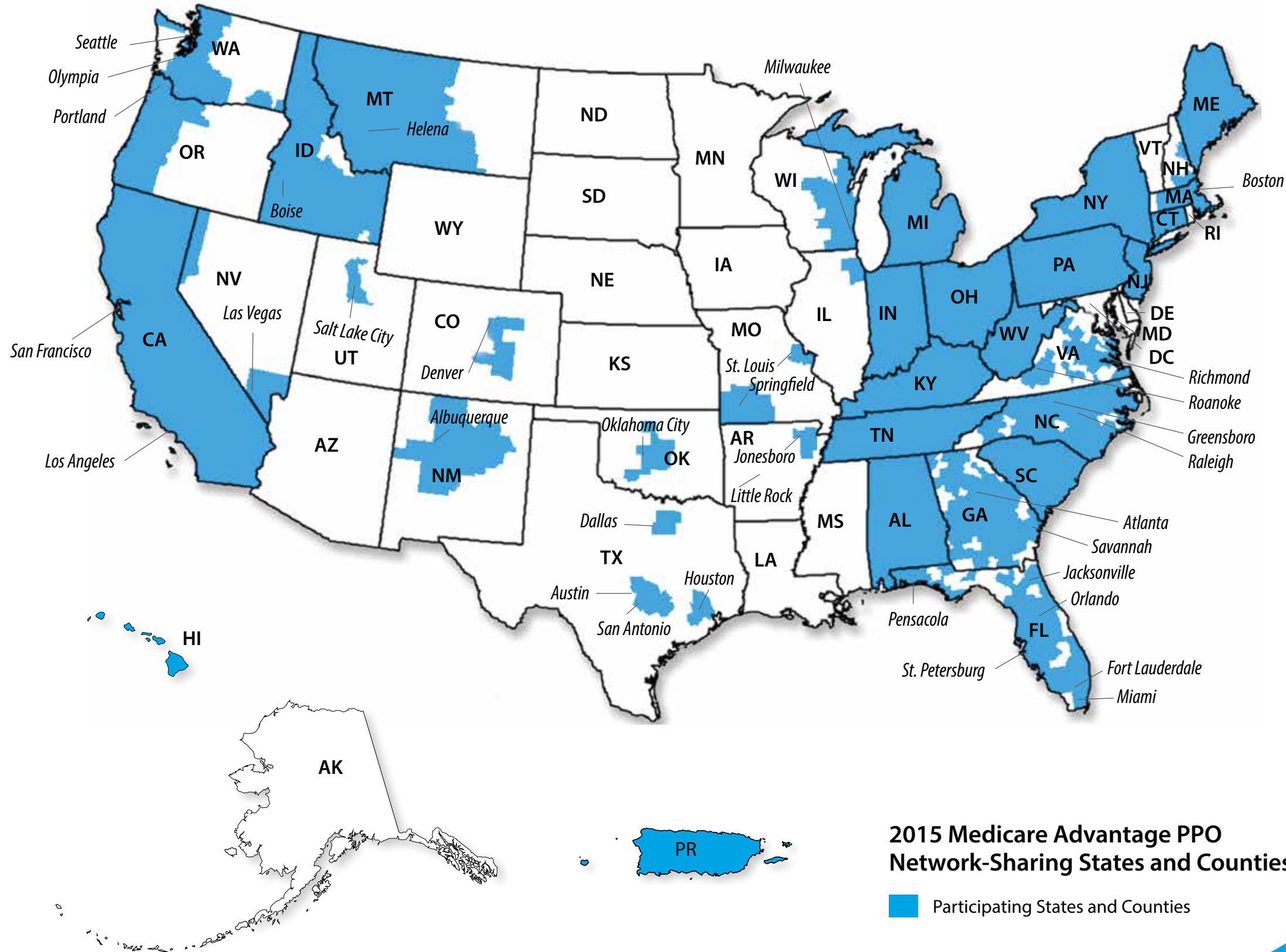
The highest level of emergency benefits — anywhere

No matter where you are, emergency and urgent care are always covered at the highest level of coverage.



Access

in-network benefits across the country



See your

State and
County-by-County
Coverage Listing



BLUE CROSS BLUE SHIELD ASSOCIATION NETWORK-SHARING COUNTIES BY STATE

The following 15 states and Puerto Rico include participating BCBSA Medicare Advantage PPO providers in all counties:

Alabama
California
Connecticut
Hawaii

Indiana
Kentucky
Maine
Michigan

New Jersey
New York
Ohio
Pennsylvania

Puerto Rico
South Carolina
Tennessee
West Virginia

BCBSA Medicare Advantage PPO providers are available in the following counties:

ALABAMA

Participating BCBSA Medicare Advantage PPO

Providers in all counties

ARKANSAS

CRAIGHEAD	LAWRENCE
CROSS	POINSETT
GREENE	

CALIFORNIA

Participating BCBSA Medicare Advantage PPO

Providers in all counties

COLORADO

ADAMS	EL PASO
ARAPAHOE	FREMONT
BROOMFIELD	JEFFERSON
DENVER	PUEBLO
DOUGLAS	

CONNECTICUT

Participating BCBSA Medicare Advantage PPO

Providers in all counties

FLORIDA

ALACHUA	DUVAL
BAY	ESCAMBIA
BRADFORD	FLAGLER
BROWARD	FRANKLIN
CHARLOTTE	GULF
CITRUS	HARDEE
CLAY	HENDRY
COLLIER	HERNANDO
COLUMBIA	HIGHLANDS
DESOTO	HILLSBOROUGH

FLORIDA (CONT.)

INDIAN RIVER	PALM BEACH
JACKSON	PASCO
LAKE	PINELLAS
LEE	POLK
LEON	SAINT JOHNS
LEVY	ST. LUCIE
MANATEE	SANTA ROSA
MARION	SARASOTA
MARTIN	SEMINOLE
MIAMI-DADE	SUMTER
OKALOOSA	SUWANNEE
ORANGE	VOLUSIA
OSCEOLA	WALTON

GEORGIA

APPLING	BURKE
ATKINSON	BUTTS
BACON	CALHOUN
BAKER	CANDLER
BALDWIN	CATOOSA
BANKS	CHATHAM
BARROW	CHATTAHOOCHEE
BARTOW	CHATTOOGA
BEN HILL	CHEROKEE
BERRIEN	CLAYTON
BIBB	CLINCH
BLECKLEY	COBB
BRANTLEY	COFFEE
BROOKS	COLQUITT
BRYAN	COLUMBIA

GEORGIA (CONT.)

COOK	MADISON
CRAWFORD	MARION
CRISP	MCDUFFIE
DADE	MCINTOSH
DAWSON	MERIWETHER
DEKALB	MILLER
DODGE	MITCHELL
DOOLY	MONROE
DOUGLAS	MONTGOMERY
EARLY	MORGAN
ECHOLS	MURRAY
EFFINGHAM	MUSCOGEE
EMANUEL	NEWTON
EVANS	OCONEE
FANNIN	OGLETHORPE
FAYETTE	PAULDING
FORSYTH	PEACH
FULTON	PICKENS
GILMER	PIERCE
GLASCOCK	PIKE
GREENE	POLK
GWINNETT	PULASKI
HANCOCK	PUTNAM
HARALSON	QUITMAN
HARRIS	RANDOLPH
HOUSTON	RICHMOND
IRWIN	ROCKDALE
JASPER	SCHLEY
JEFF DAVIS	SPALDING
JEFFERSON	STEWART
JENKINS	SUMTER
JOHNSON	TALBOT
JONES	TALIAFERRO
LAMAR	TATTNALL
LANIER	TAYLOR
LAURENS	TELFAIR
LEE	TERRELL
LIBERTY	THOMAS
LONG	TIFT
LUMPKIN	TOOMBS
MACON	TREUTLEN

GEORGIA (CONT.)

TURNER	WASHINGTON
TWIGGS	WAYNE
UNION	WEBSTER
UPSON	WHEELER
WALKER	WHITE
WALTON	WILCOX
WARE	WILKES
WARREN	WILKINSON

HAWAII

Participating BCBSA Medicare Advantage PPO

Providers in all counties**IDAHO**

ADA	GEM
ADAMS	GOODING
BANNOCK	IDAHO
BEAR LAKE	JEFFERSON
BENEWAH	JEROME
BINGHAM	KOOTENAI
BLAINE	LATAH
BOISE	LEWIS
BONNER	LINCOLN
BONNEVILLE	MADISON
BOUNDARY	MINIDOKA
BUTTE	NEZ PERCE
CAMAS	ONEIDA
CANYON	OWYHEE
CARIBOU	PAYETTE
CASSIA	POWER
CLARK	SHOSHONE
CLEARWATER	TETON
CUSTER	TWIN FALLS
ELMORE	VALLEY
FREMONT	WASHINGTON

ILLINOIS

COOK	KANE
DUPAGE	WILL

INDIANA

Participating BCBSA Medicare Advantage PPO

Providers in all counties

KENTUCKY

Participating BCBSA Medicare Advantage PPO

Providers in all counties

MAINE

Participating BCBSA Medicare Advantage PPO

Providers in all counties

MASSACHUSETTS

BARNSTABLE MIDDLESEX

BRISTOL NORFOLK

ESSEX PLYMOUTH

FRANKLIN SUFFOLK

HAMPDEN WORCESTER

HAMPSHIRE

MICHIGAN

Participating BCBSA Medicare Advantage PPO

Providers in all counties

MISSOURI

BARRY NEWTON

BARTON OZARK

CEDAR POLK

CHRISTIAN SAINT CHARLES

DADE SAINT LOUIS

DALLAS SAINT LOUIS CITY

DOUGLAS STONE

GREENE TANEY

JASPER WARREN

LAWRENCE WEBSTER

LINCOLN WRIGHT

MCDONALD

MONTANA

BEAVERHEAD GLACIER

BIG HORN GOLDEN VALLEY

BLAINE GRANITE

BROADWATER HILL

CARBON JEFFERSON

CASCADE JUDITH BASIN

CHOUTEAU LAKE

DEER LODGE LEWIS AND CLARK

FERGUS LIBERTY

FLATHEAD LINCOLN

GALLATIN MADISON

MONTANA (CONT.)

MEAGHER SILVER BOW

MINERAL STILLWATER

MISSOULA SWEET GRASS

MUSSELSHELL TETON

PARK TOOLE

PONDERA TREASURE

POWELL WHEATLAND

RAVALLI YELLOWSTONE

SANDERS

NEVADA

CLARK WASHOE

NEW HAMPSHIRE

CARROLL ROCKINGHAM

HILLSBOROUGH

NEW JERSEY

Participating BCBSA Medicare Advantage PPO

Providers in all counties

NEW MEXICO

BERNALILLO SAN MIGUEL

CIBOLA SANDOVAL

GUADALUPE SANTA FE

LOS ALAMOS SOCORRO

MORA TORRANCE

RIO ARRIBA VALENCIA

NEW YORK

Participating BCBSA Medicare Advantage PPO

Providers in all counties

NORTH CAROLINA

ALAMANCE BUNCOMBE

ALEXANDER CABARRUS

ALLEGHANY CALDWELL

ANSON CARTERET

ASHE CASWELL

AVERY CATAWBA

BEAUFORT CHATHAM

BERTIE CHOWAN

BLADEN CLEVELAND

BRUNSWICK COLUMBUS

NORTH CAROLINA (CONT.)

CUMBERLAND	NORTHAMPTON
DAVIDSON	ONslow
DAVIE	ORANGE
DUPLIN	PAMLICO
DURHAM	PENDER
EDGEcombe	PERQUIMANS
FORSYTH	PERSON
FRANKLIN	PITT
GASTON	POLK
GATES	RANDOLPH
GRANVILLE	RICHMOND
GREENE	ROBESON
GUILFORD	ROCKINGHAM
HALIFAX	ROWAN
HARNETT	SAMPSON
HAYWOOD	SCOTLAND
HENDERSON	STANLY
HERTFORD	STOKES
HOKE	SURRY
HYDE	TRANSYLVANIA
IREDELL	TYRRELL
JOHNSTON	UNION
JONES	VANCE
LEE	WAKE
LINCOLN	WARREN
MADISON	WASHINGTON
MARTIN	WATAUGA
MCDOWELL	WAYNE
MECKLENBURG	WILKES
MITCHELL	WILSON
MONTGOMERY	YADKIN
NASH	YANCEY
NEW HANOVER	

OHIO

Participating BCBSA Medicare Advantage PPO

Providers in all counties

OKLAHOMA

CANADIAN	GARFIELD
CLEVELAND	GRADY
COMANCHE	LINCOLN

OKLAHOMA (CONT.)

