

**East Central University
Ada, Oklahoma**

Blue Cross Blue Shield Oklahoma

FREQUENTLY ASKED QUESTIONS

- **Can participants have dual coverage with primary coverage under Blue Cross and Blue Shield of Oklahoma (BCBSOK) and another Blue Cross plan they are on through their spouse?** Yes, BCBSOK coordinates with other Group Blue Cross Plans (including Oklahoma) the same way it would with another carrier.
- **How can I find a physician or hospital that is in the BCBSOK network?** To find a PPO provider, you can access the online provider directory at www.bcbsok.com and click on the “Search for doctors, dentists, hospitals and other health care providers with our Provider Finder” link on the left side of the page. The Network Type for your group is “BlueChoice”. To locate a provider outside of Oklahoma, click on the same link and then in the bottom left corner click on “Find U.S. Providers Outside of Oklahoma” in the More Searches section.
- **What foreign countries are in the Blue Cross Network?** BCBSOK has contracted providers in over 185 countries outside the US. To locate those providers you can call 1.800.810.BLUE or visit the Provider Finder on our Web site at www.bcbsok.com . Please note that you must have a member number to access the directory for the BlueCard WorldWide® network, so you won’t be able to access this function until you have received your Blue Cross and Blue Shield ID Card.
- **Can participants go to a nationally recognized treatment center such as MD Anderson or the Mayo Clinic and have in-network benefits?** Yes, as long as those treatment centers are in the BlueCard® PPO Network. Both MD Anderson and Mayo are in the BlueCard PPO Network. To find network providers, please visit our Web site at www.bcbsok.com
- **How do I find a Network Dentist?** Please visit www.bcbsok.com and go to “Search for doctors, dentists, hospitals, and other health care providers with our Provider Finder”. Click on “Find a Dentist” at the bottom left corner and select the network: BlueCare® Dental (formerly LINCS Dental Connection Traditional).
- **Will the lifetime max start from \$0 for participants/dependents that have or have had Blue Cross coverage?** Yes, lifetime max will begin at \$0 regardless of previous or current other coverage.
- **Will the lifetime max ever be increased?** We will consider increasing the lifetime maximum for the group after one year of being on the BCBSOK plan.
- **What services require precertification? What is the process?** Any inpatient hospital stay, home health or hospice care, skilled nursing facility services, and private duty nursing care. Some outpatient surgeries and diagnostic imaging services require precertification as well.

If you use a BlueChoice PPO provider in Oklahoma for your services, your provider will automatically request precertification for you. The member is responsible for obtaining precertification for services received outside of Oklahoma or from an out of network provider.