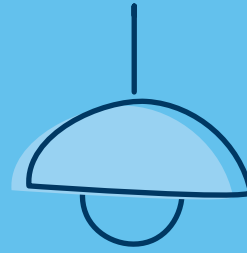


When your business works

TOGETHER

with Highmark, we all win.





TOGETHER BLUE



TABLE OF CONTENTS

Your company together with ours	4
Our experts together with your people	6
Low cost together with high quality	8
Highmark together with local providers	10
Our Together Connect team together with your team	12
Facilities listing	14
Product grid	16



Your company

TOGETHER

with ours

The new plan for small businesses
in Allegheny, Butler, Erie, Mercer,
Washington, and Westmoreland counties.

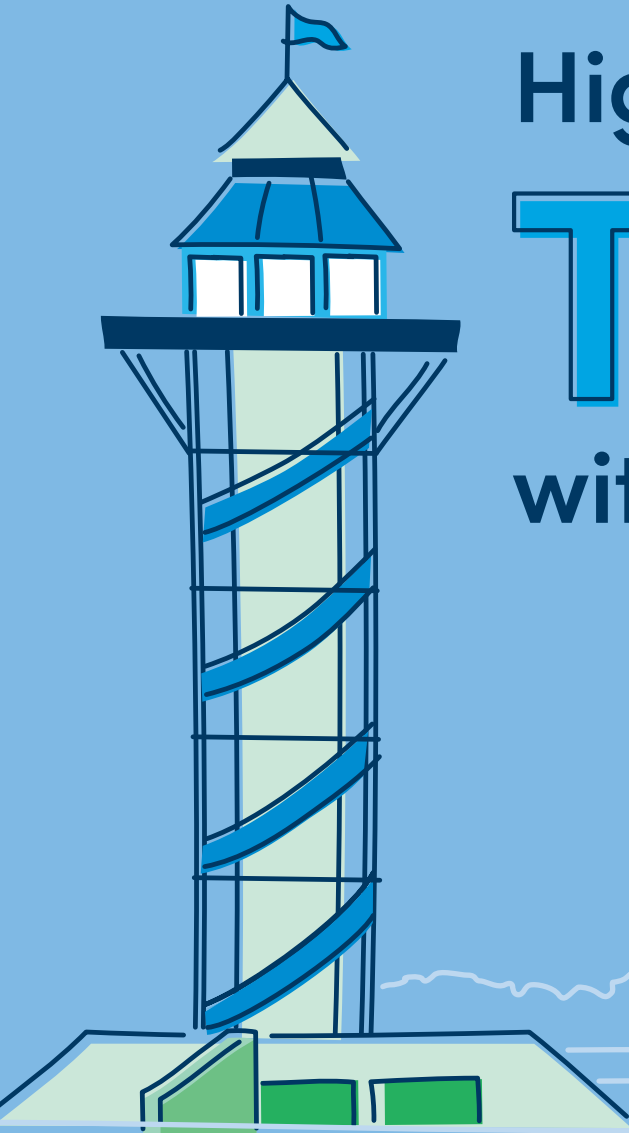
We want to do our part during these uncertain times, which is one of the reasons we created Together Blue – a plan for small businesses with fewer than 50 employees. Together Blue brings together the expertise of Allegheny Health Network (AHN) and Highmark. It allows Highmark to offer Together Blue – Highmark’s lowest-cost ACA small business plan – provide access to great care, and seamlessly work between providers and health insurance to give members the smoothest experience possible. And in times like these, who doesn’t want something that easy?

TOGETHER BLUE OFFERS:

- The lowest-cost Small Group ACA Highmark plan, that still provides great quality and access to care, with multiple plan designs to choose from.
- The exclusive Together Connect team to help your employees through all of the ups and downs next year may hold.
- Access to local doctors and hospitals that meet all of the needs of your employees.
- Access to care in local communities that keeps your employees closer to home.
- Access to enhanced care protocols at AHN to make sure your employees get the care they need.

For a full breakdown of Together Blue plans, see page 16.





