

HIGHMARK BLUE CROSS BLUE SHIELD
NORTHEASTERN PENNSYLVANIA REGION

Introducing your 2024 Highmark Blue Plans.

For small groups with 50
or fewer employees

EFFECTIVE JANUARY 1, 2024



Because Life.™

BlueCare PPO and BlueCare QHD PPO

BlueCare PPO and BlueCare QHD PPO (Broad network plan)

Plan highlights:

- Comprehensive in-network access to doctors and hospitals nationwide.
- Nationwide access to 1.8 million providers, including 97% of all hospitals, through the BlueCard® program.*
- Out-of-network providers are covered at a higher cost share.
- Local, in-network facilities included in PPO Blue are listed. BlueCard providers across the nation can be located on our online provider directory, or by calling Member Service.

In-Network

Where employees will pay the least for quality care:

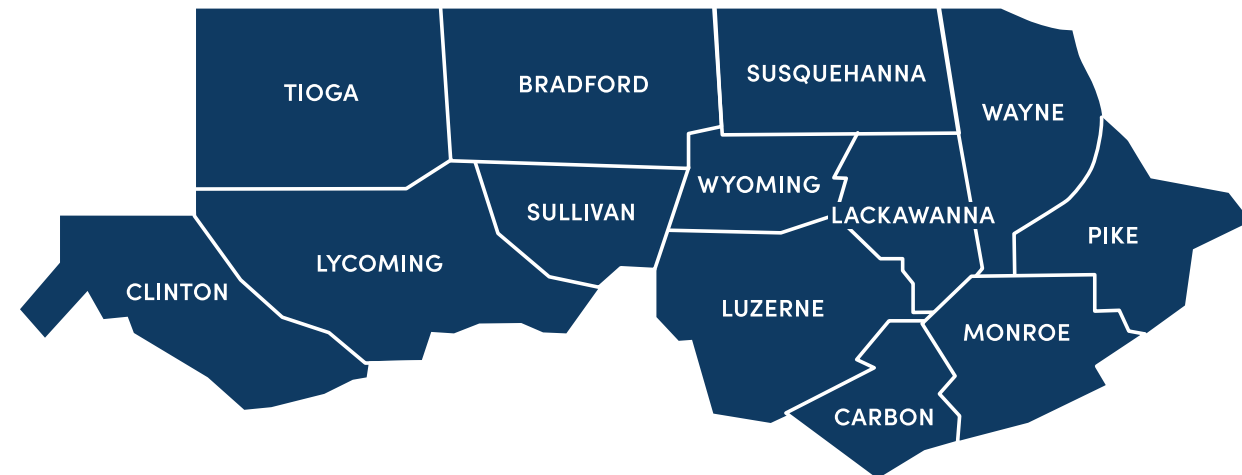
- Participating facilities and providers across the state.
- BlueCard participating facilities and providers across the nation.
- Blue Distinction Centers for transplants.

Out-of-Network

Where employees will pay the most for care:

- Any non-participating facilities and providers.

Product Availability



* According to the Blue Cross Blue Shield Association, an association of Blue Cross and Blue Shield plans.

Network Listing

BRADFORD

- Guthrie Robert Packer Hospital
- Guthrie Towanda Memorial Hospital
- Guthrie Troy Community Hospital

CARBON

- Lehigh Valley Hospital — Carbon
- St. Luke’s Hospital — Carbon Campus
- St. Luke’s Hospital — Lehighon Campus

CLINTON

- Bucktail Medical Center
- UPMC Lock Haven

LACKAWANNA

- CHS Moses Taylor Hospital
- CHS Regional Hospital of Scranton
- Geisinger Community Medical Center
- Lehigh Valley Hospital — Dickson City

LUZERNE

- CHS Wilkes-Barre General Hospital
- Geisinger Wyoming Valley Medical Center
- Lehigh Valley Hospital — Hazleton
- PAM Specialty Hospital of Wilkes-Barre

LYCOMING

- Geisinger Jersey Shore Hospital
- Geisinger Medical Center Muncy
- UPMC Muncy
- UPMC Williamsport
- UPMC Williamsport Divine Providence Campus

MONROE

- Lehigh Valley Hospital — Pocono
- St. Luke’s Hospital — Monroe Campus

SUSQUEHANNA

- Barnes-Kasson Hospital
- Endless Mountains Health Systems

TIOGA

- UPMC Wellsboro

WAYNE

- Wayne Memorial Hospital

NEW YORK

ORANGE

- Bon Secours Community Hospital — Port Jervis

OUT-OF-AREA:

Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania participate at the in-network level of benefits.

