2024 Small Group ACA Benefit Changes

CENTRAL PENNSYLVANIA



Product Name: PPO Blue \$0 100/80 Platinum

Metal Level: Platinum

Status: No changes for 2024

Product Name: PPO Blue \$250 100/80 Platinum

Metal Level: Platinum

Status: No changes for 2024

Product Name: PPO Blue \$0 100/80 Gold

Metal Level: Gold

Status: See changes below

Year		2023	2024
Out-of-Pocket Maximum	In Network	\$9,100	\$9,450
(2x Family)	Out of Network	\$18,200	\$18,900
PCP/Retail Clinic	In Network	\$35	\$25
Specialist Office Visit	In Network	\$80	\$75
Outpatient Surgery/ Facility Fee	In Network	\$0	\$50
Basic Diagnostic (Lab/Pathology/ Imaging/X–Ray)	In Network	\$80	\$75

Product Name: PPO Blue \$250 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$500 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$750 100/80 Gold

Metal Level: Gold

Product Name: PPO Blue \$1000 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$1000 80/60 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$1250 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$1400 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$1500 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$1550 100/80 Gold

Metal Level: Gold

Year		2023	2024
Out-of-Pocket Maximum	In Network	\$9,100	\$9,450
(2x Family)	Out of Network	\$18,200	\$18,900

New Product Name: PPO Blue Qualified \$1600 100/80 Gold Former Product Name: PPO Blue Qualified \$1500 100/80 Gold

Metal Level: Gold

Status: See changes below

Year		2023	2024
Medical Deductible	In Network	\$1,500	\$1,600
(2x Family)	Out of Network	\$3,000	\$3,200
Out-of-Pocket Maximum	In Network	\$3,500	\$3,750
(2x Family)	Out of Network	\$7,000	\$7,500
PCP/Retail Clinic	In Network	\$20 after deductible	\$15 after deductible
Outpatient Surgery/ Facility Fee	In Network	\$0 after deductible	\$25 after deductible

Product Name: PPO Blue \$1750 90/70 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$2000 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$2000 90/70 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$2500 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$2500 100/80 Gold 1x

Metal Level: Gold

Product Name: PPO Blue \$3000 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$3500 100/80 Gold

Metal Level: Gold

Status: No changes for 2024

Product Name: PPO Blue \$0 100/80 Silver

Metal Level: Silver Status: New for 2024

Product Name: PPO Blue \$2000 70/50 Silver

Metal Level: Silver

Status: No changes for 2024

Product Name: PPO Blue \$2600 70/50 Silver

Metal Level: Silver

Status: No changes for 2024

New Product Name: PPO Blue Qualified Embedded \$3200 100/80 Silver

Former Product Name: PPO Blue Qualified Embedded \$3000 100/80 Silver

Metal Level: Silver

Year		2023	2024
Medical Deductible	In Network	\$3,000	\$3,200
(2x Family)	Out of Network	\$6,000	\$6,400
Outpatient Surgery/ Facility Fee	In Network	\$65 after deductible	\$95 after deductible

Product Name: PPO Blue Qualified Embedded \$3550 100/60 Silver

Metal Level: Silver

Status: See changes below

Year		2023	2024
Outpatient Surgery/ Facility Fee	In Network	\$55 after deductible	\$95 after deductible

Product Name: PPO Blue \$4000 100/80 Silver

Metal Level: Silver

Status: No changes for 2024

Product Name: PPO Blue Qualified Embedded \$4250 100/100 Silver

Metal Level: Silver

Status: See changes below

Year		2023	2024
Outpatient Surgery/ Facility Fee	In Network	\$0 after deductible	\$65 after deductible

New Product Name: PPO Blue Qualified Embedded \$4750 60/50 Silver Former Product Name: High Deductible PPO Embedded \$4750 Qualified

Metal Level: Silver

Status: Name change only

Product Name: PPO Blue \$5000 100/80 Silver

Metal Level: Silver

Status: No changes for 2024

Product Name: PPO Blue Qualified Embedded \$5500 80/60 Silver

Metal Level: Silver

Product Name: PPO Blue Qualified Embedded \$6100 100/80 Silver

Former Product Name: High Deductible PPO Embedded \$6100 Qualified

Metal Level: Silver

Status: Name change only

Product Name: PPO Blue Qualified Embedded \$7050 100/100 Bronze

Former Product Name: PPO Blue Qualified Embedded \$6850 100/100 Bronze

Metal Level: Bronze

Status: See changes below

Year		2023	2024
Medical Deductible	In Network	\$6,850	\$7,050
(2x Family)	Out of Network	\$13,700	\$14,100
Out-of-Pocket Maximum	In Network	\$6,850	\$7,050
(2x Family)	Out of Network	\$13,700	\$14,100

