HIGHMARK BLUE CROSS BLUE SHIELD WESTERN PENNSYLVANIA REGION

Plans that work as hard for your business as you do.

Small groups with 50 or fewer employees Effective January 1, 2023



Highmark has a plan that's right for your business.

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|-----------------------|----|
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| High-value resources | 25 |
| Fundamental resources | 31 |





Give your employees benefits that make them want to stick around.

Turn the page for network options, plan descriptions, and extra resources that come with our coverage.

Contact your broker or Highmark small group representative to get started.

Insurance may be offered by Highmark Blue Cross Blue Shield or Highmark Coverage Advantage, all of which are independent licensees of the Blue Cross and Blue Shield Association.

Your employees want more from their health care.

Where is your company headquartered?



Based on where your company is headquartered, you have the following plan options available:

PPO Site plans

- Performance Blue PPO plans
- PPO Blue plans
- Performance Side PPO plans
- Together Blue EPO plans

Pick the plan that's best for your budget and business.

PPO Blue (Broad network plan)

Plan highlights:

- Comprehensive in-network access nationwide.
- Nationwide access to 1.7 million providers, including 95% of all hospitals, through the BlueCard[®] program.*
- Out-of-network coverage at a higher cost share.

Performance Blue PPO (High-performing network plan)

Plan highlights:

- Performance-driven network that delivers high-quality, cost-effective care. It includes more than 9,800 primary care providers and specialists and 50 community hospitals in western Pennsylvania alone.
- Nationwide access to 1.7 million providers, including 95% of all hospitals, through the BlueCard program.*
- Out-of-network coverage at a higher cost share.

Together Blue EPO (Focused network plan)

Plan highlights:

- Care centered around Allegheny Health Network and other community hospitals in western Pennsylvania. The network includes 2,500 PCPs and specialists and 20 community hospitals.
- Limited BlueCard coverage for emergency care only.
- No out-of-network coverage.

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

| Facilities | PPO Blue | Performance Blue PPO | Together Blue EPO |
|---|----------|-------------------------|----------------------|
| ADAMS | | | |
| WellSpan Gettysburg Hospital | | | |
| ALLEGHENY | | | |
| AHN Allegheny General Hospital | | | |
| AHN Allegheny Valley Hospital | | | |
| AHN Brentwood Neighborhood Hospital | | | |
| AHN Forbes Hospital | | | |
| AHN Harmar Neighborhood Hospital | | | |
| AHN Jefferson Hospital | | | |
| AHN McCandless Neighborhood Hospital | | | |
| AHN West Penn Hospital | | | |
| AHN Wexford | | | |
| Heritage Valley Kennedy | | | |
| Heritage Valley Sewickley | | | |
| LifeCare Behavioral Health Hospital of Pittsburgh | | | |
| Select Specialty Hospital – McKeesport | | | |
| Select Specialty Hospital – Pittsburgh/UPMC | | | |
| St. Clair Hospital | | | |
| The Children's Home of Pittsburgh | | | |
| The Children's Institute of Pittsburgh | | | |
| PAM Health Specialty Hospital of Pittsburgh | | | |
| UPMC Children's Hospital of Pittsburgh | | | |
| UPMC East | | | |
| UPMC Magee-Womens Hospital | | | |
| UPMC McKeesport | | | |
| UPMC Mercy | | | |
| UPMC Vision and Rehabilitation Tower | | | |
| UPMC Passavant – McCandless | | | |
| UPMC Presbyterian | | | |
| UPMC Shadyside | | | |
| UPMC St. Margaret | | | |
| UPMC Western Psychiatric Hospital | | | |
| ARMSTRONG | | | |
| Armstrong County Memorial Hospital | | | |
| | | | |

In-network/Standard Coverage Out-of-Network

Hospitals in our networks

| Facilities | PPO Blue | Performance Blue PPO | Together Blue EPO |
|--|----------|-------------------------|----------------------|
| BEAVER | | J. | |
| Heritage Valley Beaver | | | |
| PAM Health Specialty Hospital at Heritage Valley | | | |
| BEDFORD | | | |
| UPMC Bedford Memorial | | | |
| BERKS | | | |
| Penn State Health St. Joseph Medical Center | | | |
| Reading Hospital – Tower Health | | | |
| Surgical Institute of Reading | | | |
| BLAIR | | | |
| Conemaugh Nason Medical Center | | | |
| Penn Highlands Tyrone | | | |
| UPMC Altoona | | | |
| BRADFORD | | | |
| Guthrie Robert Packer Hospital | | | |
| Guthrie Towanda Memorial Hospital | | | |
| Guthrie Troy Community Hospital | | | |
| BUTLER | | | |
| BHS Butler Memorial Hospital | | | |
| UPMC Passavant – Cranberry | | | |
| CAMBRIA | | | |
| Conemaugh Memorial Medical Center | | | |
| Conemaugh Memorial Medical Center - Lee Campus | | | |
| Conemaugh Miners Medical Center | | | |
| Select Specialty Hospital – Johnstown | | | |
| CARBON | | | |
| Lehigh Valley Hospital – Carbon | | | |
| St. Luke's Hospital – Carbon Campus | | | |
| St. Luke's Hospital – Lehighton Campus | | | |
| CENTRE | | | |
| Mount Nittany Medical Center | | | |
| CLARION | | | |
| BHS Clarion Hospital | | | |

| ork/Standard Coverage | Out-of-Network |
|-----------------------|----------------|
| | |

| Facilities | PPO Blue | Performance Blue PPO | Together Blue EPO |
|--|----------|-------------------------|----------------------|
| CLEARFIELD | | | |
| Penn Highlands Clearfield | | | |
| Penn Highlands DuBois | | | |
| CLINTON | | | |
| Bucktail Medical Center | | | |
| UPMC Lock Haven | | | |
| COLUMBIA | | | |
| Berwick Hospital Center | | | |
| Geisinger Bloomsburg Hospital | | | |
| CRAWFORD | | | |
| Meadville Medical Center | | | |
| Titusville Area Hospital | | | |
| CUMBERLAND | | | |
| Penn State Health Hampden Medical Center | | | |
| Penn State Health Holy Spirit Medical Center | | | |
| Select Specialty Hospital – Camp Hill | | | |
| UPMC Carlisle | | | |
| UPMC West Shore | | | |
| DAUPHIN | | | 1 |
| Penn State Health Children's Hospital | | | |
| Penn State Health Milton S. Hershey Medical Center | | | |
| UPMC Community Osteopathic | | | |
| UPMC Harrisburg | | | |
| ELK | | | |
| Penn Highlands Elk | | | |
| ERIE | | | |
| AHN Saint Vincent Hospital | | | |
| LECOM Health – Corry Memorial Hospital | | | |
| LECOM Health – Millcreek Community Hospital | | | |
| Select Specialty Hospital – Erie | | | |
| UPMC Hamot | | | |
| FAYETTE | | | ' |
| Penn Highlands Connellsville | | | |

