

The benefits Delawareans deserve

2026 – 2027 Sample Benefit Guide

Effective July 1, 2026

Customer Service: 1-844-459-6452



Because Life.™

Dear Delawareans,

We know choosing coverage is about more than just your health care. It’s about peace of mind. That’s why when you choose PPO BlueSM from Highmark Blue Cross Blue Shield, you get a plan that’s simple to understand, easy to use, and easy to love.

With Highmark, you get access to personalized wellness programs, handy online tools, and 24/7 support for any questions you might have along the way. And, you get convenient access to more than 8,000 doctors in Delaware and across the U.S.

We look forward to making it easier for you to feel your best.



Timothy Vessel
President, Highmark Blue Cross Blue Shield

Why Highmark	1
Highlights	3
Find care and get care	5
Get answers and reach goals	7
Extra perks	9
Benefit grids	10
Helpful health lingo definitions	15

Three ways Highmark makes it simple.

1

Nationwide access to providers through the BlueCard® program.

With your coverage, you get access to the largest physician and hospital networks in the U.S. with over 2.2 million providers, including 97% of all hospitals.* And when you travel, you're covered in 190 countries.

2

Total support, day or night.

Whether it's **24/7 answers** from registered nurses, access to virtual care for prescriptions or a diagnosis, or just some help booking your doctor visits, we're here when you need us.

3

Easy access to top-performing specialists.

Many of our network specialists have Blue Distinction® status for their exceptional safety and results. That means great specialty care for you across the board.

* According to the Blue Cross Blue Shield Association.

There's the short version.

For more details on what makes the choice even simpler, turn the page.

A simplified health plan for easy, stress-free care.

Coverage questions? We can help.

Get answers and info about your plan options from local Customer Care Advocates. Just call **844-459-6452**, Monday – Friday, 8 a.m. – 8 p.m.



Get started with the My Highmark app or [MyHighmark.com](https://www.MyHighmark.com)

To find out more about these benefits, scan the QR code to download the My Highmark app or go to [MyHighmark.com](https://www.MyHighmark.com) and log on to get started.

Highlights of our First State Basic and Comprehensive PPO Blue plans:



See your doctor from anywhere with virtual care.

Need to see a doctor but can't get to their office? Get a diagnosis, treatment, or prescription at any time, right from your phone or computer. Register on [MyHighmark.com](https://www.myhighmark.com) or download the **My Highmark app**. You can also call the number on the back of your member ID card to register over the phone.



Simplify diabetes management with Livongo[®].

This virtual program makes it easier and more affordable to manage diabetes. Livongo includes a free blood glucose meter, testing supplies, and lifestyle support from a certified diabetes educator, plus an app to keep track of everything.



Stay healthy with the Diabetes Prevention Program.

Learn how to eat healthier, lose weight, exercise more, reduce stress, and reverse prediabetes. Enroll in either the in-person program through the YMCA or the virtual program through Noom. Both are totally covered with no out-of-pocket costs.

**Get the care you need,
when you need it.
It's coverage that
goes where you go.**



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NO REFERRALS

No referrals, no red tape.

Stop losing time going to a doctor's appointment just to get a referral. See whichever in-network doctors you want to see. Or call **1-844-459-6452** and we'll find a specialist for you.



BLUE DISTINCTION SPECIALTY CARE

See specialists who get better results.

Specialists who have shown exceptional safety and the highest standard of care get a Blue Distinction Center+ status. To be considered for this status, providers must meet nationally established, objective quality measures.



WELL360 VIRTUAL HEALTH

Personalized care when and where you want it.

Get care 24/7, wherever you are, with Well360 Virtual Health. A board-certified doctor can see you in minutes for virtual urgent care visits and more. Visit **[MyHighmark.com](https://www.myhighmark.com)** or download the **My Highmark app** to get started.

Quick answers to all your questions, plus endless support on your road to better health.



**Get started with the My Highmark app
or [MyHighmark.com](https://www.MyHighmark.com)**

To find out more about these benefits, scan the QR code to download the My Highmark app or go to [MyHighmark.com](https://www.MyHighmark.com) and log on to get started.

MEMBER WEBSITE AND ONLINE TOOLS



Your entire plan at your fingertips.