Highmark experts

TOGETHER

with your people

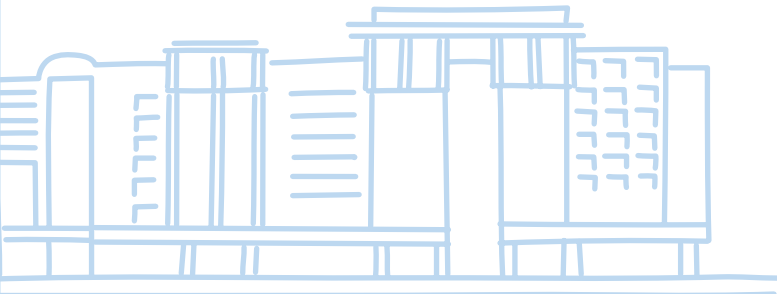
Together Blue uses a robust coordinated care management model that has built-in collaboration with Allegheny Health Network. It focuses on access to care, connection, coordination, and cost.

Highmark's multidisciplinary Clinical Care and Wellness Team can guide your employees through complex health conditions and uses analytics to power high-cost claims management.

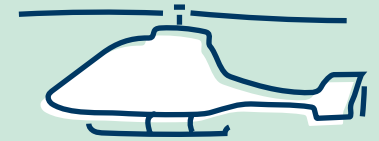
THERE ARE SEVEN TARGETED DISEASE MANAGEMENT PROGRAMS:

- Diabetes management
- Congestive heart failure
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease
- Asthma
- Metabolic disease
- Musculoskeletal disease

Together Blue members also have access to our 24-hour nurse line, wellness and lifestyle coaching, behavioral health management, the Diabetes Prevention Program, and the Sharecare® program. It's all about making sure the right people are connected

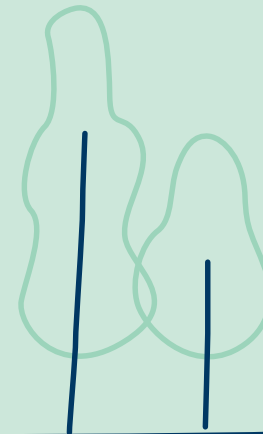


Low cost



TOGETHER

with high quality



Together Blue is Highmark's lowest-cost ACA plan for small businesses in western Pennsylvania, but it doesn't sacrifice access to great care. Leveraging the great collaboration between Allegheny Health Network and Highmark allows us to keep costs low when possible, and offers access to some of the best doctors and hospitals around. When your employees visit AHN facilities, enhanced care management protocols are used to coordinate care with the Highmark team. New AHN facilities are opening all the time, so your employees can see doctors right in their neighborhood.

All members who utilize AHN providers for care have access to Allegheny Health Network's MyChart – an integrated system that allows users to schedule appointments right from their phone, see health information, and meet with a doctor from the comfort of home for minor illnesses like colds, sore throats, pink eye, allergies, and rashes. Find it in the app store or Google Play by searching Allegheny Health Network.



Highmark

TOGETHER

with local providers



Together Blue doesn't just include in-network access to Allegheny Health Network – it also offers your employees access to select physicians and hospitals that work closely with Highmark to provide high-quality, cost-effective care. Together Blue consists of more than 20 community hospitals and over 2,500 primary care physicians and specialists in western Pennsylvania alone.

Your employees are covered at emergency rooms and urgent care facilities from coast to coast under the BlueCard® program, and when they travel globally, they're covered in 190 countries through the Blue Cross Blue Shield Global® Core program.

However, it's important to check with each provider to see if they are in network before a visit. By keeping care in network, they can be sure that medically necessary and appropriate treatments will be covered.

