

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.

**Your employees want more
from their health care.**



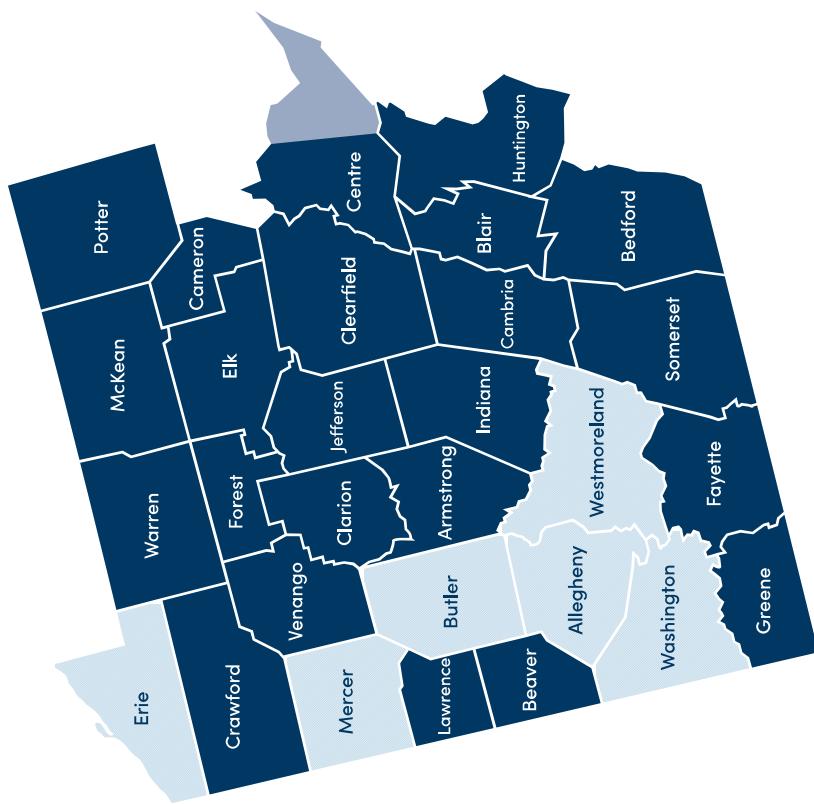
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- Give your employees benefits that make them want to stick around.
- Turn the page for network options, plan descriptions, and extra resources that come with our coverage.

**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.

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

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

DRAFT

- 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.

Hospitals in our networks

Hospitals in our networks

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 Westford			
Heritage Valley Kennedy			
Heritage Valley Sewickley			
JeffCare Behavioral Health Hospital of Pittsburgh			
Select Specialty Hospital - McKeesport			
Select Specialty Hospital – Pittsburgh UPMC			
St. Clair Hospital			
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			

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO
BEAVER			
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 Naion Medical Center			
Penn Highlands Tyrone			
BRADFORD			
UPMC Altoona			
BUTLER			
Guthrie Robert Packer Hospital			
Guthrie Towanda Memorial Hospital			
Guthrie Troy Community Hospital			
CAMBRIA			
BHS Butler Memorial Hospital			
UPMC Passavant – Cranberry			
CARBON			
Conemaugh Memorial Medical Center			
Conemaugh Memorial Medical Center – Lee Campus			
Conemaugh Miners Medical Center			
Select Specialty Hospital – Johnstown			
CENTRE			
Lehigh Valley Hospital – Carbon			
St. Luke's Hospital – Carbon Campus			
St. Luke's Hospital – Lehighton Campus			
CLARION			
Mount Nittany Medical Center			
BHS Clarion Hospital			

In-network/Enhanced Coverage

In-network/Standard Coverage

Out-of-Network

Hospitals in our networks

Hospitals in our networks

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 LIUTZ			
WellSpan Ephrata Community Hospital			
LAWRENCE			
Lawrence County Surgery Center of Edgewood Surgical Hospital			
UPMC Jameson			
LEBANON			
WellSpan Good Samaritan Hospital			
FAYETTE			
Penn Highlands Connellsville			
In-network/Enhanced Coverage	In-network/Standard Coverage	Out-of-Network	

