



Take a step in the right direction

Let our Benefits Value Advisors¹(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 week² 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 preauthorizations (if needed)

In addition, you can access Provider Finder[®] to search for innetwork 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-byside provider quality ratings and patient reviews.³

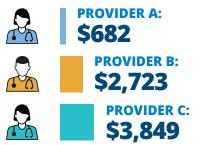
Visit **bcbstx.com**, register or log in to Blue Access for MembersSM and click on the "Doctors & Hospitals" tab – then on the "Find a Doctor or Hospital" link.

Get Informed on Cost Estimates

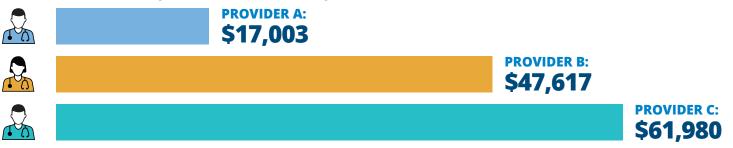
The same procedure performed in the same area by different providers can vary greatly in cost.

Here are examples⁴.

Estimated cost comparison for brain MRI



Estimated cost comparison for a knee replacement





Want to know more?

Text^{*} keyword **BVATX** to **33633** on your mobile phone to watch a video. *Message and data rates may apply. Terms, conditions and privacy policy at bcbstx.com/mobile/text-messaging.

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.

 Benefits Value Advisors offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing. Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals.
Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers. Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations, exclusions and terms of your plan.

2. Excludes major U.S. holidays.

3. Available for most networks and plans.

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