Provider list as of June 2023. Please refer to the online Find a Doctor tool at highmarkbcbs.com for a listing of network hospitals. The BlueCard Program – With the BlueCard program, your coverage travels with you. When you enroll in a Highmark plan, you have access to thousands of providers and hospitals nationwide. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of Pennsylvania, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card.

BlueCare Custom PPO

BlueCare Custom PPO (Narrow network plan)

Plan highlights:

- In-network coverage that focuses on care in and around the 13-county region of northeastern Pennsylvania.
- Nationwide access to 1.8 million providers, including 97% of all hospitals, at a higher cost share through the BlueCard Program.*
- Out-of-network providers are covered at highest cost share.
- In-network facilities included in BlueCare Custom PPO are listed.

In-Network

Where employees will pay the least for quality care:

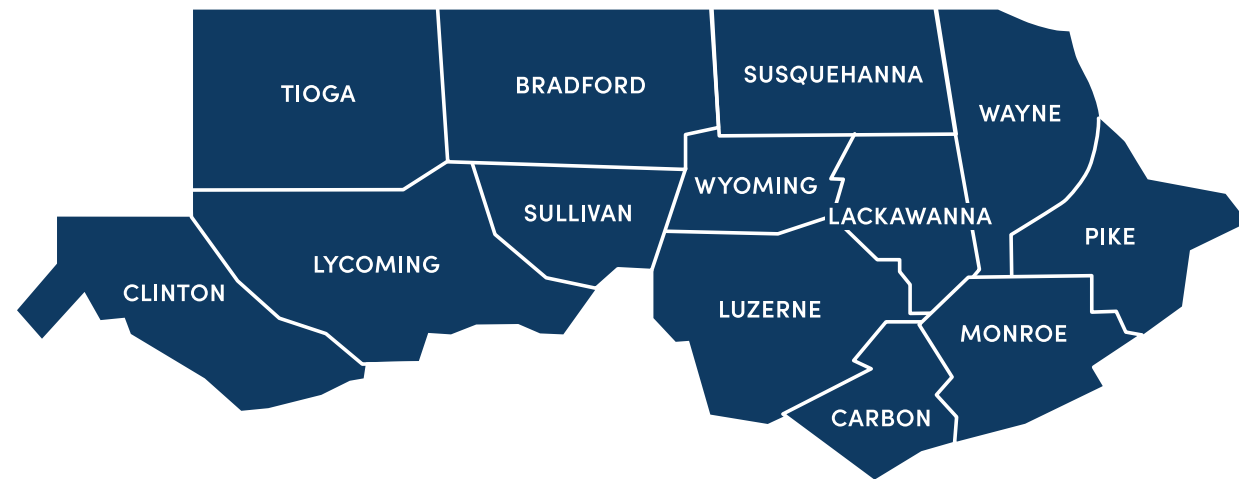
- Participating facilities and providers located within the 13-county region of northeastern Pennsylvania.
- Some facilities and providers located just outside of the 13-county northeastern Pennsylvania region.

Out-of-Network

Where employees will pay more for care:

- BlueCard participating providers across the nation.
- Any non-participating providers.

Product Availability



Network Listing

BLUECARE CUSTOM PPO IN-NETWORK HOSPITALS, BY COUNTY

THE CUSTOM PPO PROVIDER NETWORK INCLUDES:

- All First Priority Life Custom PPO providers.
- Several hospitals and their participating doctors located just beyond our 13-county service area.
- Blue Distinction Centers for transplants.*

BRADFORD

- Guthrie Robert Packer Hospital
- Guthrie Towanda Memorial Hospital
- Guthrie Troy Community Hospital

CARBON

- Lehigh Valley Hospital — Carbon
- St. Luke’s Hospital — Carbon Campus
- St. Luke’s Hospital — Lehighon Campus