Hospitals in our networks

Hospitals in our networks

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			
AMIN 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			
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
MONTOUR			
Geisinger Janet Weis Children's Hospital			
Geisinger Medical Center			
NORTHAMPTON			
Lehigh Valley Hospital – Hockessin 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	

Hospitals in our networks

Out of area

Facilities	PPO Blue	Performance Blue PPO	Together Blue EPO	Performance Blue PPO	Together Blue EPO
Providers participating in the BlueCard Program					
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					
CHATAQUA, NY					
AHN Westfield					
ORANGE, NY					
Bon Secours Community Hospital – Port Jervis					
CATTARAUGUS, NY					
Olean General Hospital					
In-network/Enhanced Coverage			In-network/Standard Coverage		Out-of-Network

HIGHMARK COVERAGE ADVANTAGE[®]
2023 PPO Blue Plans**

Allegheny, Armstrong, Beaver, Bedford, Blair, 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) ¹		PRIMARY CARE OFFICE VISIT*		URGENT 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	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	
		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		
Platinum	PPO Blue \$0/100/80 Platinum	\$0	\$500	100%	80%	\$4,000	\$8,000	\$20	\$35	\$40	\$85	\$20	\$35	\$0 after died	\$150	\$35	\$75	\$75	\$35	\$75	\$35	\$75	\$35/10/50/\$5/20/30%	
Gold	PPO Blue \$0/100/60 Gold	\$0	\$500	100%	80%	\$9,100	\$18,200	\$45	\$75	\$85	\$25	\$25	\$25	\$0 after died	\$405	\$75	\$75	\$360	\$360	\$360	\$360	\$360	\$3/20/60/\$90/20/30%	
Gold	PPO Blue \$500/100/60 Gold	\$500	\$1,000	100%	80%	\$8,550	\$17,100	\$50	\$60	\$75	\$100	\$100	\$100	\$0 after died	\$300	\$60	\$60	\$300	\$300	\$300	\$300	\$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	\$75	\$75	\$75	\$0 after died	\$300	\$60	\$60	\$300	\$300	\$300	\$300	\$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	\$75	\$75	\$75	\$75	\$0 after died	\$300	\$75	\$75	\$325 after died	\$325 after died	\$325 after died	\$325 after died	\$325 after died	\$3/15/55/\$90/20/30%	
Gold	PPO Blue \$2000/100/80 Gold	\$2,000	\$4,000	100%	80%	\$7,900	\$15,800	\$50	\$60	\$75	\$75	\$75	\$75	\$0 after died	\$300	\$60	\$60	\$300	\$300	\$300	\$300	\$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	\$75	\$75	\$75	\$0 after died	\$300	\$65	\$65	\$250	\$250	\$250	\$250	\$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	\$90	\$90	\$90	20% after died	\$350	\$80 after died	\$350	\$350 after died	\$350 after died	\$350 after died	\$350 after died	\$350 after died	\$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	\$75	\$75	\$75	10% after died	\$250	\$65	\$65	\$250	\$250	\$250	\$250	\$250	\$3/15/55/\$90/20/30%	
Gold	PPO Blue Qualified	\$1,500	\$3,000	100%	80%	\$3,500	\$7,000	\$60	\$40 after died	\$60	\$40 after died	\$60	\$40 after died	\$0 after died	\$200 after died	\$40 after died	\$200 after died	\$200 after died	\$200 after died	\$200 after died	\$200 after died	\$200 after died	\$3/10/50/\$5/20/30% after died	
Silver	PPO Blue Qualified Embedded	\$4,800	\$9,600	100%	100%	\$4,800	\$9,600	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$3/10/50/\$5/20/30% after died
Silver	PPO Blue Qualified Embedded	\$4,800	\$9,600	100%	100%	\$4,800	\$9,600	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$3/10/50/\$5/20/30% after died

* 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 Professional Network.

Please refer to page 17 for formularies.

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.

2023 Performance Blue PPO Plans[†]

HIGHMARK BLUE CROSS BLUE SHIELD

Allegheny, Armstrong, