

KNOW YOUR CARE OPTIONS

Your Guide to Quality Care and Savings

WERNER
ENTERPRISES



PRIORITIZE PREVENTIVE CARE



Get a Preventive Exam

Preventive exams can help find health conditions before they become serious. It considers your family history, conditions you already have and your lifestyle to determine if you may be at risk for disease and it may include screenings.



Cancer Prevention and Screenings

Cancer screenings, like colonoscopies and mammograms, are key to cancer detection. Screening tests can help find cancer at an early stage, before symptoms appear, which can help make it easier to treat or cure.



Review the Highmark Preventive Schedule

The Highmark preventive schedule is a list of guidelines for preventive benefits (including cancer screenings) based on age, gender, health and family history offered with little or no cost sharing when using in-network providers. You can view the full Preventive Schedule on the Highmark member website at highmarkbcbs.com.



Questions? Call Highmark member service at the number on the back of your Highmark member ID card. To learn more about preventive care, click the QR code.



KNOW YOUR CARE OPTIONS

WHERE TO GO	WHAT TO KNOW
Primary care physician (PCP)	If you're sick or injured, start with your doctor, who should know your health history and can help you make informed choices about your care.
Telemedicine with Well36oVirtual.com	Visit US board-certified state-licensed doctors available 24/7, who can diagnose, recommend treatment and prescribe medication for non-emergency conditions through online video. Free to PPO participants and a \$59 fee applies to HDHP participants until the deductible is met. Register at Well36oVirtualHealth.com to get started.
Urgent Care Center	Urgent care centers can be used for immediate care if your PCP is not available. Urgent Cares have extended hours, are available on weekends, and no appointments are needed.
Emergency Department	ER visits often cost the most and have the longest wait times. If you are suffering from a life-threatening emergency, go to the nearest emergency room. Otherwise, consider another site of care for non-emergent issues.

PROVIDER SEARCH TOOL

Log in to highmarkbcbs.com and click on **Find a Doctor** to search for providers and estimate costs all in one place. You can also use the Provider Search Tool to find providers designated as Blue Distinction Centers. Look for the Blue Distinction logo.

FIND THE PROVIDERS AND COSTS THAT WORK FOR YOU.

Our easy-to-use online tool helps you take control of your health care in one place.



FIND THE RIGHT PROVIDERS

We'll show you which providers and facilities are in-network for your plan to help you save money and avoid higher out-of-pocket costs. Everything from primary care doctors and specialists to hospitals, imaging centers, urgent care centers, and more, including:

- **Contact information and distance**
- **Board certifications**
- **Blue Distinction® Centers**
- **Physician quality measures, like awards and recognitions**



ESTIMATE YOUR COSTS

Our Care Cost Estimator helps you find the best value for medical procedures. This tool starts with the total procedure cost, and then figures in the amounts you're currently responsible for — things like your remaining deductible, copays and coinsurance, and benefit maximums — so that the estimated cost is as accurate as possible.



READ PATIENT REVIEWS

Patient Experience Review ratings show other patients' opinions about their experiences with providers. You can search by star ratings and then rate your own experiences, just like with restaurants and movies.

Log in at highmarkbcbs.com and select **Find a Doctor** to start your search.

DON'T THROW AWAY YOUR MONEY!

Lower Your Health Care Costs



Hospital Emergency Rooms are the most expensive choice for health care and you could end up waiting hours in a crowded waiting room. If you are dealing with a medical emergency such as chest pain, shortness of breath, difficulties breathing, high fever with a stiff neck, mental confusion or major injuries, go to an emergency room. If you have a non-emergency or non-life threatening issue, there are other options.

Average Werner Patient Cost (Jan-Dec 2020)

SITE OF CARE	PPO PLAN	HDHP PLANS
Virtual Medicine*	\$0	\$59
Urgent/ Express Care	\$40 copay	\$165
Emergency Room (Non-Admission)	\$1,305**	\$1,606

*Free for PPO Plan Participants

**Based on average Werner non-admission ER visit costs; assumes deductible has not been met and includes 20% cost-share after deductible and \$250 copay.

LOWER COST HIGH QUALITY ALTERNATIVES



Virtual Medicine- FREE for PPO Participants!

Virtual medicine is a convenient way to get non-emergency care wherever you are, whenever you want. You can have a virtual visit straight from your phone at a fraction of the cost. This is free for PPO participants and as low as \$59 for HDHP plan participants.

GET STARTED

Visit [Register](#) or schedule an appointment at [Well360VirtualHealth.com](#) or download the Well360 Virtual Health app to register. Select **Sign Up** or **Join Now**, then enter the required basic information, complete your health history and enter your health insurance information. Register in advance to make as easy as possible to use this option when you need it.



Use Imaging Centers and Independent Labs

Did you know the same service can cost less depending on the provider? X-rays, MRIs, CT scans and other imaging tests can cost you up to 30% more at a hospital than at an independent facility. In addition, blood tests received at independent labs can cost significantly less than the same tests at a hospital. The next time your doctor orders imaging and/or blood tests, consider using imaging centers and independent labs instead of a hospital. You may save time and money!

GET STARTED

Register and log in at [highmarkbcbs.com](#). Click the **Find a Doctor** tab to search for providers and estimate costs- all in one place. Scan the QR code with your smart phone to learn more!