THERE ARE SEVERAL WAYS FOR YOUR EMPLOYEES TO MAKE SURE A DOCTOR IS IN NETWORK:

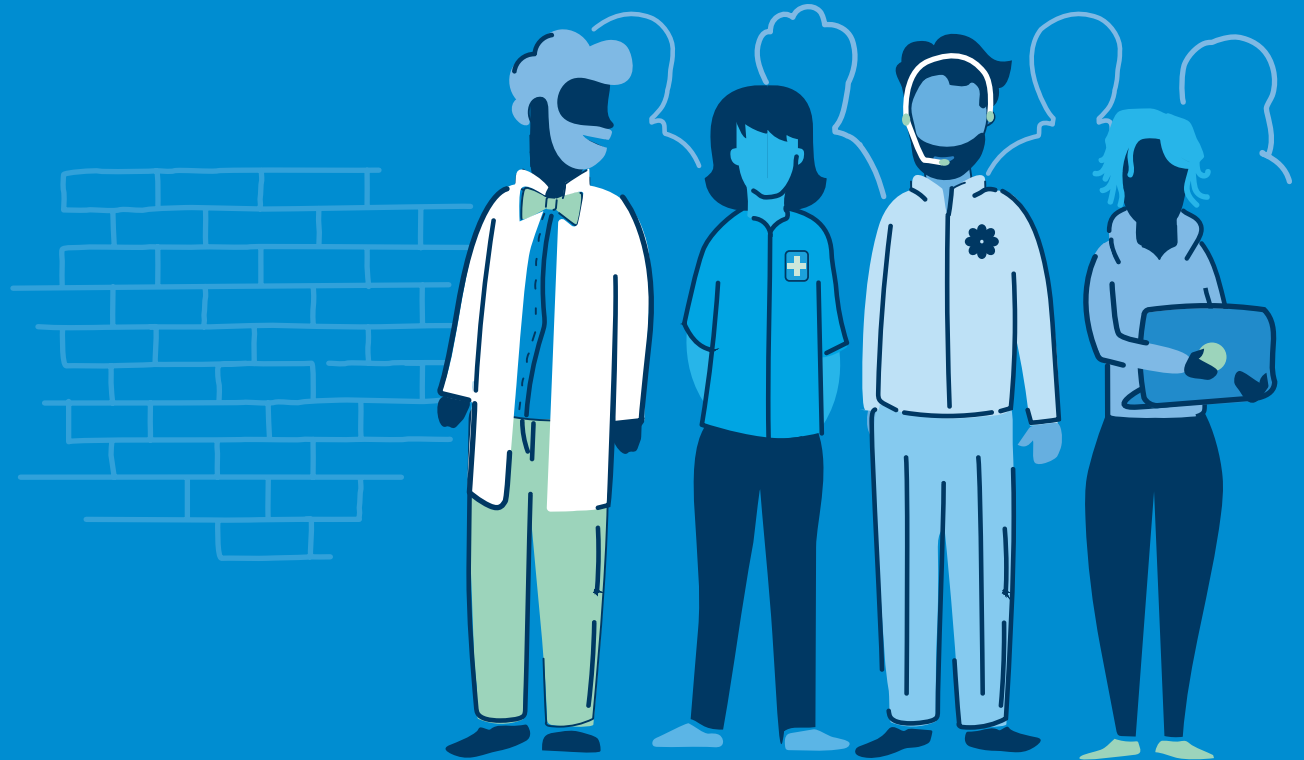
- Log in to highmarkbcbs.com and click the Find a Doctor tab to view all in-network providers. To see only AHN providers, click the show only AHN providers box in the green block.
- Call the Member Service number on the back of the Highmark ID card or in the Highmark app to talk with your Together Connect team member.
- See the list of in-network providers on page 15.



Our Together Connect team

TOGETHER

with your team



The Together Connect team is an exclusive offering for the Together Blue plan. This team has access to data and platforms across Highmark and AHN, providing a holistic view of a member's wants and needs throughout their care journey.

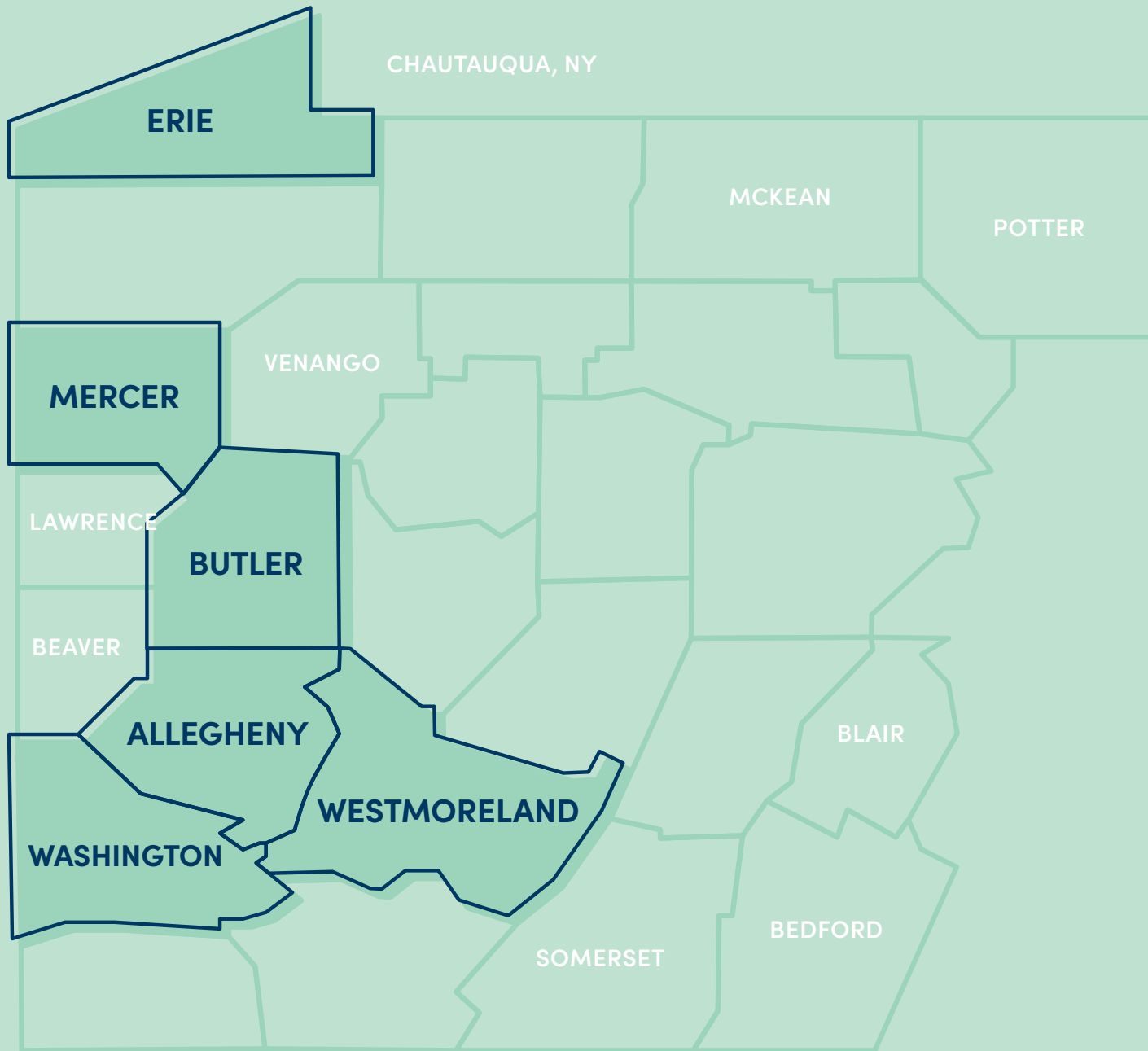
THE TOGETHER CONNECT TEAM:

- Integrates care teams at AHN with administrative teams at Highmark.
- Coordinates care and offerings that are tailored to each individual member.
- Helps members find the right provider and easily set up appointments for first-time or ongoing care.
- Answers any health-related questions or helps members understand health concerns.
- Transfers medical records for any patients new to AHN.

The Together Connect team is composed of a dedicated representative, nurse, behavioral health/social worker, and pharmacist, if one is needed. The Together Connect team offers much more than a standard service representative — it's a whole team of people working together with your people.

CONTACT THE TOGETHER CONNECT TEAM:

Your employees can call the Member Service number on the back of their Highmark ID card or in the Highmark app.



All of these outstanding hospitals are part of the Together Blue plan:

ALLEGHENY

- AHN Brentwood Neighborhood Hospital
- AHN Harmar Neighborhood Hospital
- AHN McCandless Neighborhood Hospital
- AHN Wexford Hospital*
- Allegheny General Hospital (AHN)
- Allegheny Valley Hospital (AHN)
- Children's Home of Pittsburgh
- Children's Hospital Community Campus - South
- Children's Hospital Community Campus - North
- Children's Hospital of Pittsburgh SDS
- PAM Health Specialty Hospital of Pittsburgh
- Forbes Regional Hospital (AHN)
- Jefferson Regional Medical Center (AHN)
- Select Specialty Hospital - McKeesport, Inc.
- Select Specialty Hospital - Pittsburgh/UPMC, Inc.

- The Western Pennsylvania Hospital (AHN)
- The Western Pennsylvania Hospital Forbes Regional Campus (SPU) (AHN)
- UPMC Children's Hospital of Pittsburgh
- UPMC Western Psychiatric Hospital

BEAVER

- PAM Health Specialty Hospital at Heritage Valley

BEDFORD

- UPMC Bedford Memorial

BLAIR

- UPMC Altoona

CHAUTAQUA, NY

- Westfield Memorial Hospital (AHN)

ERIE

- Saint Vincent Endoscopy Center (AHN)
- Saint Vincent Health Center (AHN)
- Saint Vincent Medical Oncology Center (AHN)

- Select Specialty Hospital - Erie, Inc.

LAWRENCE

- UPMC Jameson

MCKEAN

- UPMC Kane

MERCER

- AHN Grove City
- UPMC Horizon

POTTER

- UPMC Cole

SOMERSET

- UPMC Somerset

VENANGO

- UPMC Northwest

WASHINGTON

- Canonsburg General Hospital (AHN)

WESTMORELAND

- AHN Hempfield Neighborhood Hospital
- Select Specialty Hospital - Laurel Highlands, Inc.

The BlueCard® Program — with BlueCard, your coverage for urgent care and emergency care travels with you. When you enroll in a Together Blue EPO plan, you have access through BlueCard to thousands of providers and hospitals nationwide for urgent and emergent care. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of the Together Blue service area, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card. So your benefits go with you.

*AHN Wexford Hospital also serves Butler County.

HIGHMARK BLUE CROSS BLUE SHIELD

2023 EPO Plans with the Together Blue Network

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		PLAN PAYMENT LEVEL (WHERE APPLICABLE)		OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE, COINSURANCE, COPAYS) ¹		PRIMARY CARE OFFICE VISIT
		IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK
		MEMBER PAYS		PLAN PAYS				
Platinum	Together Blue EPO Platinum \$250	\$250	N/A	100%	N/A	\$4,000	N/A	\$20
Gold	Together Blue EPO \$0	\$0	N/A	100%	N/A	\$9,100	N/A	\$45
Gold	Together Blue EPO \$500	\$500	N/A	100%	N/A	\$7,900	N/A	\$30
Gold	Together Blue EPO \$1,000	\$1,000	N/A	100%	N/A	\$9,100	N/A	\$30
Gold	Together Blue EPO \$1,500	\$1,500	N/A	100%	N/A	\$7,900	N/A	\$30
Gold	Together Blue EPO \$2,500 1x	\$2,500 1x per family	N/A	100%	N/A	\$7,900 1x per family	N/A	\$45
Gold	Together Blue EPO \$5,000 1x	\$5,000 1x per family	N/A	100%	N/A	\$7,900 1x per family	N/A	\$25
Silver	Together Blue EPO \$2,000	\$2,000	N/A	70%	N/A	\$9,100	N/A	\$55
Silver	Together Blue EPO Embedded Q\$3,900 ^{1,2,3}	\$3,900	N/A	100%	N/A	\$7,050	N/A	\$0 after ded
Bronze	Together Blue EPO Embedded Q\$6,650 ^{1,2,3}	\$6,650	N/A	100%	N/A	\$6,900	N/A	\$0 after ded

* Refers to outpatient surgical procedure provided in a hospital or ambulatory surgical facility setting.