Product Name: Choice Blue PPO 0

Metal Level: Gold

Status: No changes for 2024

Product Name: Choice Blue PPO 500

Metal Level: Gold

Status: No changes for 2024

Product Name: Choice Blue PPO 1250

Metal Level: Gold

Status: No changes for 2024

Product Name: Choice Blue PPO 2500

Metal Level: Gold

Product Name: Choice Blue PPO 2800

Metal Level: Silver

Status: No changes for 2024

New Product Name: Choice Blue Qualified Embedded 3500 Silver

Former Product Name: Choice Blue PPO 3500Q Embedded

Metal Level: Silver

Status: See changes below

Year		2023	2024
	Enhanced Network	\$3,500	\$3,500
Medical Deductible (2x Family) (2x Family)	Standard Network	\$3,500	\$4,500
	Out of Network	\$10,500	\$13,500
Out-of-Pocket Maximum (2x Family)	Enhanced Network	\$7,050	\$7,500
	Standard Network	\$7,050	\$7,500
	Out of Network	\$14,100	\$15,000

Product Name: Choice Blue PPO 4250

Metal Level: Silver

Status: See changes below

Year		2023	2024
Out-of-Pocket	Enhanced Network	\$9,100	\$9,450
	Standard Network	\$9,100	\$9,450
	Out of Network	\$18,200	\$18,900

New Product Name: Choice Blue Qualified Embedded 6650 Bronze

Former Product Name: Choice Blue PPO 6650Q Embedded

Metal Level: Bronze

Year		2023	2024
Out-of-Pocket Maximum (2x Family)	Enhanced Network	\$6,900	\$7,500
	Standard Network	\$6,900	\$7,500
	Out of Network	\$13,800	\$15,000

New Product Name: Lehigh Valley Flex Blue PPO 500 Gold Former Product Name: Lehigh Valley Flex Blue PPO 500G

Metal Level: Gold

Status: Name change only

New Product Name: Lehigh Valley Flex Blue PPO 1250 Gold Former Product Name: Lehigh Valley Flex Blue PPO 1250G

Metal Level: Gold

Status: Name change only

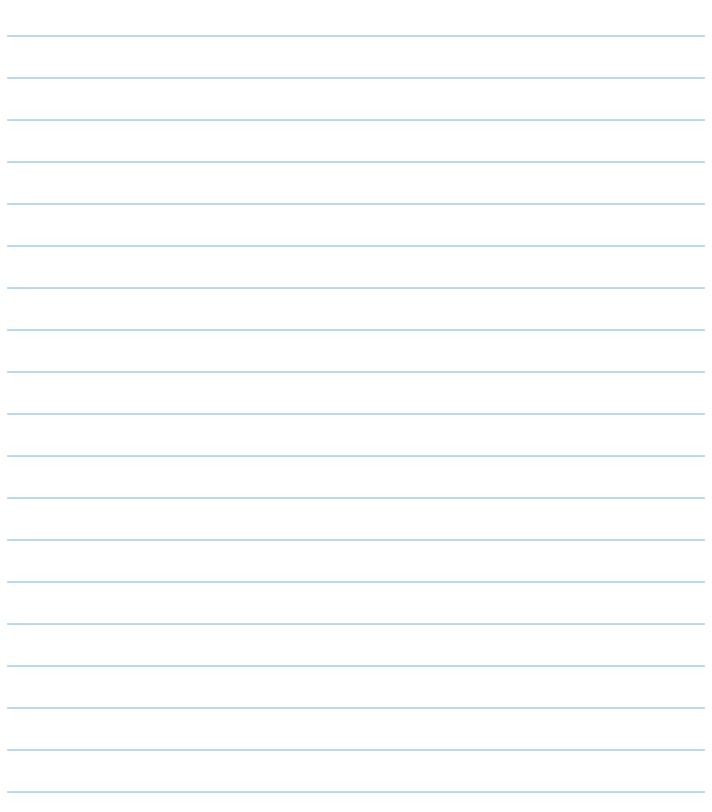
New Product Name: Lehigh Valley Flex Blue PPO Qualified Embedded 3300 Silver

Former Product Name: Lehigh Valley Flex Blue PPO 3300SQE

Metal Level: Silver

Year		2023	2024
	Enhanced Network	\$3,300	\$3,300
Medical Deductible (2x Family)	Standard Network	\$3,900	\$5,000
	Out of Network	\$11,700	\$15,000
Out-of-Pocket Maximum (2x Family)	Enhanced Network	\$7,050	\$7,500
	Standard Network	\$7,050	\$7,500
	Out of Network	\$14,100	\$15,000

Notes



Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark Inc. d/b/a Highmark Blue Shield, Highmark Benefits Group Inc., Highmark Health Insurance Company, Highmark Choice Company or Highmark Senior Health Company.

Your plan may not cover all your health care expenses. Read your plan materials carefully to determine which health care services are covered. For more information, call the number on the back of your member ID card or, if not a member, call 866-459-4418.

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 for Civil Rights Complaint Portal, available at https://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 1-800-368-1019, 800-537-7697 (TDD)

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

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意:如果您说中文,可向您提供免费语言协助服务。 请拨打您的身份证背面的号码(TTY:711)。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (ТТҮ): 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

注: 日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

