

For Local Education and Local Government

Choose a BlueCross plan with more ways to save

It's time to pick your 2027 health plan. With BlueCross BlueShield of Tennessee, you have two network options so you can find the right fit for your needs and your budget:

1. Blue Network S helps you save money and still gives you access to a wide group of providers.
2. Blue Network P includes more hospitals and providers if you want a larger network but has higher monthly premiums.

Both options give you access to providers across the country through the BlueCard® Preferred Provider Organization network.

Get more with BCBST

When you choose BCBST, you get care that's easier to use and designed to support your health:

- Cost-effective care from high-quality providers and hospitals, including Blue Distinction Specialty Care Centers of Excellence
- Tools to find doctors, estimate costs and manage your plan online
- Discounts on health and wellness products like workout gear and food items
- Low-cost access to more than 13,000 fitness centers
- Free identity protection
- 24/7 non-emergency care by phone or video chat with Teladoc Health®

Take the next step

Visit [the BCBST microsite](#) to explore your options and choose your plan. You can also call BCBST at 1-800-558-6213, 7 a.m. to 5 p.m. CT, Monday through Friday. We can answer questions about networks, plans, benefits and more.

Please review plan details carefully.

If there are any differences between the information contained here and the certificate/plan document, the information in the certificate/plan document takes precedence.

New for 2027:

Your Partners for Health Copay PPO

This year, you have a new BCBST health plan option: the Copay PPO. It offers two tiers of network providers for primary care and most specialties. You'll pay less when you see providers in Tier 1, who have met increased standards for cost and quality.

Finding Tier 1 providers

The Copay PPO is only available with BCBST Network S. See all the providers in Network S and which tier they're in on the BCBST website.