In-network/Enhanced Coverage

| Facilities | PPO Blue | Performance Blue PPO | Together Blue EPO |
|--|----------|-------------------------|----------------------|
| FRANKLIN | | | |
| WellSpan Chambersburg Hospital | | | |
| WellSpan Waynesboro Hospital | | | |
| FULTON | | | |
| Fulton County Medical Center | | | |
| GREENE | | | |
| Washington Health System Greene | | | |
| HUNTINGDON | | | |
| Penn Highlands Huntingdon | | | |
| INDIANA | | | |
| Indiana Regional Medical Center | | | |
| JEFFERSON | | ' | |
| Penn Highlands Brookville | | | |
| Punxsutawney Area Hospital | | | |
| LACKAWANNA | | | |
| CHS Moses Taylor Hospital | | | |
| CHS Regional Hospital of Scranton | | | |
| Geisinger Community Medical Center | | | |
| Lehigh Valley Hospital – Dickson City | | | |
| LANCASTER | | | |
| Lancaster General Hospital | | | |
| Lancaster General Hospital Women and Babies | | | |
| Lancaster Surgery Center | | | |
| Penn State Health Lancaster Medical Center | | | |
| UPMC Lititz | | | |
| WellSpan Ephrata Community Hospital | | | |
| LAWRENCE | | | |
| Lawrence County Surgery Center of Edgewood Surgical Hospital | | | |
| UPMC Jameson | | | |
| LEBANON | | | |
| WellSpan Good Samaritan Hospital | | | |

| In-network/Enhanced Coverage | In-network/Standard Coverage | Out-of-Network |
|------------------------------|------------------------------|----------------|
| | | |

| In-network/Standard Coverage | Out-of-Network |
|------------------------------|----------------|
| | |

| Facilities | PPO Blue | Performance Blue PPO | Together Blue EPO |
|---|----------|-------------------------|----------------------|
| 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 – Sacred Heart Campus | | | |
| St. Luke's Hospital – Allentown Campus | | | |
| 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 | | | |
| MCKEAN | | | |
| Bradford Regional Medical Center | | | |
| UPMC Kane | | | |
| MERCER | _ | | |
| AHN Grove City | | | |
| Edgewood Surgical Hospital | | | |
| Sharon Regional Medical Center | | | |
| UPMC Horizon – Greenville | | | |
| UPMC Horizon – Shenango Valley | | | |
| MIFFLIN | | | |
| Geisinger Lewistown Hospital | | | |
| MONROE | | | |
| Lehigh Valley Hospital – Pocono | | | |
| St. Luke's Hospital – Monroe Campus | | | |

In-network/Standard Coverage Out-of-Network

Hospitals in our networks

| Facilities | PPO Blue | Performance Blue PPO | Together Blue EPO |
|---|----------|-------------------------|----------------------|
| 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 | | | |
| NORTHUMBERLAND | | | |
| Geisinger Shamokin Area Community Hospital | | | |
| POTTER | | | |
| UPMC Cole | | | |
| SCHUYLKILL | | | |
| Geisinger St. Luke's Hospital | | | |
| Lehigh Valley Hospital – Schuylkill East Norwegian Street | | | |
| Lehigh Valley Hospital – Schuylkill South Jackson Street | | | |
| St. Luke's Hospital – Miners Campus | | | |
| SOMERSET | | | |
| Chan Soon-Shiong Medical Center at Windber | | | |
| Conemaugh Meyersdale Medical Center | | | |
| UPMC Somerset | | | |
| SUSQUEHANNA | | | |
| Barnes-Kasson Hospital | | | |
| Endless Mountains Health Systems | | | |
| TIOGA | | | |
| UPMC Wellsboro | | | |
| UNION | | | |
| Evangelical Community Hospital | | | |
| VENANGO | | | , |
| UPMC Northwest | | | |
| WARREN | | | |
| Warren General Hospital | | | |

| In-network/Enhanced Coverage | In-network/Standard Coverage | Out-of-Network |
|------------------------------|------------------------------|----------------|
| | | |

| Facilities | PPO Blue | Performance Blue PPO | Together Blue EPO |
|--|----------|-------------------------|----------------------|
| WASHINGTON | | | |
| AHN Canonsburg Hospital | | | |
| Advanced Surgical Hospital | | | |
| Penn Highlands Mon Valley | | | |
| Washington Hospital | | | |
| WAYNE | | | |
| Wayne Memorial Hospital | | | |
| WESTMORELAND | | | |
| AHN Hempfield Neighborhood Hospital | | | |
| Excela Health Frick Hospital | | | |
| Excela Health Latrobe Hospital | | | |
| Excela Health Westmoreland Hospital | | | |
| Select Specialty Hospital – Laurel Highlands | | | |
| YORK | | | |
| OSS Orthopaedic Hospital | | | |
| UPMC Hanover | | | |
| UPMC Memorial | | | |
| WellSpan Surgery and Rehabilitation Hospital | | | |
| WellSpan York Hospital | | | |
| CHATAUQUA, NY | | | |
| AHN Westfield | | | |
| ORANGE, NY | | | |
| Bon Secours Community Hospital – Port Jervis | | | |
| CATTARAUGUS, NY | | | |
| Olean General Hospital | | | |

Out of area

| Facilities |
|-------------------------|
| Providers participating |
| in the BlueCard Program |

In-network/Enhanced Coverage

| PPO Blue | Performance Blue PPO | Together Blue EPO |
|----------|-------------------------|-----------------------------|
| | | Urgent and emergent only |

| ork/Standard Coverage | Out-of-Network |
|-----------------------|----------------|
| | |