** Rx information displayed: Retail up to 31-day supply. NOTE: Member's coinsurance payment for tier 4 Rx is \$250 minimum and \$1,000 maximum. If you are viewing an electronic version of this brochure, click on the product name above or contact your broker.

Allegheny, Butler, Erie, Mercer, Washington, and Westmoreland counties

SPECIALIST OFFICE VISIT ²	URGENT CARE	OUTPATIENT SURGERY ¹	INPATIENT HOSPITAL	EMERGENCY ROOM	BASIC DIAGNOSTICS (LAB/PATHOLOGY/IMAGING)	ADVANCED DIAGNOSTICS/IMAGING (MRI/CAT/PET)	RX FORMULARY (ESSENTIAL FORMULARY) ³
IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	
MEMBER PAYS							
\$35	\$40	\$0 after ded	\$0 after ded	\$150	\$35	\$75	\$0/\$5/\$15/50%
\$75	\$85	\$50	\$250	\$405	\$75	\$360	\$0/\$25/\$75/50%
\$60	\$75	\$100 after ded	\$0 after ded	\$300	\$60	\$300	\$0/\$25/\$75/50%
\$60	\$75	\$0 after ded	\$0 after ded	\$300	\$60	\$300	\$0/\$25/\$75/50%
\$60	\$75	\$0 after ded	\$0 after ded	\$300	\$60	\$300	\$0/\$25/\$75/50%
\$65	\$75	\$0 after ded	\$0 after ded	\$250	\$65	\$250	\$0/\$25/\$75/50%
\$45	\$60	\$0 after ded	\$0 after ded	\$325	\$45	\$200	\$0/\$25/\$75/50%
\$85	\$95	\$165 after ded	30% after ded	\$550	\$85 after ded	\$550	\$0/\$30/\$150/50%
\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0/\$30/\$150/50% after ded
\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0/\$30/\$150/50% after ded

1. Integrated Rx plans include all medical and prescription claims accumulating toward one overall deductible.
2. “Embedded” plans: In this approach, an individual family member can be eligible for payment of benefits upon meeting the Individual deductible amount (even if the rest of the family has not met the Family deductible amount). Additionally, an individual family member’s out-of-pocket (OOP) maximum will be the same as that of a member purchasing Individual coverage for the specified health plan.
3. A health savings account (HSA) is available to employees. Employer contributions in amounts that exceed annual federally mandated maximum(s) may result in actuarial value changes that may impact compliance as a Qualified Health Plan.



TOGETHER BLUE



All in all, Together Blue is a plan that brings together what you need for your small business. It keeps costs low and delivers access to high-quality care from AHN and other local hospitals. Together Blue also includes a personalized team, the Together Connect team, to help your people stay at their healthiest and find the most efficient care.

Let's get your company signed up, together.

Contact your broker, call **1-866-823-0925**, or visit **togetherforhealth.com**.

Sharecare is a registered trademark of Sharecare, Inc., an independent and separate company that provides a consumer care engagement platform for your health plan. Sharecare is solely responsible for its programs and services, which are not a substitute for professional medical advice, diagnosis or treatment. Sharecare does not endorse any specific product service or treatment. Health care plans and the benefits thereunder are subject to the terms of the applicable benefit agreement.

Blue Cross Blue Shield Global is a registered mark of the Blue Cross Blue Shield Association.

BlueCard is a registered mark of the Blue Cross Blue Shield Association.

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross Blue Shield Association.

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.

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。

08/22 Z MX1743969