CLINTON

- Bucktail Medical Center
- UPMC Lock Haven

LACKAWANNA

- CHS Moses Taylor Hospital
- CHS Regional Hospital of Scranton
- Geisinger Community Medical Center
- Lehigh Valley Hospital — Dickson City

LUZERNE

- CHS Wilkes-Barre General Hospital
- Geisinger Wyoming Valley Medical Center
- Lehigh Valley Hospital — Hazleton

LYCOMING

- Geisinger Jersey Shore Hospital
- Geisinger Medical Center Muncy
- UPMC Muncy
- UPMC Williamsport
- UPMC Williamsport Divine Providence Campus

MONROE

- Lehigh Valley Hospital — Pocono
- St. Luke’s Hospital — Monroe Campus

SUSQUEHANNA

- Barnes-Kasson Hospital
- Endless Mountains Health Systems

TIOGA

- UPMC Wellsboro

WAYNE

- Wayne Memorial Hospital

ADDITIONAL IN-NETWORK HOSPITALS OUTSIDE OF SERVICE AREA

THESE HOSPITALS ARE IN NETWORK, BUT NOT ALL DOCTORS AFFILIATED WITH THEM ARE IN NETWORK.

BERKS

- Penn State Health St. Joseph Medical Center

COLUMBIA

- Berwick Hospital Center
- Geisinger Bloomsburg Hospital

CUMBERLAND

- Penn State Health Hampden Medical Center
- Penn State Health Holy Spirit Medical Center

DAUPHIN

- Penn State Health Children’s Hospital
- Penn State Health Milton S. Hershey Medical Center

LANCASTER

- Penn State Health Lancaster Medical Center

LEHIGH

- Lehigh Valley Hospital — 17th Street
- Lehigh Valley Hospital — 1503 North Cedar Crest
- Lehigh Valley Hospital — Cedar Crest
- Lehigh Valley Reilly Children’s Hospital
- St. Luke’s Hospital — Allentown Campus
- St. Luke’s Hospital — Sacred Heart Campus

MONTOUR

- Geisinger Janet Weis Children’s Hospital
- Geisinger Medical Center

NORTHAMPTON

- Lehigh Valley Hospital — Hecktown Oaks

NORTHAMPTON

- Lehigh Valley Hospital — Highland Avenue

NORTHAMPTON

- Lehigh Valley Hospital — Muhlenberg

NORTHAMPTON

- St. Luke’s Hospital — Anderson Campus

NORTHAMPTON

- St. Luke’s Hospital — Easton Campus

NORTHAMPTON

- St. Luke’s University Hospital — Bethlehem Campus

SCHUYLKILL

- St. Luke’s Hospital — Miners Campus

UNION

- Evangelical Community Hospital

NEW YORK

- Bon Secours Community Hospital — Port Jervis

OUT-OF-AREA:

Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania participate at the out-of-network level of benefits.

Provider list as of June 2023. Please refer to the online Find a Doctor tool at highmarkbcbs.com for a listing of network hospitals. The BlueCard Program – With the BlueCard program, your coverage travels with you. When you enroll in a Highmark plan, you have access to thousands of providers and hospitals nationwide. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of Pennsylvania, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card.

* According to the Blue Cross Blue Shield Association, an association of Blue Cross and Blue Shield plans.

* Blue Distinction Centers are not included in the FPLIC network, but transplant services are covered at in-network cost share.

AffordaBlue

AffordaBlue (Tiered network plan)

Plan highlights:

- In-network coverage that focuses on care in and around the 13-county region of northeastern Pennsylvania (Tier 1), with the exception of health systems and providers that charge a facility fee (Tier 2).
- Nationwide access to 1.8 million providers, including 97% of all hospitals, at the highest cost share (Tier 3), through the BlueCard Program.*
- Out-of-network (Tier 3) providers covered at the highest cost share.
- In-network facilities included in AffordaBlue are listed.

In-Network (Enhanced/Tier 1)

Where employees will pay the least for quality care:

- Participating facilities and providers located within the 13-county region of northeastern Pennsylvania.
- Some facilities and providers located just outside of the 13-county northeastern Pennsylvania region.
- Blue Distinction Centers for transplants.

In-Network (Standard/Tier 2)

Where employees will pay slightly more for in-network care:

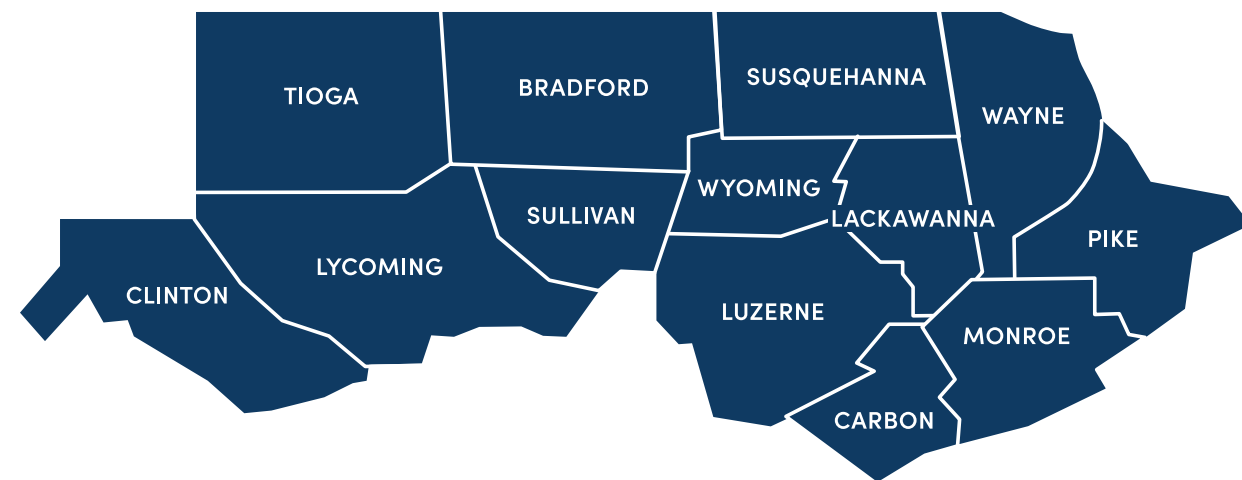
- Facilities and providers located within the 13-county region of northeastern Pennsylvania or located just outside of the 13-county region and charge a facility fee.

Out-of-Network

Where employees pay the most for care:

- BlueCard participating providers across the nation.
- Any non-participating providers.

Product Availability



* According to the Blue Cross Blue Shield Association, an association of Blue Cross and Blue Shield plans.

Network Listing

AFFORDABLUE IN-NETWORK HOSPITALS, BY COUNTY

THE CUSTOM PPO PROVIDER NETWORK INCLUDES:

- All First Priority Life Custom PPO providers.
- Several hospitals and their participating doctors located just beyond our 13-county service area.
- Blue Distinction Centers for transplants.*

BRADFORD

- Guthrie Robert Packer Hospital
- Guthrie Towanda Memorial Hospital
- Guthrie Troy Community Hospital

CARBON

- Lehigh Valley Hospital — Carbon
- St. Luke’s Hospital — Carbon Campus
- St. Luke’s Hospital — Lehighon Campus

CLINTON

- Bucktail Medical Center
- UPMC Lock Haven

LACKAWANNA

- CHS Moses Taylor Hospital
- CHS Regional Hospital of Scranton
- Geisinger Community Medical Center
- Lehigh Valley Hospital — Dickson City

LUZERNE

- CHS Wilkes-Barre General Hospital
- Geisinger Wyoming Valley Medical Center
- Lehigh Valley Hospital — Hazleton

LYCOMING

- Geisinger Jersey Shore Hospital
- Geisinger Medical Center Muncy
- UPMC Muncy
- UPMC Williamsport
- UPMC Williamsport Divine Providence Campus

MONROE

- Lehigh Valley Hospital — Pocono
- St. Luke’s Hospital — Monroe Campus

SUSQUEHANNA

- Barnes-Kasson Hospital
- Endless Mountains Health Systems

TIOGA

- UPMC Wellsboro

WAYNE

- Wayne Memorial Hospital

ADDITIONAL IN-NETWORK HOSPITALS OUTSIDE OF SERVICE AREA

THESE HOSPITALS ARE IN NETWORK, BUT NOT ALL DOCTORS AFFILIATED WITH THEM ARE IN NETWORK.