No more searching for old files or waiting on snail mail. Your digital ID card, Find a Doctor tool, deductible progress, and claims status are all available online at [MyHighmark.com](https://www.myhighmark.com) or on the **My Highmark app**.

WELLNESS COACHES



Personalized support for health goals.

Looking to lose weight? Quit smoking? Be more active? A wellness coach can create a personalized plan for you, right over the phone, on your schedule. Sessions are free and confidential.

**The benefits don't
stop there. More perks
coming your way.**



**Get started with the My Highmark app
or [MyHighmark.com](https://www.myhighmark.com)**

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BLUE365SM

Discounts to help you stay healthy and active.

From workout gear to personal wellness to healthy meal services, we'll take a little off the top while you're taking a little off your middle. Member-only deals are at blue365deals.com.



COMPLEX CASE MANAGEMENT

Help staying on track with treatments.

Our case managers are experts in making complex health situations simpler. They'll help you make a plan and stick to it.



WHOLE-PERSON HEALTH

Real support for the challenges of real life.

Well-being is more than just your physical health. Issues like food, housing, social connections, and financial security can keep you from living your healthiest life. Our team asks important questions and helps Highmark members connect with resources for their whole health. If you need help today, you can visit highmarkcommunitysupport.com and enter a ZIP code to find local resources.



DISEASE MANAGEMENT AND DIABETES PREVENTION PROGRAMS

Help managing chronic conditions.

Receive one-on-one nurse support for conditions like asthma, diabetes, heart disease, and other chronic conditions, either in person or virtually. Get tips on how to avoid diabetes and lower your risk with simple, effective, practical strategies.

What's covered, what's free, and everything in between.

Your plan comes with a ton of great benefits. And as part of your membership, there's no extra cost for most in-network preventive care. If you want more details, visit [MyHighmark.com](https://www.myhighmark.com).

Sample Basic Plan

This summary of benefits is intended to briefly highlight the health plans available. All percentages listed refer to Highmark Blue Cross Blue Shield's allowable charges.

Description of Benefit	In-Network Benefits	Out-of-Network Benefits
Deductibles – Plan Year	\$500 Individual, \$1,000 Family	\$1,000 Individual, \$2,000 Family
Total Maximum Out-of-Pocket Expenses (TMOOP) Plan Year (includes deductibles, copays, and coinsurance)	\$2,000 Individual, \$4,000 Family	\$4,000 Individual, \$8,000 Family
Inpatient Room and Board	10% coinsurance after deductible ^{1*}	30% coinsurance after deductible ^{2*}
Inpatient Physician and Surgeon		
Outpatient Surgery		
Hospice	10% coinsurance after deductible ^{1*}	30% coinsurance after deductible ^{2*}
Home Care Services	10% coinsurance after deductible 240 visits per plan year ^{1*}	30% coinsurance after deductible 240 visits per plan year ^{2*}
Emergency Services	10% coinsurance after deductible ¹	10% coinsurance after deductible ¹
Urgent Care Services	100% covered after \$25 copay per visit	100% covered after \$25 copay per visit
Mental Health Care/Substance Abuse Treatment		
Inpatient Hospital Care and Partial/Intensive Outpatient Care	10% coinsurance after deductible ^{1*}	30% coinsurance after deductible ^{2*}
Outpatient Care	10% coinsurance after deductible ¹	30% coinsurance after deductible ²
Telemedicine Services	10% coinsurance after deductible	30% coinsurance after deductible