HIGHMARK COVERAGE ADVANTAGE† 2023 PPO Blue Plans**

Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, and Westmoreland counties

| METAL LEVEL | PRODUCT NAME | MEDICAL DEDUCTIBLE | | COINSURANCE | | OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS)' | | PRIMARY CARE OFFICE VISIT | CARE OFFICE VISIT ² | | OUTPATIENT SURGERY* | INPATIENT HOSPITAL | EMERGENCY ROOM | BASIC DIAGNOSTICS (LAB/PATHOLOGY/ IMAGING/X-RAY) | ADVANCED DIAGNOSTICS/ IMAGING (MRI/ CAT/PET) | |
|----------------|---|---------------------------|-----------------------------------|-------------|--------------------|---|-----------------------------------|---------------------------------|--------------------------------|----------------|------------------------|-----------------------|-------------------|--|---|--|
| | | 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 | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | LOW-COST GENERIC/ STANDARD GENERIC/BRAND FORMULARY/NON-FORMULARY/ SPECIALTY FORMULARY/ SPECIALTY NON-FORMULARY |
| | | MEMBER PAYS | | PLAN PAYS | | MEMBER PAYS | | | | | | | | | | |
| Platinum | PPO Blue \$0 100/80 Platinum | \$0 | \$500 | 100% | 80% | \$4,000 | \$8,000 | \$20 | \$35 | \$40 | \$0 after ded | \$0 after ded | \$150 | \$35 | \$75 | \$3/\$10/\$50/\$85/20%/30% |
| Gold | PPO Blue \$0 100/80 Gold | \$0 | \$500 | 100% | 80% | \$9,100 | \$18,200 | \$45 | \$75 | \$85 | \$25 | \$250 | \$405 | \$75 | \$360 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | PPO Blue \$500 100/80 Gold | \$500 | \$1,000 | 100% | 80% | \$8,550 | \$17,100 | \$30 | \$60 | \$75 | \$100 after ded | \$0 after ded | \$300 | \$60 | \$300 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | PPO Blue \$1000 100/80 Gold | \$1,000 | \$2,000 | 100% | 80% | \$9,100 | \$18,200 | \$30 | \$60 | \$75 | \$0 after ded | \$0 after ded | \$300 | \$60 | \$300 | \$3/\$30/\$60/\$90/20%/30% |
| Gold | PPO Blue \$1400 100/80 Gold | \$1,400 | \$2,800 | 100% | 80% | \$7,900 | \$15,800 | \$45 | \$75 | \$85 | \$0 after ded | \$0 after ded | \$250 | \$75 after ded | \$325 after ded | \$3/\$15/\$55/\$90/20%/30% |
| Gold | PPO Blue \$2000 100/80 Gold | \$2,000 | \$4,000 | 100% | 80% | \$7,900 | \$15,800 | \$30 | \$60 | \$75 | \$0 after ded | \$0 after ded | \$300 | \$60 | \$300 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | PPO Blue \$2500 100/80 Gold | \$2,500 | \$5,000 | 100% | 80% | \$7,900 | \$15,800 | \$45 | \$65 | \$75 | \$0 after ded | \$0 after ded | \$250 | \$65 | \$250 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | PPO Blue \$1000 80/60 Gold | \$1,000 | \$2,000 | 80% | 60% | \$6,900 | \$13,800 | \$60 | \$80 | \$90 | 20% after ded | 20% after ded | \$350 | \$80 after ded | \$350 after ded | \$3/\$15/\$55/\$90/20%/30% |
| Gold | PPO Blue \$2000 90/70 Gold | \$2,000 | \$4,000 | 90% | 70% | \$7,900 | \$15,800 | \$45 | \$65 | \$75 | 10% after ded | 10% after ded | \$250 | \$65 | \$250 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | PPO Blue Qualfied \$1500 100/80 Gold ^{4,6,7} | \$1,500 | \$3,000 | 100% | 80% | \$3,500 | \$7,000 | \$20 after ded | \$40 after ded | \$55 after ded | \$0 after ded | \$0 after ded | \$200 after ded | \$40 after ded | \$200 after ded | \$3/\$10/\$50/\$85/20%/30% after ded |
| Silver | PPO Blue Qualified Embedded \$4800 100/100 Silver ^{4,5,6} | \$4,800 | \$9,600 | 100% | 100% | \$4,800 | \$9,600 | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded |

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

** Keystone Health Plan West Managed Care Facility Network and Keystone Health Plan West Managed Care Professorial Network.

Please refer to page 34 for footnotes.

To view the full benefit grid, click on the product name above or contact your local broker.

† Plans may be offered by Highmark Blue Cross Blue Shield and/or Highmark Coverage Advantage.

HIGHMARK BLUE CROSS BLUE SHIELD 2023 Performance Blue PPO Plans[†]

Erie, Fayette, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Warren, Washington, and Westmoreland counties

