

2026 Benefits Update: Transition to BlueCross BlueShield

This guide provides key information on the transition back to BlueCross BlueShield of Tennessee (BCBST) for 2026 and explains the difference between the two network options available.

1. Why the Switch Back to BCBST?

- **Cost Control:** Our UnitedHealthcare renewal proposed over a 30% premium cost increase. This could have meant an additional **\$600 to \$1,000+ per month** out of your paycheck.
- **Affordability:** Switching back to BCBST allows the company to **control costs** and significantly limit the premium increase for employees, providing a more affordable plan overall while maintaining a strong level of benefits and provider access.
- **Plan Options:** We will continue to offer both **PPO** and **High Deductible Health Plans (HDHP)**.

2. Understanding Network S vs. Network P

BCBST offers two provider networks, and you will have a choice between them during open enrollment.

Feature	Network S (Efficient Network)	Network P (Comprehensive Network)
Size	More limited/"efficient" network.	Larger, most comprehensive network.
Cost	Designed to keep premium costs lower.	Slightly higher premiums.
Access	Includes most major providers in-state, but not all.	Includes the widest access to doctors and hospitals in Tennessee and nationwide, and includes every major hospital system in the Nashville area.

3. Key Difference in the Nashville Area: HCA Facilities

This is the most important distinction for employees in Middle Tennessee:

- **Network S:** Many **HCA Healthcare hospitals and facilities** (e.g., TriStar Centennial, TriStar Summit, TriStar Southern Hills) are **NOT included**. Using them would result in **out-of-network** costs.
- **Network P:** All major **HCA Healthcare hospitals and facilities ARE included**.

If your preferred provider is...	You should consider...
Part of HCA Healthcare (TriStar, etc.)	Network P
Part of Ascension, Vanderbilt, or other non-HCA systems	Network S (and take advantage of lower premiums)

4. Action Steps for Open Enrollment

1. **Use the BCBST Directory:** Before selecting a plan or scheduling care, use the link: [\[BlueCross BlueShield provider directory\]](#) and select the correct **Blue Network S** or **P** to confirm your doctor, clinic, or hospital is in-network. Select the City, state or Zip code desired.
2. **Make an Informed Choice:** You have a choice between plan types (PPO or HDHP) and networks (S or P) to select what best fits your healthcare needs and budget.

For specific questions about which doctors or hospitals are included, please reach out to **Javier javier.martinez@sfm-service.com** (615) 321-2037 or use the **BCBST provider search tool** online.