

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 
Because Life.™

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

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Fundamental resourcespage 16

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.

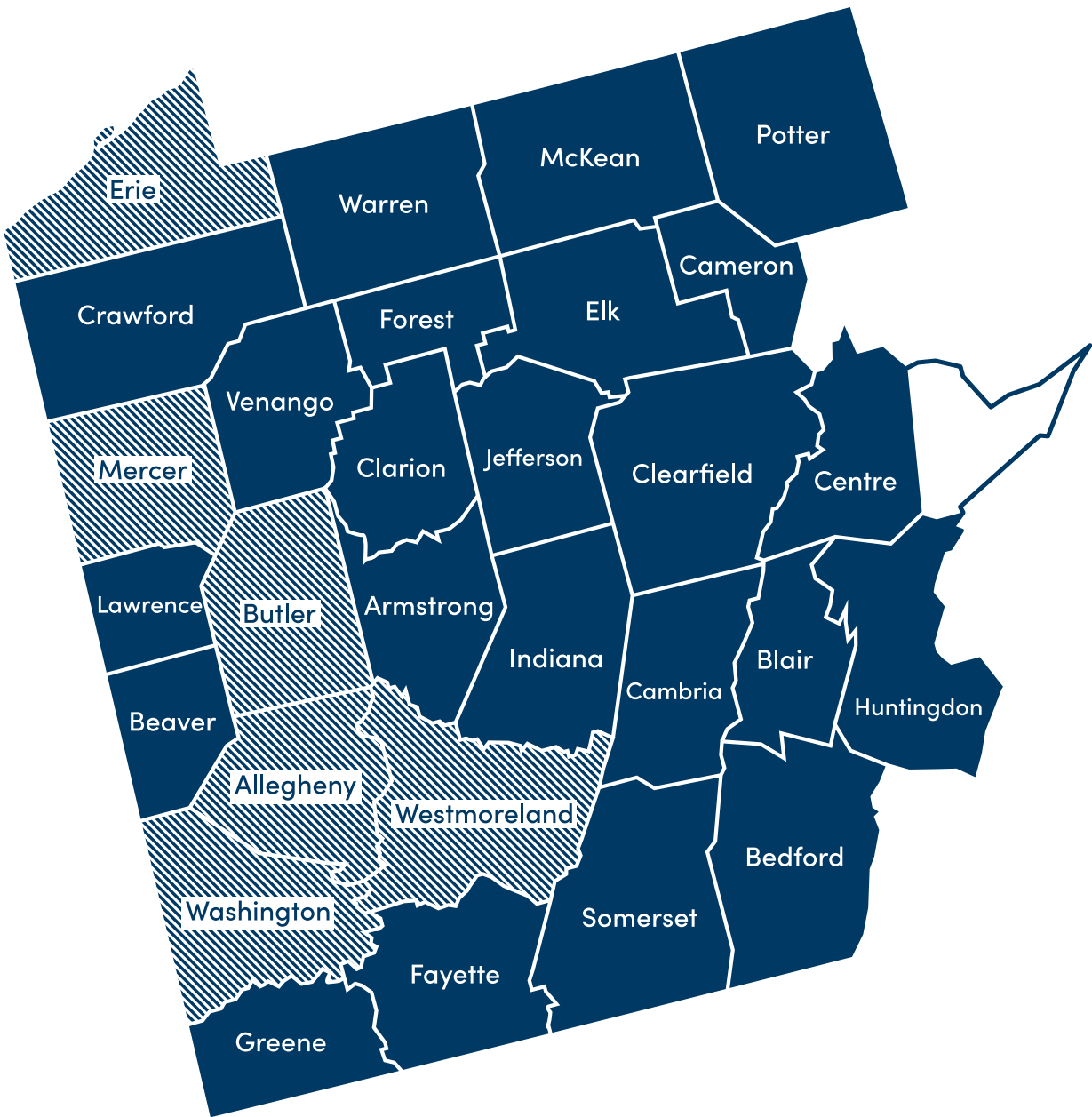


Your employees want more from their health care.

