

HIGHMARK BLUE SHIELD

SOUTHEASTERN PENNSYLVANIA REGION

Introducing your 2024 Highmark Blue Plans.

For small groups with 50
or fewer employees

EFFECTIVE JANUARY 1, 2024



Because Life.™

PPO Blue

PPO Blue (Broad network plan)

Plan highlights:

- Comprehensive in-network access nationwide.
- Site of service benefit available for basic and advanced diagnostic testing and imaging when utilizing in-network — “Member Savings Site” — freestanding facilities.
- Nationwide access to 1.8 million providers, including 97% of all hospitals, through the BlueCard® program.*
- Out-of-network coverage 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:

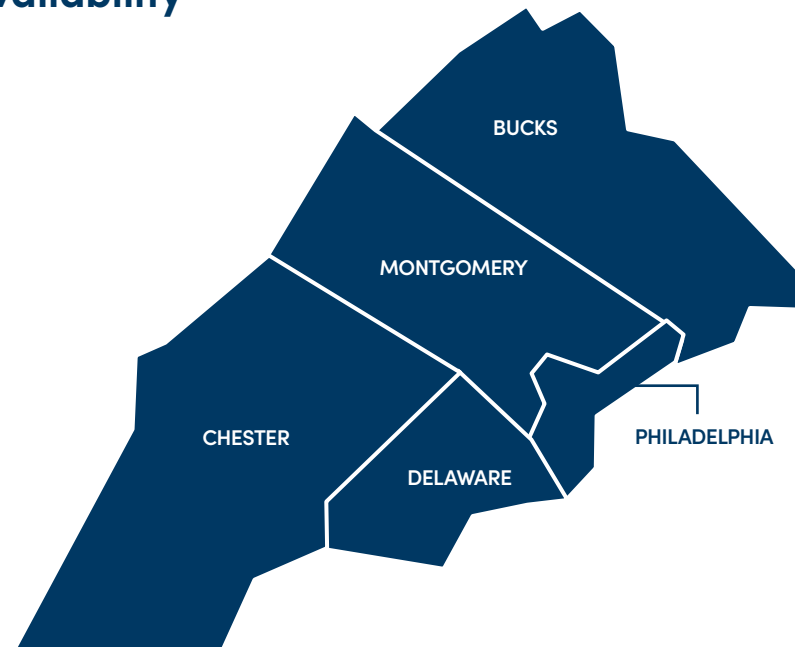
- Participating facilities and providers across the state.
- BlueCard participating facilities and providers across the nation.
- Blue Distinction Centers for transplants.

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

BUCKS

- Doylestown Hospital
- Grand View Hospital
- Jefferson Health — Bucks Hospital
- Prime Healthcare — Lower Bucks Hospital
- St. Luke’s Hospital — Quakertown Campus
- St. Luke’s Hospital — Upper Bucks Campus
- Trinity Health — St. Mary Medical Center

CHESTER

- Main Line Health — Bryn Mawr Rehab Hospital
- Main Line Health — Paoli Hospital
- Penn Medicine — Chester County Hospital
- Tower Health — Phoenixville Hospital

DELAWARE

- Crozer Health — Chester Medical Center
- Crozer Health — Delaware County Memorial Hospital
- Crozer Health — Springfield Hospital
- Crozer Health — Taylor Hospital
- Main Line Health — Riddle Hospital

MONTGOMERY

- Holy Redeemer Hospital
- Jefferson Health — Abington Hospital
- Jefferson Health — Abington-Lansdale Hospital
- Jefferson Health — Einstein Medical Center Elkins Park
- Jefferson Health — Jefferson Einstein Montgomery Hospital
- Main Line Health — Bryn Mawr Hospital
- Main Line Health — Lankenau Medical Center
- Prime Healthcare — Suburban Community Hospital
- Tower Health — Pottstown Hospital

PHILADELPHIA

- Children’s Hospital of Philadelphia
- Jefferson Health — Frankford Hospital
- Jefferson Health — Jefferson Einstein Hospital
- Jefferson Health — Methodist Hospital
- Jefferson Health — Thomas Jefferson University Hospital
- Jefferson Health — Torresdale Hospital
- Penn Medicine — Hospital of the University of Pennsylvania
- Penn Medicine — Penn Presbyterian Medical Center
- Penn Medicine — Pennsylvania Hospital
- Prime Healthcare — Roxborough Memorial Hospital
- Temple Health — Chestnut Hill Hospital
- Temple Health — Fox Chase Cancer Center
- Temple Health — Temple University Hospital
- Tower Health — St. Christopher’s Hospital for Children
- Wills Eye Hospital

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 December 2023. Please refer to the online Find a Doctor tool at highmarkbs.com for a listing of network hospitals. The Find a Doctor online directory is regularly updated. Please check this directory before receiving any care or services to ensure the provider is in network with Highmark.

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 Shield, Highmark Benefits Group Inc., Highmark Health Insurance Company, Highmark Choice Company or Highmark Senior Health Company.

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, 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）。

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.

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

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).

אכטונג: אויב איר רעדט אידיש, זענען שפראך הילף סערוויסעס, פריי פון אפצאל, אוועילעבל פאר אייך. רופט די נומער וואס איז אויף די פארקערטע זייט פון אייער ID קארטל (TTY:711).

মনোযোগ দিন: আপনি যদি বাংলা ভাষায় কথা বলেন, তাহলে আপনার জন্য বিনামূল্যে ভাষা সহায়তা পরিষেবা উপলব্ধ রয়েছে। আপনার আইডি কার্ডের (TTY:711) পিছনে থাকা নম্বরে ফোন করুন।

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).

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

توجه فرمائیں: اگر آپ اردو بولتے ہیں، زبان معاونت سروس، مفت میں آپ کے لیے دستیاب ہے۔ اپنے شناختی کارڈ کی پشت پر درج شدہ نمبر پر کال کریں (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).

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).

ΠΡΟΣΟΧΗ: Σε περίπτωση που μιλάτε Ελληνικά, οι διαθέσιμες υπηρεσίες γλωσσικής βοήθειας σας παρέχονται δωρεάν. Καλέστε τον αριθμό στο πίσω μέρος της ταυτότητας σας (TTY:711).



Because Life.™