Description of Benefit	In-Network Benefits	Out-of-Network Benefits
Other Services		
Durable Medical Equipment	10% coinsurance after deductible ¹	30% coinsurance after deductible ²
Skilled Nursing Facility	10% coinsurance after deductible 120-day limit (renewable after 180 days) ^{1*}	30% coinsurance after deductible 120-day limit (renewable after 180 days) ^{2*}
Emergency Ambulance	10% coinsurance after deductible ¹	30% coinsurance after deductible ²
Physician Home/Office Visits (sick)		
Specialist Care		
Allergy Testing and Allergy Treatment		
Lab^{***} and X-Ray		
MRIs, MRAs, CTs, CTAs, PET Scans, and Imaging Studies	10% coinsurance after deductible (Prior auth. required) ^{1*}	30% coinsurance after deductible ²
Short-Term Therapies: Physical, Speech, Occupational	10% coinsurance after deductible (The maximum number of visits allowed for a specific diagnosis is determined by medical necessity) ¹ Visit limits do not apply to physical therapy visits for the treatment of back pain.	30% coinsurance after deductible (The maximum number of visits allowed for a specific diagnosis is determined by medical necessity) Visit limits do not apply to physical therapy visits for the treatment of back pain.
Annual Pap Smear and Gyn Exam	100% covered ³	30% coinsurance after deductible
Periodic Physical Exams, Immunizations		
Mammograms – Routine		
Hearing Tests – Routine	100% covered ³	30% coinsurance after deductible ³
Hearing Aids	10% coinsurance after deductible up to the age of 24 ¹	30% coinsurance after deductible up to the age of 24 ²
Chiropractic	10% coinsurance after deductible ¹ 30 ⁴ visits per plan year Visit limits do not apply to the treatment of back pain.	25% coinsurance after deductible ² 30 ⁴ visits per plan year Visit limits do not apply to the treatment of back pain.

Please note: Existing contracts and laws supersede any discrepancies with this brief benefits overview.

¹ In-network benefits are subject to a plan year deductible of \$500 per person (\$1,000 per family). Two individuals must meet the deductible for the family deductible to be met. Benefits are then covered at the indicated percentage for that service until the total maximum out-of-pocket totals \$2,000 per person (\$4,000 per family). Two individuals must meet the total maximum out-of-pocket expense limit for benefits to be paid at 100% of the allowable charge for the rest of the family members.

² Out-of-network benefits are subject to a plan year deductible of \$1,000 per person (\$2,000 per family). Two individuals must meet the deductible for the family deductible to be met. Benefits are then covered at the indicated percentage for that service until the total maximum out-of-pocket totals \$4,000 per person (\$8,000 per family). Two individuals must meet the total maximum out-of-pocket expense limit for benefits to be paid at 100% of the allowable charge for the rest of the family members.

³ Not subject to deductible.

⁴ Your health plan benefit for chiropractic services includes visit limitations. The maximum number of visits allowed for a specific diagnosis is determined by medical necessity as provided to Highmark Blue Cross Blue Shield by your treating provider. In addition, services are limited to 30 days per plan year regardless of medical necessity except for visits for the purpose of treating back pain.

* Prior authorization or precertification is required. The list of applicable services is subject to change.

** Cost sharing is the responsibility of the member for any deductible or coinsurance.

*** To receive in-network benefits, be sure to use your designated lab facility. Lab facilities must be in network with the referring provider's local Blue Cross Blue Shield plan to receive in-network benefits.

This plan is subject to certain limitations and exclusions. See your Benefit Booklet and Summary of Benefits and Coverage for details.

Sample PPO Plan

This summary of benefits is intended to briefly highlight the health plans available. All percentages listed refer to Highmark Blue Cross Blue Shield's allowable charges.

Description of Benefit	In-Network Benefits	Out-of-Network Benefits
Deductibles – Plan Year	None	\$300 Individual, \$600 Family
Total Maximum Out-of-Pocket Expense Limit Plan Year (includes copays and coinsurance)	\$4,500 Individual, \$9,000 Family	\$7,500 Individual, \$15,000 Family
Inpatient Room and Board*	\$100 copay per day for first two days of admission, then covered at 100%*	20% coinsurance after deductible ^{1*}
Inpatient Physician and Surgeon Services	100% covered ¹	
Outpatient Surgery	Ambulatory Center: \$50 copay per visit Outpatient Dept. Hosp.: \$100 copay per visit	20% coinsurance after deductible ¹
Hospice	100% covered*	20% coinsurance after deductible ^{1*}
Home Care Services	100% covered for up to 240 visits per plan year*	20% coinsurance after deductible for up to 240 visits per plan year ^{1*}
Emergency Services	Facility: \$200 copay per visit, waived if admitted	Facility: \$200 copay per visit, waived if admitted
Urgent Care Services	\$20 copay per visit	20% coinsurance after deductible ¹
Telemedicine Services	100% covered	Not covered
Mental Health Care/Substance Abuse Treatment		
Inpatient Hospital Care and Partial/Intensive Outpatient Care	\$100 copay per day for the first two days per admission, then covered at 100% ² (Partial/intensive outpatient care are not subject to the \$100 copay per visit)	20% coinsurance (after deductible) ¹
Outpatient Care	\$20 copay per visit (mental health services performed by the telemedicine vendor, Amwell, are 100% covered)	20% coinsurance after deductible ¹
Other Services		
Durable Medical Equipment	100% covered	20% coinsurance after deductible ¹
Skilled Nursing Facility	100% covered for up to 120 days, renewable after 180 days without care*	20% coinsurance after deductible for up to 120 days, renewable after 180 days without care ^{1*}
Emergency Ambulance	\$50 copay per occurrence	\$50 copay per occurrence