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.

Where is your company headquartered?



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

- PPO Blue plans
 - Performance Blue PPO plans
- PPO Blue plans
 - Performance Blue 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.

Hospitals in our networks

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
ADAMS			
WellSpan Gettysburg Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
ALLEGHENY			
AHN Allegheny General Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
AHN Allegheny Valley Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
AHN Brentwood Neighborhood Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
AHN Forbes Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
AHN Harmar Neighborhood Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
AHN Jefferson Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
AHN McCandless Neighborhood Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
AHN West Penn Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
AHN Wexford	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
Heritage Valley Kennedy	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Heritage Valley Sewickley	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
LifeCare Behavioral Health Hospital of Pittsburgh	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
Select Specialty Hospital – McKeesport	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Select Specialty Hospital – Pittsburgh/UPMC	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
St. Clair Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
The Children’s Home of Pittsburgh	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
The Children’s Institute of Pittsburgh	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
PAM Health Specialty Hospital of Pittsburgh	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Children’s Hospital of Pittsburgh	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
UPMC East	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Magee-Womens Hospital	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC McKeesport	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Mercy	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Vision and Rehabilitation Tower	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Passavant – McCandless	In-network/Enhanced Coverage	Out-of-network	Out-of-network

Hospitals in our networks

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
ALLEGHENY, CONTINUED			
UPMC Presbyterian	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Shadyside	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC St. Margaret	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Western Psychiatric Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
ARMSTRONG			
Armstrong County Memorial Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
BEAVER			
Heritage Valley Beaver	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
PAM Health Specialty Hospital at Heritage Valley	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
BEDFORD			
UPMC Bedford Memorial	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
BERKS			
Penn State Health St. Joseph Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Reading Hospital – Tower Health	In-network/Enhanced Coverage	Out-of-network	Out-of-network
Surgical Institute of Reading	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
BLAIR			
Conemaugh Nason Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Penn Highlands Tyrone	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Altoona	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
BRADFORD			
Guthrie Robert Packer Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Guthrie Towanda Memorial Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Guthrie Troy Community Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
BUTLER			
BHS Butler Memorial Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Passavant – Cranberry	In-network/Enhanced Coverage	Out-of-network	Out-of-network
CAMBRIA			
Conemaugh Memorial Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Conemaugh Memorial Medical Center – Lee Campus	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network

Hospitals in our networks

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
CAMBRIA, CONTINUED			
Conemaugh Miners Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Select Specialty Hospital – Johnstown	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
CARBON			
Lehigh Valley Hospital – Carbon	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
St. Luke’s Hospital – Carbon Campus	In-network/Enhanced Coverage	Out-of-network	Out-of-network
St. Luke’s Hospital – Lehighton Campus	In-network/Enhanced Coverage	Out-of-network	Out-of-network
CENTRE			
Mount Nittany Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
CLARION			
BHS Clarion Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
CLEARFIELD			
Penn Highlands Clearfield	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Penn Highlands DuBois	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
CLINTON			
Bucktail Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Lock Haven	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
COLUMBIA			
Berwick Hospital Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Geisinger Bloomsburg Hospital	In-network/Enhanced Coverage	Out-of-network	Out-of-network
CRAWFORD			
Meadville Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Titusville Area Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
CUMBERLAND			
Penn State Health Hampden Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Penn State Health Holy Spirit Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Select Specialty Hospital – Camp Hill	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Carlisle	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC West Shore	In-network/Enhanced Coverage	Out-of-network	Out-of-network

Hospitals in our networks

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
DAUPHIN			
Penn State Health Children’s Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Penn State Health Milton S. Hershey Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Community Osteopathic	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Harrisburg	In-network/Enhanced Coverage	Out-of-network	Out-of-network
ELK			
Penn Highlands Elk	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
ERIE			
AHN Saint Vincent Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
LECOM Health – Corry Memorial Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
LECOM Health – Millcreek Community Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Select Specialty Hospital – Erie	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Hamot	In-network/Enhanced Coverage	Out-of-network	Out-of-network
FAYETTE			
Penn Highlands Connellsville	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
FRANKLIN			
WellSpan Chambersburg Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
WellSpan Waynesboro Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
FULTON			
Fulton County Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
GREENE			
Washington Health System Greene	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
HUNTINGDON			
Penn Highlands Huntingdon	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
INDIANA			
Indiana Regional Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
JEFFERSON			
Penn Highlands Brookville	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Punxsutawney Area Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network