| METAL LEVEL | PRODUCT NAME | MEDICAL DED | UCTIBLE | COINSURANCE | 3 | OUT-OF-POCH (INCLUDES DE COINSURANCH COPAYS) ¹ | DUCTIBLE, | PRIMARY CARE OFFICE VISIT | SPECIALIST OFFICE VISIT | URGENT CARE | OUTPATIENT SURGERY* | INPATIENT HOSPITAL | EMERGENCY ROOM | BASIC DIAGNOSTICS (LAB/PATHOLOGY/ IMAGING/X-RAY) | ADVANCED DIAGNOSTICS/ IMAGING (MRI/CAT/PET) | PRESCRIPTION DRUGS WITH COMPREHENSIVE FORMULARY |
|----------------|---|---------------------------|-----------------------------------|-------------|-----|--|-----------------------------------|---------------------------------|----------------------------|----------------|------------------------|-----------------------|-------------------|---|--|---|
| | | IN-NETWORK (2X FAMILY) | OUT-OF- NETWORK (2X FAMILY) | IN-NETWORK | | IN-NETWORK (2X FAMILY) | OUT-OF- NETWORK (2X FAMILY) | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | LOW-COST GENERIC/ STANDARD GENERIC/ BRAND FORMULARY/ NON-FORMULARY/ SPECIALTY FORMULARY/ SPECIALTY NON-FORMULARY |
| | | MEMBER PAYS | ; | PLAN PAYS | | MEMBER PAYS | | | | | | | | | | |
| Platinum | Performance Blue PPO \$0 100/80 Platinum | \$0 | \$1,500 | 100% | 80% | \$7,500 | \$15,000 | \$10 | \$20 | \$40 | \$0 | \$0 | \$150 | \$20 | \$50 | \$3/\$10/\$50/\$85/20%/30% |
| Platinum | Performance Blue PPO \$250 100/80 Platinum | \$250 | \$2,250 | 100% | 80% | \$4,000 | \$8,000 | \$10 | \$20 | \$40 | 0% after ded | 0% after ded | \$150 | \$20 | \$40 | \$3/\$10/\$50/\$85/20%/30% |
| Gold | Performance Blue PPO \$0 100/80 Gold | \$0 | \$15,000 | 100% | 80% | \$7,900 | \$23,700 | \$30 | \$70 | \$75 | \$100 | \$500 | \$350 | \$70 | \$350 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$250 100/80 Gold | \$250 | \$2,250 | 100% | 80% | \$7,900 | \$23,700 | \$30 | \$65 | \$75 | \$100 after ded | 0% after ded | \$350 | \$60 | \$300 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$500 100/80 Gold | \$500 | \$4,500 | 100% | 80% | \$7,900 | \$23,700 | \$25 | \$55 | \$70 | \$100 after ded | 0% after ded | \$325 | \$55 | \$275 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$750 100/80 Gold | \$750 | \$4,500 | 100% | 80% | \$7,900 | \$23,700 | \$25 | \$55 | \$70 | \$100 after ded | 0% after ded | \$225 | \$55 | \$225 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | Performance Blue PPO \$1000 100/80 Gold | \$1,000 | \$6,000 | 100% | 80% | \$7,900 | \$23,700 | \$25 | \$55 | \$70 | \$100 after ded | 0% after ded | \$225 | \$55 | \$225 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | Performance Blue PPO \$1250 100/80 Gold | \$1,250 | \$7,500 | 100% | 80% | \$9,100 | \$27,300 | \$25 | \$55 | \$70 | \$25 after ded | 0% after ded | \$225 | \$55 | \$225 | \$3/\$30/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$1400 100/80 Gold | \$1,400 | \$15,000 | 100% | 80% | \$7,900 | \$23,700 | \$40 | \$70 | \$85 | 0% after ded | 0% after ded | \$300 | \$70 | \$350 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | Performance Blue PPO \$1500 100/80 Gold | \$1,500 | \$9,000 | 100% | 80% | \$9,100 | \$27,300 | \$25 | \$55 | \$70 | \$25 after ded | \$0 after ded | \$225 | \$55 | \$225 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$1550 100/80 Gold | \$1,550 | \$3,100 | 100% | 80% | \$9,100 | \$27,300 | \$15 | \$40 | \$45 | \$0 after ded | \$300 after ded | \$315 after ded | \$40 after ded | \$200 after ded | \$3/\$30/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO Qualified \$1500 100/80 Gold ^{4,6,7} | \$1,500 | \$4,500 | 100% | 80% | \$4,500 | \$13,500 | \$15 after ded | \$25 after ded | \$40 after ded | \$0 after ded | \$0 after ded | \$200 after ded | \$30 after ded | \$100 after ded | \$3/\$10/\$50/\$85/20%/30% after ded |
| Gold | Performance Blue PPO \$2000 100/80 Gold | \$2,000 | \$9,000 | 100% | 80% | \$9,100 | \$27,300 | \$25 | \$55 | \$70 | \$0 after ded | \$0 after ded | \$225 | \$55 | \$225 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$2500 1x 100/80 Gold | \$2,500 | \$5,000 | 100% | 80% | \$8,550 | \$25,650 | \$15 | \$35 | \$40 | \$0 after ded | \$300 after ded | \$300 after ded | \$35 after ded | \$150 after ded | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$5000 1x 100/80 Gold | \$5,000 | \$18,000 | 100% | 80% | \$7,900 | \$23,700 | \$25 | \$45 | \$60 | \$0 after ded | \$0 after ded | \$325 | \$45 | \$200 | \$3/\$20/\$50/\$85/20%/30% |
| Gold | Performance Blue PPO \$4500 100/80 Gold | \$4,500 | \$9,000 | 100% | 80% | \$7,700 | \$23,100 | \$15 | \$40 | \$45 | \$0 after ded | \$100 after ded | \$150 after ded | \$40 after ded | \$50 after ded | \$3/\$15/\$55/\$90/20%/30% |
| Gold | Performance Blue PPO \$1000 90/70 Gold | \$1,000 | \$12,000 | 90% | 70% | \$7,900 | \$23,700 | \$45 | \$75 after ded | \$100 | 10% after ded | 10% after ded | \$300 | \$75 | \$350 after ded | \$3/\$15/\$55/\$90/20%/30% |
| Gold | Performance Blue PPO \$1750 90/70 Gold | \$1,750 | \$15,700 | 90% | 70% | \$7,900 | \$23,700 | \$35 | \$60 | \$75 | 10% after ded | 10% after ded | \$250 | \$60 | \$200 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | Performance Blue PPO \$2000 90/70 Gold | \$2,000 | \$18,000 | 90% | 70% | \$7,900 | \$23,700 | \$35 | \$60 | \$75 | 10% after ded | 10% after ded | \$250 | \$60 | \$200 | \$3/\$15/\$55/\$90/20%/30% |

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

† Performance Blue Network

Please refer to page 34 for footnotes.

To view the full benefit grid, click on the product name above or contact your local broker.

Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Cameron, Crawford, Elk,

Continued on next page...

HIGHMARK BLUE CROSS BLUE SHIELD 2023 Performance Blue PPO Plans[†]

Erie, Fayette, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Warren, Washington, and Westmoreland counties

