



Dear Member:

As you are most likely aware from local media reports, Mission Health and Blue Cross and Blue Shield of North Carolina (BCBSNC) have not been able to reach an agreement on a contract. Their current agreement officially expired at 12:01 a.m. October 5, 2017.

Since the active Medical Plan of the Presbyterian Church (U.S.A.), administered by Highmark Blue Cross Blue Shield, depends on the local Blue Cross Blue Shield networks, this contractual impasse may directly affect you. **This network change does not affect members enrolled in the Board of Pensions Medicare Supplement Plan.**

This letter written by an officer of BCBSNC provides you with the Blue Cross perspective on the impasse and includes a list of facilities that you might consider using for in-network care.

For those who are currently in treatment with a Mission Health provider, there are continuity of care provisions that may apply to you. (Call Highmark at 888-835-2959 for continuity of care questions.) For now, if you continue to use Mission Health, your out-of-network deductible and copayment maximum, which are higher, will apply.

As always, if you have any questions, please contact member services at Highmark at 888-835-2959 or the Board of Pensions at 800-773-7752 (800-PRESPLAN).

Sincerely,

A handwritten signature in black ink that reads "Pat Haines".

Patricia M. Haines
EVP, Chief Benefits Officer



An independent licensee of the Blue Cross and Blue Shield Association

Dear Blue Cross NC Member,

We are writing to let you know that Mission Health (Mission) has chosen to leave the Blue Cross and Blue Shield of North Carolina (Blue Cross NC) network on October 5, 2017. This includes Mission Health:

- Hospitals
- Outpatient facilities
- Most healthcare providers

Mission is the only North Carolina health system leaving the Blue Cross NC network. Here are some things you need to know about this change.

When is Mission leaving the Blue Cross NC network?

All Mission hospitals, outpatient facilities, and most healthcare providers will be out-of-network, beginning October 5, 2017. Some Mission healthcare providers – mostly therapists – may stay in-network until March 2, 2018. You should contact Mission to see when your healthcare provider is leaving the Blue Cross NC network.

Why is Mission leaving the Blue Cross NC network?

Mission Health demanded increases in the fees we pay them. This makes premiums and out-of-pocket costs higher for our customers. We work hard to keep health care and health insurance costs as low as possible, and most of the hospitals in our state share this goal. We're disappointed Mission is cancelling their contract instead of working with us to keep things as affordable as possible for our customers.

Where can I go for in-network care?

Please note: In an emergency, Blue Cross NC customers should always go to the nearest hospital. Emergency care is always covered as an in-network benefit. Prior authorization is never required for emergency care.

Blue Cross NC customers in western North Carolina should go to these hospitals for **in-network care**:

| Location | Hospital(s) |
|-----------------------------------|-------------------------------------------------------------|
| Sylva (Jackson County) | • Harris Regional Hospital |
| Clyde (Haywood County) | • Haywood Regional Medical Center |
| Hickory (Catawba County) | • Frye Regional Hospital • Catawba Valley Medical Center |
| Hendersonville (Henderson County) | • Pardee Hospital • Park Ridge Health |

| Location | Hospital(s) |
|--------------------------|------------------------------------------------------------------------------------------------------|
| Morganton (Burke County) | <ul style="list-style-type: none"> • Carolinas HealthCare System Blue Ridge-Morganton |
| Valdese (Burke County) | <ul style="list-style-type: none"> • Carolinas HealthCare System Blue Ridge-Valdese |
| Boone (Watauga County) | <ul style="list-style-type: none"> • Watauga Medical Center |

There is an exception. Customers already in a treatment plan for certain conditions at a Mission facility may be able to keep receiving treatments as part of our Continuity of Care program.

Our customers can also go to urgent care facilities for urgent, **non-emergency care**. To find an urgency care or primary care provider near you, go to bcbsnc.com.

Can I keep using Mission Health facilities?

If you have a plan with out-of-network benefits, you can receive benefits for services at a Mission healthcare provider for non-emergency care (not part of a Continuity of Care plan), **but**:

- You will pay more money for that care. And usually, the price is much higher than you would pay at an in-network facility.
- Blue Cross NC will pay you for the allowed amount of your care, and you will be responsible for paying the healthcare provider.

Questions?

When we all work together to fight rising health care costs, our families, local economies, and communities benefit. We're willing to work with Mission on an agreement that's fair to our customers. Thank you for trusting us to be your health insurer. We're working hard to earn that trust every day.

If you have questions about this change, go to bcbsnc.com. You can also call the customer service number on the back of your health insurance ID card.

Sincerely,



Tarsha Rowland
 Vice President Customer Service Operations
 Blue Cross and Blue Shield of North Carolina

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