Hospitals in our networks

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
LACKAWANNA			
CHS Moses Taylor Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
CHS Regional Hospital of Scranton	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Geisinger Community Medical Center	In-network/Enhanced Coverage	Out-of-network	Out-of-network
Lehigh Valley Hospital – Dickson City	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
LANCASTER			
Lancaster General Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Lancaster General Hospital Women and Babies	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Lancaster Surgery Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Penn State Health Lancaster Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Lititz	In-network/Enhanced Coverage	Out-of-network	Out-of-network
WellSpan Ephrata Community Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
LAWRENCE			
Lawrence County Surgery Center of Edgewood Surgical Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Jameson	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
LEBANON			
WellSpan Good Samaritan Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
LEHIGH			
Lehigh Valley Hospital – 17th Street	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Lehigh Valley Hospital – 1503 North Cedar Crest	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Lehigh Valley Hospital – Cedar Crest	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Lehigh Valley Reilly Children’s Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
St. Luke’s Hospital – Sacred Heart Campus	In-network/Enhanced Coverage	Out-of-network	Out-of-network
St. Luke’s Hospital – Allentown Campus	In-network/Enhanced Coverage	Out-of-network	Out-of-network
LUZERNE			
CHS Wilkes-Barre General Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Geisinger Wyoming Valley Medical Center	In-network/Enhanced Coverage	Out-of-network	Out-of-network
Lehigh Valley Hospital – Hazleton	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network

Hospitals in our networks

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
LYCOMING			
Geisinger Jersey Shore Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Geisinger Medical Center Muncy	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Muncy	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Williamsport	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Williamsport Divine Providence Campus	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
MCKEAN			
Bradford Regional Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Kane	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
MERCER			
AHN Grove City	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
Edgewood Surgical Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Sharon Regional Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Horizon – Greenville	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
UPMC Horizon – Shenango Valley	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
MIFFLIN			
Geisinger Lewistown Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
MONROE			
Lehigh Valley Hospital – Pocono	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
St. Luke’s Hospital – Monroe Campus	In-network/Enhanced Coverage	Out-of-network	Out-of-network
MONTOUR			
Geisinger Janet Weis Children’s Hospital	In-network/Enhanced Coverage	Out-of-network	Out-of-network
Geisinger Medical Center	In-network/Enhanced Coverage	Out-of-network	Out-of-network
NORTHAMPTON			
Lehigh Valley Hospital – Hecktown Oaks	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Lehigh Valley Hospital – Highland Avenue	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Lehigh Valley Hospital – Muhlenberg	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
St. Luke’s Hospital – Anderson Campus	In-network/Enhanced Coverage	Out-of-network	Out-of-network
St. Luke’s Hospital – Easton Campus	In-network/Enhanced Coverage	Out-of-network	Out-of-network
St. Luke’s University Hospital – Bethlehem	In-network/Enhanced Coverage	Out-of-network	Out-of-network

Hospitals in our networks

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
NORTHUMBERLAND			
Geisinger Shamokin Area Community Hospital	In-network/Enhanced Coverage	Out-of-network	Out-of-network
POTTER			
UPMC Cole	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
SCHUYLKILL			
Geisinger St. Luke’s Hospital	In-network/Enhanced Coverage	Out-of-network	Out-of-network
Lehigh Valley Hospital – Schuylkill East Norwegian Street	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Lehigh Valley Hospital – Schuylkill South Jackson Street	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
St. Luke’s Hospital – Miners Campus	In-network/Enhanced Coverage	Out-of-network	Out-of-network
SOMERSET			
Chan Soon-Shiong Medical Center at Windber	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Conemaugh Meyersdale Medical Center	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Somerset	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
SUSQUEHANNA			
Barnes-Kasson Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Endless Mountains Health Systems	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
TIOGA			
UPMC Wellsboro	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UNION			
Evangelical Community Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
VENANGO			
UPMC Northwest	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
WARREN			
Warren General Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
WASHINGTON			
AHN Canonsburg Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
Advanced Surgical Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Penn Highlands Mon Valley	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Washington Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network