| METAL LEVEL | | | MEDICAL DEDUCTIBLE | | | | OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS) ¹ | | PRIMARY CARE OFFICE VISIT | | OUTPATIENT SURGERY* | INPATIENT HOSPITAL | EMERGENCY ROOM | BASIC DIAGNOSTICS (LAB/PATHOLOGY/ IMAGING/ X-RAY) | ADVANCED DIAGNOSTICS/ IMAGING (MRI/CAT/PET) | PRESCRIPTION DRUGS WITH COMPREHENSIVE FORMULARY |
|----------------|---|---------------------------|-----------------------------------|------------|--------------------|---------------------------|--|---------------|---------------------------------|----------------|------------------------|-----------------------|-------------------|--|--|---|
| | | 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 | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | LOW-COST GENERIC/ STANDARD GENERIC/ BRAND FORMULARY/ NON-FORMULARY/ SPECIALTY FORMULARY/ SPECIALTY NON-FORMULARY |
| | | MEMBER PAYS | \$ | PLAN PAYS | | MEMBER PAYS | \$ | | | | | | | | | |
| Silver | Performance Blue PPO \$600 50/40 Silver | \$600 | \$5,400 | 50% | 40% | \$9,100 | \$27,300 | \$65 | \$95 | \$100 | \$160 after ded | 50% after ded | 50% after ded | \$90 | 50% after ded | \$3/\$30/\$60/\$90/20%/30% |
| Silver | Performance Blue PPO \$2600 70/50 Silver | \$2,600 | \$15,600 | 70% | 50% | \$9,100 | \$27,300 | \$40 | \$85 | \$90 | \$150 after ded | 30% after ded | 30% after ded | \$80 after ded | 30% after ded | \$3/\$30/\$60/\$90/20%/30% |
| Silver | Performance Blue PPO \$5000 1x 70/50 Silver | \$5,000 | \$18,000 | 70% | 50% | \$9,100 | \$27,300 | \$35 | \$60 | \$60 | \$140 after ded | 30% after ded | 30% after ded | \$75 after ded | 30% after ded | \$3/\$30/\$60/\$90/20%/30% |
| Silver | Performance Blue PPO Qualified Embedded \$3000 100/80 Silver ^{4,5,6} | \$3,000 | \$9,000 | 100% | 80% | \$7,050 | \$21,150 | \$0 after ded | \$30 after ded | \$45 after ded | \$120 after ded | \$0 after ded | \$275 after ded | \$30 after ded | \$75 after ded | \$3/\$15/\$55/\$90/20%/30% after ded |
| Silver | Performance Blue PPO Qualified Embedded \$3700 100/100 Silver ^{4,5,6} | \$3,700 | \$11,100 | 100% | 100% | \$7,050 | \$21,150 | \$0 after ded | \$0 after ded | \$0 after ded | \$50 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$3/\$30/\$65/\$100/20%/30% after ded |
| Silver | Performance Blue PPO Qualified Embedded \$5500 80/60 Silver ^{4,5,6} | \$5,500 | \$11,000 | 80% | 60% | \$6,250 | \$18,750 | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded |
| Silver | Performance Blue PPO Qualified Embedded \$6000 100/100 Silver ^{4,5,6} | \$6,000 | \$12,000 | 100% | 100% | \$6,150 | \$18,450 | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$3/\$15/\$55/\$90/20%/30% after ded |
| Bronze | Performance Blue PPO Qualified Embedded \$6850 100/100 Bronze ^{4,5,6} | \$6,850 | \$13,700 | 100% | 100% | \$6,850 | \$20,550 | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded |

* Refers to outpatient surgical procedures provided in a hospital or ambulatory surgical facility setting. † Performance Blue Network

Please refer to page 34 for footnotes. To view the full benefit grid, click on the product name above or contact your local broker.

Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Cameron, Crawford, Elk,

HIGHMARK BLUE CROSS BLUE SHIELD 2023 Performance Blue PPO Plans[†]

Bedford, Centre, Clarion, Clearfield, Forest, Greene, Huntingdon, Potter, and Venango counties

| METAL LEVEL | PRODUCT NAME | MEDICAL DED | UCTIBLE | COINSURANCI | Ε | OUT-OF-POCK (INCLUDES DE COINSURANCE COPAYS) ¹ | DUCTIBLE, | PRIMARY CARE OFFICE VISIT | SPECIALIST OFFICE VISIT | URGENT CARE | OUTPATIENT SURGERY* | INPATIENT HOSPITAL | EMERGENCY ROOM | BASIC DIAGNOSTICS (LAB/PATHOLOGY/ IMAGING/ X-RAY) | ADVANCED DIAGNOSTICS/ IMAGING (MRI/CAT/PET) | PRESCRIPTION DRUGS WITH COMPREHENSIVE FORMULARY |
|----------------|---|---------------------------|-----------------------------------|-------------|--------------------|--|-----------------------------------|---------------------------------|----------------------------|----------------|------------------------|-----------------------|-------------------|--|--|---|
| | | 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 | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | LOW-COST GENERIC/ STANDARD GENERIC/ BRAND FORMULARY/ NON-FORMULARY/ SPECIALTY FORMULARY/ SPECIALTY NON-FORMULARY |
| | | MEMBER PAYS | | PLAN PAYS | | MEMBER PAYS | | | | | | | | | | |
| Platinum | Performance Blue PPO \$0 100/80 Platinum | \$0 | \$1,500 | 100% | 80% | \$7,500 | \$15,000 | \$10 | \$20 | \$40 | \$0 after ded | \$0 after ded | \$150 | \$20 | \$50 | \$3/\$10/\$50/\$85/20%/30% |
| Gold | Performance Blue PPO \$0 100/80 Gold | \$0 | \$15,000 | 100% | 80% | \$7,900 | \$23,700 | \$30 | \$70 | \$75 | \$100 | \$500 | \$350 | \$70 | \$350 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$250 100/80 Gold | \$250 | \$2,250 | 100% | 80% | \$7,900 | \$23,700 | \$30 | \$65 | \$75 | \$100 after ded | \$0 after ded | \$350 | \$60 | \$300 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$500 100/80 Gold | \$500 | \$4,500 | 100% | 80% | \$7,900 | \$23,700 | \$25 | \$55 | \$70 | \$100 after ded | \$0 after ded | \$325 | \$55 | \$275 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$1000 100/80 Gold | \$1,000 | \$6,000 | 100% | 80% | \$7,900 | \$23,700 | \$25 | \$55 | \$70 | \$100 after ded | \$0 after ded | \$225 | \$55 | \$225 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | Performance Blue PPO \$1500 100/80 Gold | \$1,500 | \$9,000 | 100% | 80% | \$9,100 | \$27,300 | \$25 | \$55 | \$70 | \$25 after ded | \$0 after ded | \$225 | \$55 | \$225 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO Qualified \$1500 100/80 Gold ^{46,7} | \$1,500 | \$4,500 | 100% | 80% | \$4,500 | \$13,500 | \$15 after ded | \$25 after ded | \$40 after ded | \$0 after ded | \$0 after ded | \$200 after ded | \$30 after ded | \$100 after ded | \$3/\$10/\$50/\$85/20%/30% after ded |
| Gold | Performance Blue PPO \$2000 100/80 Gold | \$2,000 | \$9,000 | 100% | 80% | \$9,100 | \$27,300 | \$25 | \$55 | \$70 | \$0 after ded | \$0 after ded | \$225 | \$55 | \$225 | \$3/\$20/\$60/\$90/20%/30% |
| Gold | Performance Blue PPO \$2000 90/70 Gold | \$2,000 | \$18,000 | 90% | 70% | \$7,900 | \$23,700 | \$35 | \$60 | \$75 | 10% after ded | 10% after ded | \$250 | \$60 | \$200 | \$3/\$15/\$55/\$90/20%/30% |
| Gold | Performance Blue PPO \$5000 1x 100/80 Gold | \$5,000 | \$18,000 | 100% | 80% | \$7,900 | \$23,700 | \$25 | \$45 | \$60 | \$0 after ded | \$0 after ded | \$325 | \$45 | \$200 | \$3/\$20/\$50/\$85/20%/30% |
| Silver | Performance Blue PPO \$2600 70/50 Silver | \$2,600 | \$15,600 | 70% | 50% | \$9,100 | \$27,300 | \$40 | \$85 | \$90 | \$150 after ded | 30% after ded | 30% after ded | \$80 after ded | 30% after ded | \$3/\$30/\$60/\$90/20%/30% |
| Silver | Performance Blue PPO Qualified Embedded \$3700 100/100 Silver ^{4,5,6} | \$3,700 | \$11,100 | 100% | 100% | \$7,050 | \$21,150 | \$0 after ded | \$0 after ded | \$0 after ded | \$50 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$3/\$30/\$65/\$100/20%/30% after ded |
| Silver | Performance Blue PPO Qualified Embedded \$5500 80/60 Silver ^{4,5,6} | \$5,500 | \$11,000 | 80% | 60% | \$6,250 | \$18,750 | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded | 20% after ded |
| Bronze | Performance Blue PPO Qualified Embedded \$6850 100/100 Bronze ^{4,5,6} | \$6,850 | \$13,700 | 100% | 100% | \$6,850 | \$20,550 | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded | \$0 after ded |

