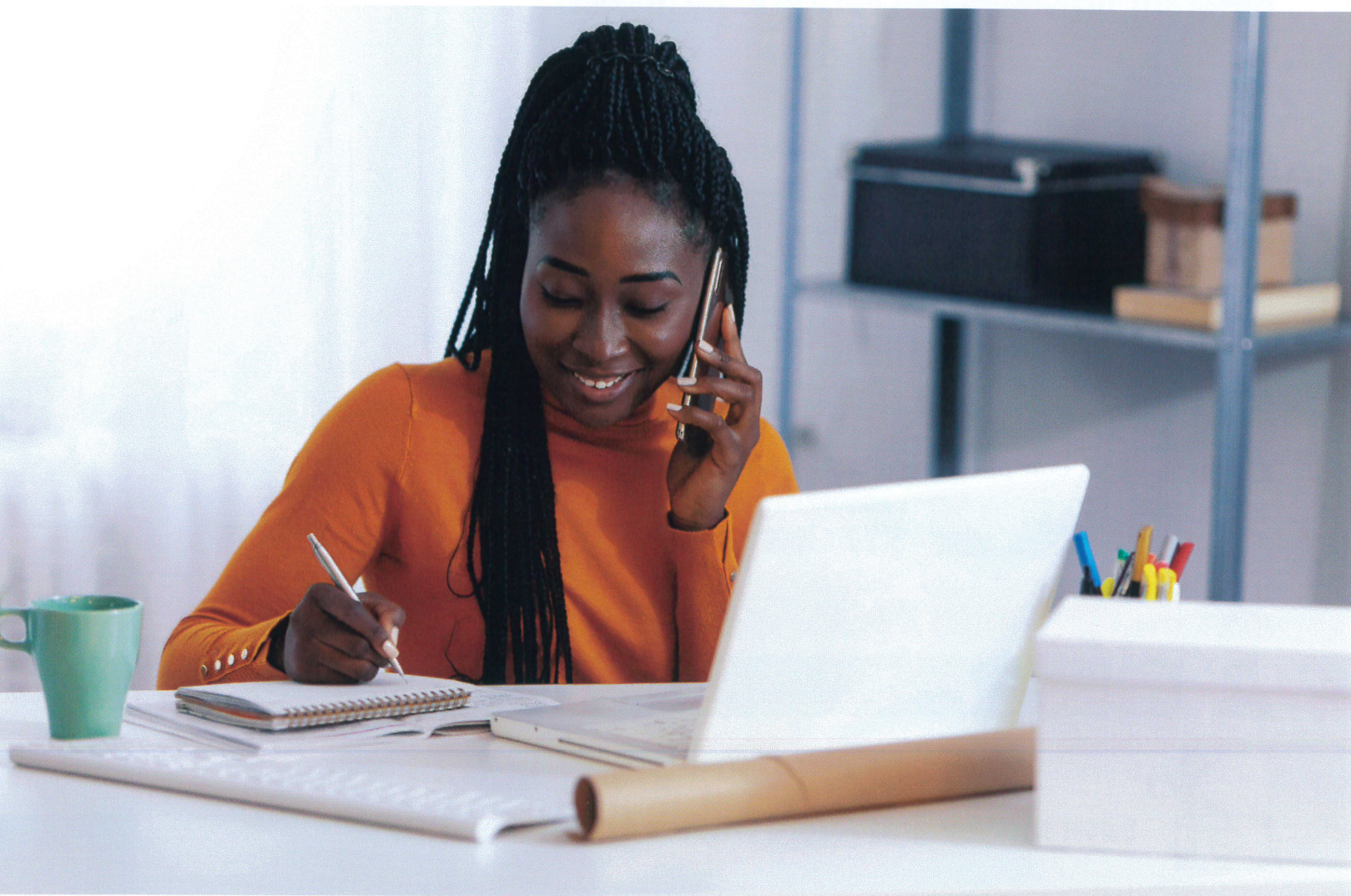




BlueCross BlueShield of Oklahoma



## Take a step in the right direction

**Let our Benefits Value Advisors<sup>1</sup> (BVAs) help you get the most from your health plan.**

BVAs make it easier to use your health plan, while helping you save time and money. They are available 24 hours a day, seven days a week<sup>2</sup> to explain your benefits and provide guidance on how to use them. BVAs will also help you:

- Find a doctor or facility
- Get cost estimates for procedures and services
- Schedule appointments
- Set up prior authorizations (if needed)

In addition, you can access Provider Finder<sup>®</sup> to search for in-network doctors, hospitals and more. You can estimate the cost and your out-of-pocket expenses for hundreds of procedures, treatments and tests. You can also see side-by-side provider quality ratings and patient reviews.<sup>3</sup>

Visit [bcbsook.com](https://bcbsook.com), register or log in to Blue Access for Members<sup>SM</sup> and select "Find Care."



# Get Informed on Cost Estimates

The same procedure performed in the same area by different providers can vary greatly in cost.

Here are examples<sup>4</sup>.

## Estimated cost comparison for brain MRI



**PROVIDER A:**

**\$682**



**PROVIDER B:**

**\$2,723**



**PROVIDER C:**

**\$3,849**

## Estimated cost comparison for a knee replacement



**PROVIDER A:**

**\$17,003**



**PROVIDER B:**

**\$47,617**



**PROVIDER C:**

**\$61,980**



## Save Money and Avoid Higher Costs

With your health plan coverage, you are required to call a BVA or complete a search in Provider Finder before you get the following procedures to avoid paying a penalty.

- MRI
- Diagnostic Radiology
- Musculoskeletal Services
- CT Scan
- Joint Replacement
- Breast Reduction Surgery
- Bariatric Surgery
- Surgery

Remember, BVAs are ready to help you 24/7. Call the number on the back of your member ID card and ask for a BVA. You can also connect with a BVA via live chat in **Blue Access for Members (bcbsok.com)** or in the BCBSOK App, which you can quickly download by texting\* **BCBSOKAPP** to **33633**.

### Want to know more?

Scan this QR code to watch a short video.



1. Benefits Value Advisors offer cost estimates for procedures and services from various providers and facilities. Lower pricing and cost savings are dependent on the provider or facility you choose. Benefits Value Advisors do not give medical advice. Talk to your doctor or health care professional about any health questions or concerns.

2. Excludes major U.S. holidays.

3. Available for most networks and plans.

4. Examples shown are for specific locations and time periods and are not intended to represent costs for procedures in your area.

\*Message and data rates may apply. Terms, conditions and privacy policy at [bcbsok.com/mobile/text-messaging](https://bcbsok.com/mobile/text-messaging).