Description of Benefit	In-Network Benefits	Out-of-Network Benefits
Other Services <i>continued</i>		
Physician Home/Office Visits (sick)	\$20 copay per visit	20% coinsurance after deductible ¹
Specialist Care	\$30 copay per visit	
Allergy Testing and Allergy Treatment	Testing: \$30 copay per visit Treatment: \$5 copay per visit	
Lab*** and X-Ray	Lab: \$10 copay per visit at Non-Hospital-Affiliated Freestanding Facility/\$50 copay per visit at Hospital-Affiliated Facility ⁴ X-Ray: 100% if done at a Non-Hospital-Affiliated Freestanding Facility/\$50 copay per visit at Hospital-Affiliated Facility ⁴	
MRIs, MRAs, CTs, CTAs, and PET Scans	100% if done at a Non-Hospital-Affiliated Freestanding Facility/ \$100 copay per visit at Hospital-Affiliated Facility (Prior auth. required)	20% coinsurance after deductible ¹
Short-Term Therapies: Physical, Speech, Occupational	15% coinsurance after deductible (The maximum number of visits allowed for a specific diagnosis is determined by medical necessity) ⁴ Visit limits do not apply to physical therapy visits for the treatment of back pain.	20% coinsurance after deductible (The maximum number of visits allowed for a specific diagnosis is determined by medical necessity) ¹ Visit limits do not apply to physical therapy visits for the treatment of back pain.
Annual Pap Smear and Gyn Exam	100% covered	20% coinsurance after deductible ¹
Periodic Physical Exams, Immunizations	100% covered	
Mammograms	100% covered	
Hearing Tests	100% covered	20% coinsurance after deductible ¹
Hearing Aids	15% coinsurance after deductible up to the age of 24	20% coinsurance after deductible up to the age of 24 ¹
Chiropractic	15% coinsurance after deductible 30 ³ visits per plan year Visit limits do not apply to the treatment of back pain. ⁴	45% coinsurance after deductible ¹ 30 ³ visits per plan year Visit limits do not apply to the treatment of back pain.

Please note: Existing contracts and laws supersede any discrepancies with this brief benefits overview.

¹ Out-of-network benefits are subject to a plan year deductible of \$300 per person (\$600 per family). Two individuals must meet the deductible for the family deductible to be met. Benefits are then covered at the indicated percentage for that service until the total maximum out-of-pocket totals \$7,500 per person (\$15,000 per family). Two individuals must meet the total maximum out-of-pocket expense limit for benefits to be paid at 100% of the allowable charge for the rest of the family members.

² In-network MH/SA benefit is for inpatient hospital care. Partial/intensive outpatient care is covered at 100%.

³ Your health plan benefit for chiropractic services includes visit limitations. The maximum number of visits allowed for a specific diagnosis is determined by medical necessity as provided to Highmark Blue Cross Blue Shield by your treating provider. In addition, services are limited to 30 days per plan year regardless of medical necessity except for visits for the purpose of treating back pain.

⁴ In-network physical, occupational, and speech therapy; chiropractic care; lab work; basic and high-tech imaging; and nutritional counseling services prescribed for the treatment of mental health or substance use do not apply a member copay or coinsurance and do not apply to any applicable visit limits.

* Prior authorization or precertification is required. The list of applicable services is subject to change.

** Cost-sharing is the responsibility of the member for any deductible or coinsurance.

*** To receive in-network benefits, be sure to use your designated lab facility. Lab facilities must be in network with the referring provider's local Blue Cross Blue Shield plan to receive in-network benefits.