* Refers to outpatient surgical procedures provided in a hospital or ambulatory surgical facility setting. † Performance Blue Network

Please refer to page 34 for footnotes. To view the full benefit grid, click on the product name above or contact your local broker.

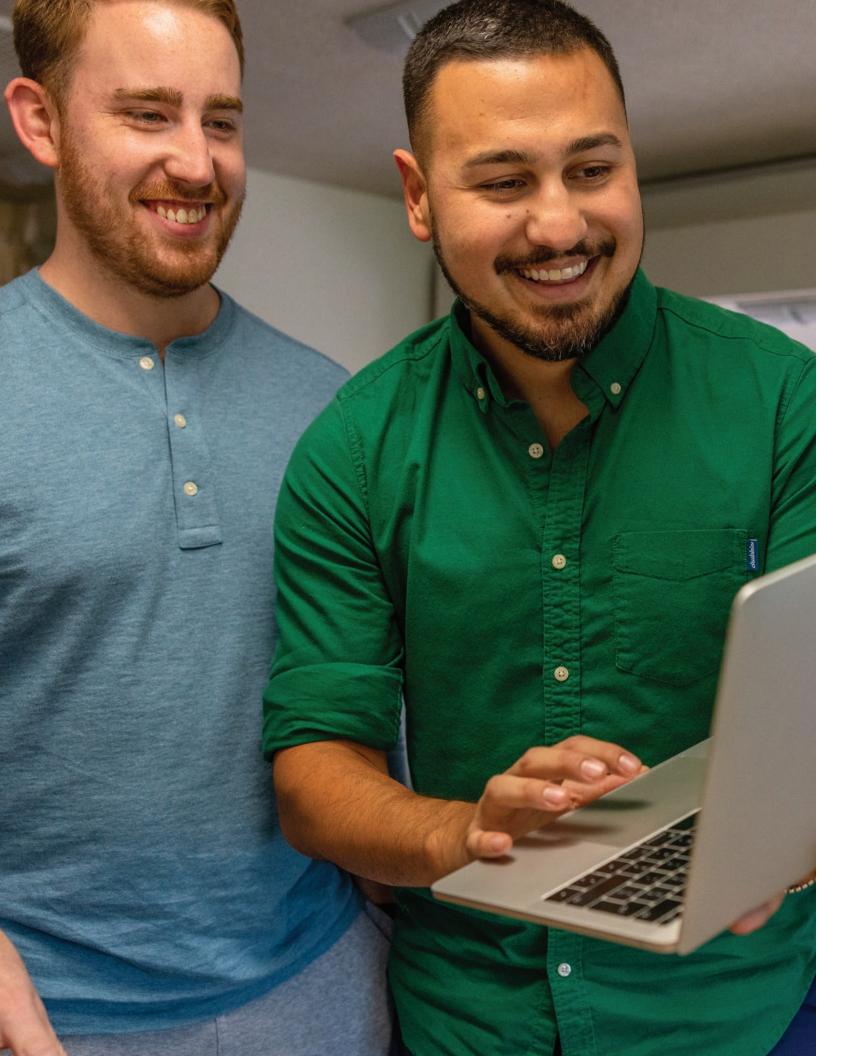
HIGHMARK BLUE CROSS BLUE SHIELD 2023 Together Blue EPO Plans[†]

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

| METAL LEVEL | | | MEDICAL DEDUCTIBLE | | COINSURANCE | | OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS) ¹ | | SPECIALIST OFFICE VISIT ² | URGENT CARE | OUTPATIENT SURGERY* | INPATIENT HOSPITAL | EMERGENCY ROOM | BASIC DIAGNOSTICS (LAB/ PATHOLOGY/ IMAGING/ X-RAY) | IMAGING | PRESCRIPTION DRUGS WITH ESSENTIAL FORMULARY** |
|----------------|---|---------------------------|-----------------------------------|------------|--------------------|---------------------------|---|---------------|---|---------------|------------------------|-----------------------|-------------------|---|---------------|---|
| | | 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 | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | IN-NETWORK | LOW-COST GENERIC/ STANDARD GENERIC/ BRAND FORMULARY/NON- FORMULARY/SPECIALTY FORMULARY/SPECIALTY NON-FORMULARY |
| | | MEMBER PAYS | | PLAN PAYS | | MEMBER PAYS | | | | | | | | | | |
| Platinum | Together Blue EPO Platinum \$250 | \$250 | Not covered | 100% | Not covered | \$4,000 | Not covered | \$20 | \$35 | \$40 | \$0 after ded | \$0 after ded | \$150 | \$35 | \$75 | \$0/\$5/\$15/50% |
| Gold | Together Blue EPO \$0 | \$0 | Not covered | 100% | Not covered | \$9,100 | Not covered | \$45 | \$75 | \$85 | \$50 | \$250 | \$405 | \$75 | \$360 | \$0/\$25/\$75/50% |
| Gold | Together Blue EPO \$500 | \$500 | Not covered | 100% | Not covered | \$7,900 | Not covered | \$30 | \$60 | \$75 | \$100 after ded | \$0 after ded | \$300 | \$60 | \$300 | \$0/\$25/\$75/50% |
| Gold | Together Blue EPO \$1000 | \$1,000 | Not covered | 100% | Not covered | \$9,100 | Not covered | \$30 | \$60 | \$75 | \$0 after ded | \$0 after ded | \$300 | \$60 | \$300 | \$0/\$25/\$75/50% |
| Gold | Together Blue EPO \$1500 | \$1,500 | Not covered | 100% | Not covered | \$7,900 | Not covered | \$30 | \$60 | \$75 | \$0 after ded | \$0 after ded | \$300 | \$60 | \$300 | \$0/\$25/\$75/50% |
| Gold | Together Blue EPO \$2500 1x | \$2,500 | Not covered | 100% | Not covered | \$7,900 | Not covered | \$45 | \$65 | \$75 | \$0 after ded | \$0 after ded | \$250 | \$65 | \$250 | \$0/\$25/\$75/50% |
| Gold | Together Blue EPO \$5000 1x | \$5,000 | Not covered | 100% | Not covered | \$7,900 | Not covered | \$25 | \$45 | \$60 | \$0 after ded | \$0 after ded | \$325 | \$45 | \$200 | \$0/\$25/\$75/50% |
| Silver | Together Blue EPO \$2000 | \$2,000 | Not covered | 70% | Not covered | \$9,100 | Not covered | \$55 | \$85 | \$95 | \$165 after ded | 30% after ded | \$550 | \$85 after ded | \$550 | \$0/\$30/\$150/50% |
| Silver | Together Blue EPO Embedded Q\$3900 ^{4,5,6} | \$3,900 | Not covered | 100% | Not covered | \$7,050 | Not covered | \$0 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 |
| Bronze | Together Blue EPO Embedded Q\$6650 ^{4,5,6} | \$6,650 | Not covered | 100% | Not covered | \$6,900 | Not covered | \$0 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 |

