



Reminders About the HMO

- Each covered employee and dependent must choose a **Primary Care Physician** from participating Medical Groups/IPAs; female members may also be asked to select a woman's principal health care provider to provide or coordinate their health care services
- Visits to specialists **must be referred** by your PCP
- All services must be **coordinated through** the PCP
- No **out-of-network benefits** on the HMO plan except in cases of emergency
- The **BlueCard**® Program covers members traveling outside of Texas who need medical attention when it is not an emergency; members must access a Blue Cross and Blue Shield Plan-affiliated doctor to receive benefits
- The **Away From Home Care**® Program covers members who are living out of the participating service area for at least 90 consecutive days; members can become a guest member with full benefits at an affiliated Blue Cross and Blue Shield Plan in another state