This plan is subject to certain limitations and exclusions. See your Benefit Booklet and Summary of Benefits and Coverage for details.

Phew, that's a lot of good stuff. And it just takes a tiny card with your name on it to get it all. Talk about simple.

Health care lingo, translated.

When you're choosing a plan, you're bound to see certain terms over and over. Here's a cheat sheet for a few of the most important ones. (If you want the complete glossary, check your benefit booklet.)

ALLOWABLE CHARGES

The set amount your plan will pay for a health service, even if your in-network provider bills for more.

CLAIM

The request for payment that's sent to your health insurance company after you receive covered care.

COINSURANCE

The percentage you owe for covered services, after your deductible has been met. For example, if your plan pays 80%, you pay 20%.

COPAY

The set amount you pay for a covered service after your deductible has been met. For example: \$20 for a doctor visit or \$30 for a specialist.

DEDUCTIBLE

The set amount you pay for covered health services before your plan starts paying.

IN-NETWORK PROVIDER

A doctor, hospital, or health care provider that accepts your plan allowance and cost sharing as full payment.

MAXIMUM OUT-OF-POCKET

The most you'd pay for covered care. If you hit this amount, your plan pays 100% after that.

PREMIUM

The monthly amount you or your employer pay so you have health coverage.

PROVIDER

Whether it's your primary doctor, a lab technician, or a physical therapist, the person or facility providing your care is referred to as a health care provider.

Our friends in the legal department asked us to include this. Enjoy all the nitty gritty details.

Noom is an independent company that provides behavior change and lifestyle modification services to address weight management, prevention of type 2 diabetes and support for type 2 diabetes.

Livongo® is a registered trademark of Livongo Health, Inc. Livongo is an independent company that provides a diabetes management program on behalf of Highmark.

Rethink Benefits is a separate company that provides support to parents and caregivers of children with learning, social or behavioral challenges.

Well360 Virtual Health is offered by your health plan and powered by Amwell. Amwell is an independent company that provides telemedicine services and does not provide Blue Cross and/or Blue Shield products or services. Amwell is solely responsible for their telemedicine services.

My Care Navigator is a service mark of Highmark Inc.

Blue 365, Blue Distinction® Specialty Care, Blue Distinction Centers, BlueCard®, Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross Blue Shield Association

Blue Distinction Specialty Care is a registered mark of the Blue Cross Blue Shield Association. Blue Distinction Centers (BDC) met overall quality measures, developed with input from the medical community. A Local Blue Plan may require additional criteria for providers located in its own service area; for details, contact your Local Blue Plan. Blue Distinction Centers+ (BDC+) also met cost measures that address consumers' need for affordable healthcare. Each provider's cost of care is evaluated using data from its Local Blue Plan. Providers in CA, ID, NY, PA, and WA may lie in two Local Blue Plans' areas, resulting in two evaluations for cost of care; and their own Local Blue Plans decide whether one or both cost of care evaluation(s) must meet BDC+ national criteria. Total Care ("Total Care") providers have met national criteria based on provider commitment to deliver value-based care to a population of Blue members. Total Care+ providers also met a goal of delivering quality care at a lower total cost relative to other providers in their area. Program details are displayed on www.bcbs.com. Individual outcomes may vary. For details on a provider's in-network status or your own policy's coverage, contact your Local Blue Plan and ask your provider before making an appointment.

Neither Blue Cross Blue Shield Association nor any Blue Plans are responsible for noncovered charges or other losses or damages resulting from Blue Distinction, Total Care, or other provider finder information or care received from Blue Distinction, Total Care, or other providers.

Highmark Blue Cross Blue Shield is the claims administrator for the self-funded employee health plan sponsored by the State of Delaware.

Highmark BCBS Inc. d/b/a Highmark Blue Cross Blue Shield serves the state of Delaware and is an independent licensee of the Blue Cross Blue Shield Association.

All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with:

Civil Rights Coordinator
P.O. Box 22492
Pittsburgh, PA 15222
Phone: 1-866-286-8295 (TTY: 711), Fax: 412-544-2475
Email: CivilRightsCoordinator@highmarkhealth.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office of Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
Phone: 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at: hhs.gov/ocr/office/file/index.html

ATTENTION: If you speak English, free language translation and interpretation services are available to you. Appropriate auxiliary



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