* Refers to outpatient surgical procedures 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.

Together Blue Network
 Please refer to page 34 for footnotes.
 To view the full benefit grid, click on the product name above or contact your local broker.



Extra resources you won't find in other plans

BLUECARD AND BLUE CROSS BLUE SHIELD GLOBAL CORE PROGRAM^{*} Coverage that goes where your employees go.

Around town or coast to coast, your employees get access to 1.7 million providers and 95% of hospitals in the U.S. And they're even covered in 190 countries around the globe.**

WELL360 VIRTUAL HEALTH Personalized care where and when employees need it.

No more waiting rooms, no more waiting to schedule. Your employees can get care from wherever they are with a board-certified doctor, 24/7. They can register at well360virtualhealth.com or log in if they are already using the Amwell site.

* BlueCard coverage for Together Blue EPO is limited to urgent and emergency care only. ** According to the Blue Cross Blue Shield Association, an association of Blue Cross and Blue Shield plans.

MY CARE NAVIGATOR® Easy-to-book appointments.

We'll help your employees find the in-network doctor they need and reserve some space on their calendar for a checkup. It's all about ensuring your people spend less of the day listening to hold music.

BLUE DISTINCTION® See specialists who get results.

Only doctors who consistently deliver safe, effective treatments make our Blue Distinction list. When your employees use our Find a Doctor tool, a special logo will appear by the provider's name. That way, your employees can cherry-pick a top-performing specialist for any care they need.

BLUES ON CALL[™] Answers from a health pro, 24/7.

For medical concerns after hours, your employees can get guidance at any time from a registered nurse or a health coach and put their worries to bed.



Resources continued

WELL360 DIABETES MANAGEMENT POWERED BY ONDUO Personalized support to control type 2 diabetes.

Tools to help your employees track their blood sugar and manage diabetes from wherever they are.

COLLEGE TUITION BENEFITS PROGRAM

A rewards program that comes with Highmark coverage.

Employees who have Highmark medical or dental automatically earn Tuition Reward points that can be converted into college tuition dollars.

COPAY ARMOR POWERED BY PILLARRX

Help your employees save on pharmacy costs.

This copay assistance program reduces or completely covers the cost of certain high-cost specialty medications for your employees.



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Endless support to help your employees on their journey to better health

HEALTH COACHES Personalized support for health goals.

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

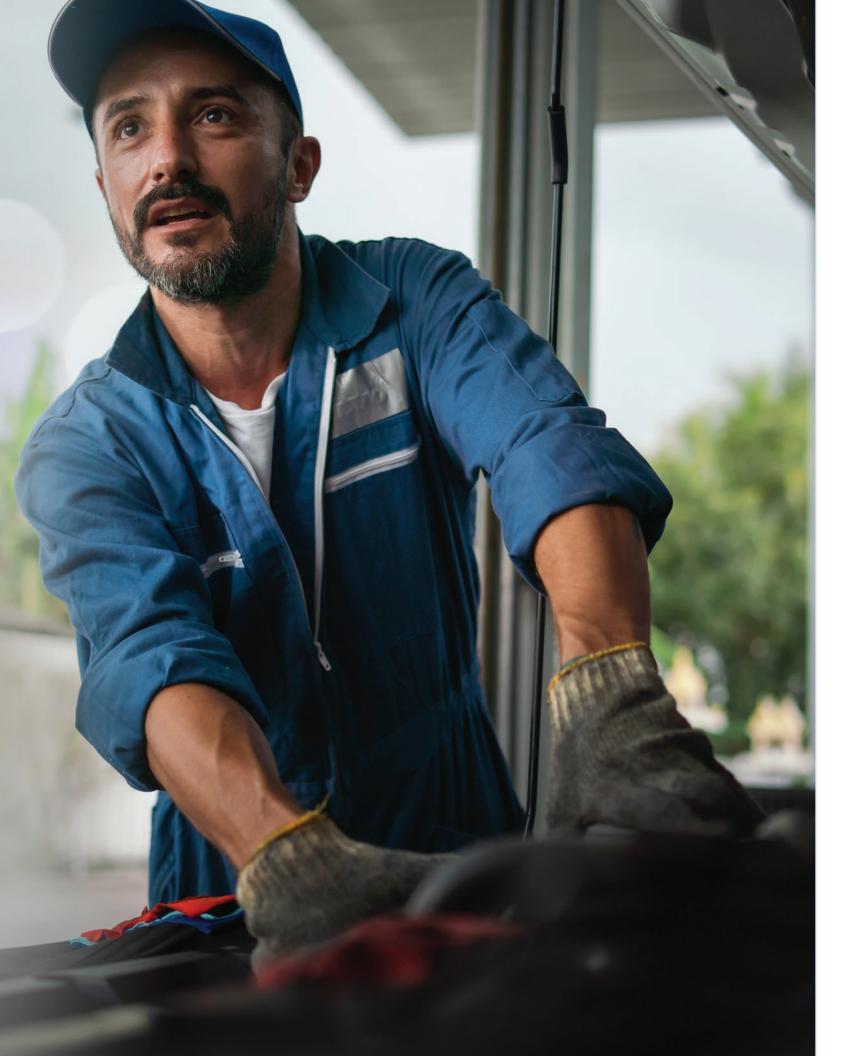
SHARECARE®

A one-stop digital platform for member wellness.