BERKS

- Penn State Health St. Joseph Medical Center

COLUMBIA

- Berwick Hospital Center
- Geisinger Bloomsburg Hospital

CUMBERLAND

- Penn State Health Hampden Medical Center
- Penn State Health Holy Spirit Medical Center

DAUPHIN

- Penn State Health Children’s Hospital
- Penn State Health Milton S. Hershey Medical Center

LANCASTER

- Penn State Health Lancaster Medical Center

LEHIGH

- Lehigh Valley Hospital — 17th Street
- Lehigh Valley Hospital — 1503 North Cedar Crest
- Lehigh Valley Hospital — Cedar Crest
- Lehigh Valley Reilly Children’s Hospital
- St. Luke’s Hospital — Allentown Campus
- St. Luke’s Hospital — Sacred Heart Campus

MONTOUR

- Geisinger Janet Weis Children’s Hospital
- Geisinger Medical Center

NORTHAMPTON

- Lehigh Valley Hospital — Hecktown Oaks
- Lehigh Valley Hospital — Highland Avenue
- Lehigh Valley Hospital — Muhlenberg

- St. Luke’s Hospital — Anderson Campus

- St. Luke’s Hospital — Easton Campus

- St. Luke’s University Hospital — Bethlehem Campus

SCHUYLKILL

- St. Luke’s Hospital — Miners Campus

UNION

- Evangelical Community Hospital

NEW YORK

ORANGE

- Bon Secours Community Hospital — Port Jervis

OUT-OF-AREA:

Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania participate at the (Tier 3) out-of-network level of benefits.

Provider list as of June 2023. Please refer to the online Find a Doctor tool at highmarkbcbs.com for a listing of network hospitals. The BlueCard Program – With the BlueCard program, your coverage travels with you. When you enroll in a Highmark plan, you have access to thousands of providers and hospitals nationwide. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of Pennsylvania, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card.

* Blue Distinction Centers are not included in the FPLIC network, but transplant services are covered at in-network cost share.

Lehigh Valley Flex Blue PPO

Lehigh Valley Flex Blue (Tiered network plan)

Plan highlights:

- Built around an exclusive collaboration with Lehigh Valley Health Network, whose providers work closely with Highmark to provide high-quality, cost-effective care.
- Nationwide access to 1.8 million providers, including 97% of all hospitals, at the highest level of coverage (Enhanced) through the BlueCard Program.*
- Out-of-network providers are covered at the highest cost share.
- Local, in-network facilities included in Lehigh Valley Flex Blue PPO are listed. BlueCard providers across the nation can be located on our online provider directory, or by calling Member Service.

In-Network (Enhanced)

Where employees will pay the least for quality care:

- Lehigh Valley Health Network facilities and providers.
- BlueCard participating providers across the nation.

In-Network (Standard)

Where employees will pay slightly more for in-network care:

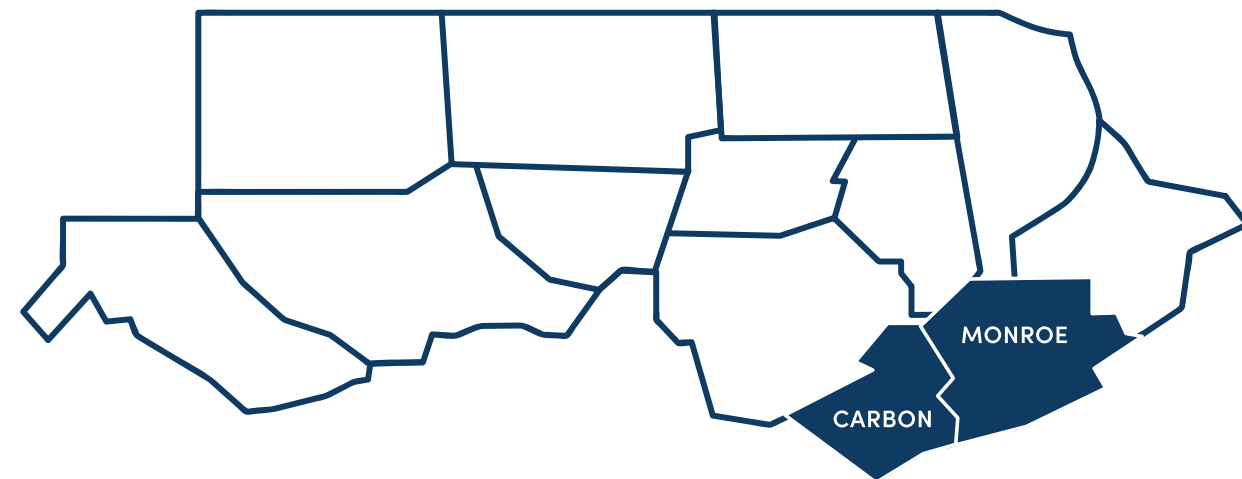
- Some community hospitals in Carbon, Lackawanna, Lehigh, Monroe, Northampton, Schuylkill, and Luzerne counties.