LOGAN	OKLAHOMA
MCCLAIN	POTTAWATOMIE

OREGON

BENTON	LANE
CLACKAMAS	LINCOLN
CLATSOP	LINN
COLUMBIA	MARION
COOS	MULTNOMAH
CURRY	POLK
DOUGLAS	TILLAMOOK
HOOD RIVER	WASCO
JACKSON	WASHINGTON
JOSEPHINE	YAMHILL

PENNSYLVANIA

Participating BCBSA Medicare Advantage PPO

Providers in all counties

PUERTO RICO

Participating BCBSA Medicare Advantage PPO

Providers in all counties

SOUTH CAROLINA

Participating BCBSA Medicare Advantage PPO

Providers in all counties

TENNESSEE

Participating BCBSA Medicare Advantage PPO

Providers in all counties

TEXAS

BASTROP	HARRIS
BURNET	HAYS
CALDWELL	LEE
COLLIN	MONTGOMERY
DALLAS	TARRANT
DENTON	TRAVIS
FAYETTE	WILLIAMSON
FORT BEND	

UTAH

DAVIS	UTAH
SALT LAKE	WEBER

VIRGINIA

ALBEMARLE	LOUISA
AMELIA	LUNENBURG
APPOMATTOX	MADISON
BEDFORD	MATHEWS
BEDFORD CITY	MIDDLESEX
BOTETOURT	MONTGOMERY
BUENA VISTA CITY	NEW KENT
CAROLINE	NEWPORT NEWS CITY
CHARLES CITY	NORFOLK CITY
CHARLOTTE	NORTHAMPTON
CHARLOTTESVILLE CITY	NORTHUMBERLAND
CHESAPEAKE CITY	ORANGE
CHESTERFIELD	PAGE
COLONIAL HEIGHTS CITY	PETERSBURG CITY
CRAIG	POQUOSON CITY
CULPEPER	PORTSMOUTH CITY
CUMBERLAND	POWHATAN
DINWIDDIE	PRINCE GEORGE
EMPORIA CITY	PULASKI
FLOYD	RADFORD
FLUVANNA	RICHMOND
FRANKLIN	RICHMOND CITY
GILES	ROANOKE
GLOUCESTER	ROANOKE CITY
GOOCHLAND	ROCKBRIDGE
GREENSVILLE	SALEM
HAMPTON CITY	SHENANDOAH
HANOVER	SUFFOLK
HENRICO	SURRY
HOPEWELL CITY	VIRGINIA BEACH CITY
JAMES CITY	WARREN
KING AND QUEEN	WILLIAMSBURG CITY
LANCASTER	YORK
LEXINGTON CITY	

WASHINGTON

ASOTIN	PIERCE
CLALLAM	SAN JUAN
CLARK	SKAGIT
COLUMBIA	SKAMANIA
COWLITZ	SNOHOMISH
ISLAND	THURSTON
KING	WAHIAKUM
KITSAP	WALLA WALLA
KLICKITAT	WHATCOM
LEWIS	YAKIMA

WEST VIRGINIA

Participating BCBSA Medicare Advantage PPO

Providers in all counties**WISCONSIN**

BROWN	OUTAGAMIE
CALUMET	OZAUKEE
COLUMBIA	PORTAGE
DODGE	RACINE
FOND DU LAC	ROCK
GREEN LAKE	SHAWANO
JEFFERSON	SHEBOYGAN
KENOSHA	WALWORTH
MANITOWOC	WASHINGTON
MARATHON	WAUKESHA
MARINETTE	WAUPACA
MILWAUKEE	WAUSHARA
OCONTO	WINNEBAGO