Sharecare helps employees learn their RealAge[®], track health habits, and monitor sleep, stress, and fitness all in real time.

Blue365[™] Discounts to help your employees stay healthy and active.

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



The fundamentals of coverage

Any health plan you choose should include resources that help your employees manage their health. Ours make the process seamless.

MEMBER SERVICE Total support, day or night.

Whether it's 24/7 answers from registered nurses, a diagnosis or prescription via video visit, or just some help booking their doctor visits, when they need us, we're there.

ONLINE TOOLS AND MEMBER WEBSITE Employees' entire plans at their fingertips.

No more searching for old files or waiting on snail mail. Your employees' digital ID card, Find a Doctor tool, deductible progress, and claims status are all available online at **highmarkbcbs.com**.

CARE COST ESTIMATOR Employees can know what they'll owe for care.

Before making an appointment for a test, scan, or procedure, your employees can use our Care Cost Estimator to estimate their bill.

Notes

Notes

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IMPORTANT PLAN DETAILS:

- 1 Out-of-pocket maximum calculation includes deductible, copayment, and coinsurance.
- 2 Specialist cost-sharing amounts also apply to outpatient: mental health, behavior health, substance abuse, chiropractic, physical therapy, and speech therapy office visits.
- 3 Rx information displayed: Retail up to 31-day supply. NOTE: Member's maximum coinsurance payment for a retail Specialty Rx is \$350 Formulary/\$500 Non-Formulary.
- 4 Integrated Rx plans include all medical and prescription claims accumulating toward one overall deductible.
- 5 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.
- 6 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.
- 7 Non-Embedded plans: In this approach, the entire Family deductible must be met before any family member is eligible for payment of benefits. Additionally, the entire Family out-of-pocket (maximum) must be met before the plan begins paying 100%. One family member may satisfy the entire Family deductible and/or OOP.

This is not a contract. This benefits summary presents plan highlights only. Contract limitations and exclusions apply. Please refer to the benefits booklet for complete information.

To determine the availability of services under your health plan, please review your contract for details on benefits, conditions, and exclusions or call the number on the back of your member ID card.

Information above presents in-network plan highlights only. PPO plans also provide benefits for many out-of-network services, generally with higher member cost sharing. Please see plan materials for information.

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

My Care Navigator is a service mark of Highmark Inc.

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 substitu for professional medical advice, diagnosis or treatment. Sharecare does not endorse specific product service or treatment. Health care plans and the benefits thereunder subject to the terms of the applicable benefit agreement.

Amwell is an independent company that provide telemedicine services. Amwell doe provide Blue Cross and/or Blue Shield products or services and it is solely responsible its telemedicine services.

Onduo is a separate company that provides a virtual diabetes care program for High members

Highmark has contracted with PillarRx, an independent company, to secure manufac discounts for select prescription medications. Savings for Highmark members will va based on drug, member copay, and program requirements. The member will never p more than the Plan copay.

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

Highmark Blue Cross Blue Shield and Highmark Coverage Advantage are independer licensees of the Blue Cross and Blue Shield Association. Blue 365, Blue Distinction, BlueCard, Blue Cross, Blue Shield and the Cross and Shield symbols are registered ser marks of the Blue Cross and Blue Shield Association.

Blues On Call is a service mark of the Blue Cross Blue Shield Association.

Blue365 is a registered mark 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 cri 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' ne for affordable health care. 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 dec whether one or both cost of care evaluation(s) must meet BDC+ national criteria. Tota Care ("Total Care") providers have met national criteria based on provider commitme deliver value-based care to a population of Blue members. Total Care+ providers also a goal of delivering guality care at a lower total cost relative to other providers in the area. Program details are displayed on www. bcbs.com. Individual outcomes may var For details on a provider's in-network status or your own policy's coverage, contact y Local Blue Plan and ask your provider before making an appointment. Neither Blue C and Blue Shield Association nor any Blue Plans are responsible for non-covered chard or other losses or damages resulting from Blue Distinction, Total Care, or other provid finder information or care received from Blue Distinction, Total Care, or other provide 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, th Claims Administrator/Insurer will not deny or limit coverage to any health service base on the fact that an individual's sex assigned at birth, gender identity, or recorded gend 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 gender transition if such denial or limitation results in discriminating against a transge 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)

| 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, disabili or sex, including sex stereotypes and gender identity, you can file a grievance, with: Ci Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-2865, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org, You can fights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-2865, TTY: 711, Fax: 412-544-2475, email: CivilRights Coordinator@highmarkhealth.org, You can fights Coordinator is available to help you. You can also file a civil rights complaint with turer the U.S. Department of Health and Human Services, Office for Civil Rights electronical ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services 200 Independere 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. Dayes Xi, Ergi S, Lawa S, Carga, S, Soune S, Forosa. Néu quý vi nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miền cho quý vi, Xin gọi Soi 1-800-876-7639. Ergi B, H& Böh, L는 분들을 위해 무료 통 역 이 제공됩니다. 1-600-876-7639 로 전화. 2.1-800-876-7639. Ergi B, H& Boh, Je, 분들을 Rish ሞate Seq N Jarel Lich. 1-800-876-7639. Si se Kreyôl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticher, ki la pou ede your suita | | Provides free language services to people whose primary language is not English, |
|---|-------------|--|
| 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, concarline agrievance with: CR Rights Coordinator, PO. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: T11, Fax: 412-544-2475, email: CivilRightsCoordinatore/highmarkhealth.org. You can film grievance in person or by mail, fax, or email. If you need help filling a grievance, the CW Rights Coordinator is available to help you. You can also file a civil rights complaint with turer the 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) Vice Complaint forms are available to thttp://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. Méu quý vi nói tiếng Việt, chúng tôi cung cấp dịch vu hỗ trợ ngôn ngữ miễn chog uý vi. Xing gi sối 1-800-876-7639. Méu Quý vi nói tiếng Việt, chúng tôi cung cấp dịch vu hỗ trợ ngôn ngữ miễn chog uý vi. Xing gi sối 1-800-876-7639. Méu quý vi nói tiếng Việt, chúng tôi cung cấp dịch vu hỗ trợ ngôn ngữ miễn chog uý vi. Xing gi sối 1-800-876-7639. Erru Bal roBopurte no-pyccku, Bu Moxerte BocronbasoBaTbcR 6cennaTHIBMM ycnyrawn xabikoBoû nogµepakw. Baoharre 1-800-876-7639. Si se Kreyôl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la | | such as: |
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