Out-of-Network

Where employees will pay the most for care:

- Any non-participating providers.

Product Availability



* According to the Blue Cross Blue Shield Association, an association of Blue Cross and Blue Shield plans.

Network Listing

IN-NETWORK ENHANCED VALUE BENEFIT LEVEL

CARBON

- Lehigh Valley Hospital — Carbon

LACKAWANNA

- Lehigh Valley Hospital — Dickson City

LEHIGH

- Lehigh Valley Hospital — 17th Street
- Lehigh Valley Hospital — 1503 North Cedar Crest
- Lehigh Valley Hospital — Cedar Crest
- Lehigh Valley Reilly Children’s Hospital

LUZERNE

- Lehigh Valley Hospital — Hazleton

MONROE

- Lehigh Valley Hospital — Pocono

NORTHAMPTON

- Lehigh Valley Hospital — Hecktown Oaks
- Lehigh Valley Hospital — Highland Avenue
- Lehigh Valley Hospital — Muhlenberg

REMAINING COUNTIES

- N/A

IN-NETWORK STANDARD VALUE BENEFIT LEVEL

CARBON

- St. Luke’s Hospital — Carbon Campus
- St. Luke’s Hospital — Lehighton Campus

LACKAWANNA

- CHS Moses Taylor Hospital
- CHS Regional Hospital of Scranton
- Geisinger Community Medical Center

LUZERNE

- CHS Wilkes-Barre General Hospital
- Geisinger Wyoming Valley Medical Center

MONROE

- St. Luke’s Hospital — Monroe Campus

NORTHAMPTON

- St. Luke’s Hospital — Anderson Campus
- St. Luke’s Hospital — Easton Campus
- St. Luke’s University Hospital — Bethlehem Campus

SCHUYLKILL

- St. Luke’s Hospital — Miners Campus

REMAINING COUNTIES

- All other network providers not listed

OUT-OF-AREA:

Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania participate at the Enhanced Value level of benefits.

Provider list as of June 2023. Please refer to the online Find a Doctor tool at highmarkbcbs.com for a listing of network hospitals. The BlueCard Program – With the BlueCard program, your coverage travels with you. When you enroll in a Highmark plan, you have access to thousands of providers and hospitals nationwide. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of Pennsylvania, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card.

There's a whole lot of legalese around these plans. We put it all in one place for you.

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 Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage Inc., Highmark Benefits Group Inc., First Priority Health, First Priority Life 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.

BlueCard, Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and 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. Blue Distinction 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 and Blue Shield Association nor any Blue Plans are responsible for noncovered charges or other losses or damages resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers.

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>.

If you speak English, language assistance services, free of charge, are available to you. Call 1-800-876-7639.

Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al 1-800-876-7639.

如果您说中文，可向您提供免费语言协助服务。請致電 1-800-876-7639。

Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số 1-800-876-7639.

한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. 1-800-876-7639 로 전화.

Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyonang tulong sa wika. Tumawag sa 1-800-876-7639.

Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Звоните 1-800-876-7639.

إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل على الرقم 1-800-876-7639 .

Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan 1-800-876-7639.

Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez au 1-800-876-7639.

Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń 1-800-876-7639.

Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para 1-800-876-7639.

Se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Chiamare l'1-800-876-7639.

Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie 1-800-876-7639.

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。 1-800-876-7639 を呼び出します。

اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان رایگان با تماس با شماره 1-800-876-7639 .



Because Life.™