Hospitals in our networks

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
WAYNE			
Wayne Memorial Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
WESTMORELAND			
AHN Hempfield Neighborhood Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
Excelsa Health Frick Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Excelsa Health Latrobe Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Excelsa Health Westmoreland Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
Select Specialty Hospital – Laurel Highlands	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
YORK			
OSS Orthopaedic Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
UPMC Hanover	In-network/Enhanced Coverage	Out-of-network	Out-of-network
UPMC Memorial	In-network/Enhanced Coverage	Out-of-network	Out-of-network
WellSpan Surgery and Rehabilitation Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
WellSpan York Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
CHATAUQUA, NY			
AHN Westfield	In-network/Enhanced Coverage	In-network/Enhanced Coverage	In-network/Enhanced Coverage
ORANGE, NY			
Bon Secours Community Hospital – Port Jervis	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network
CATTARAUGUS, NY			
Olean General Hospital	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Out-of-network

Out of area

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
Providers participating in the BlueCard Program	In-network/Enhanced Coverage	In-network/Enhanced Coverage	Urgent and emergent only

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	SPECIALIST OFFICE VISIT‡	URGENT CARE	OUTPATIENT SURGERY*	INPATIENT HOSPITAL	EMERGENCY ROOM	BASIC DIAGNOSTICS (LAB/PATHOLOGY/IMAGING/X-RAY)	ADVANCED DIAGNOSTICS/IMAGING (MRI/CAT/PET)	PRESSCRIPTION 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	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 Qualified \$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 17 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†

Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Cameron, Crawford, Elk, Erie, Fayette, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Warren, Washington, and Westmoreland counties

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		COINSURANCE		OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS)¹		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	\$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 Gold⁴,⁶,⁷	\$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 17 for footnotes.

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

Continued on next page...

HIGHMARK BLUE CROSS BLUE SHIELD

2023 Performance Blue PPO Plans†

Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Cameron, Crawford, Elk, Erie, Fayette, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Warren, Washington, and Westmoreland counties

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		COINSURANCE		OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS)¹		PRIMARY CARE OFFICE VISIT	SPECIALIST OFFICE VISIT	URGENT CARE	OUTPATIENT SURGERY²	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 Silver⁴,⁵,⁶	\$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 Silver⁴,⁵,⁶	\$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 Silver⁴,⁵,⁶	\$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 Silver⁴,⁵,⁶	\$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 Bronze⁴,⁵,⁶	\$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 17 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 Performance Blue PPO Plans[†]

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

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		COINSURANCE		OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS) ¹		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)	PRESSCRIPTION 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 ^{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 \$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 17 for footnotes.

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

2023 Together Blue EPO Plans†

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

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		COINSURANCE		OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS)†		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 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 17 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.

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.

* 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.



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.



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.

Blue365SM

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.

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 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.

Amwell is an independent company that provide telemedicine services. Amwell does not provide Blue Cross and/or Blue Shield products or services and it is solely responsible for its telemedicine services.

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

Highmark has contracted with PillarRx, an independent company, to secure manufacturer discounts for select prescription medications. Savings for Highmark members will vary based on drug, member copay, and program requirements. The member will never pay 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 independent 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 service marks of the Blue Cross and Blue Shield Association.

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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 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 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 decide whether one or both cost of care evaluation(s) must meet BDC+ national criteria. 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 non-covered charges or other losses or damages resulting from Blue Distinction, Total Care, or other provider finder information or care received from Blue Distinction, Total Care, 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.™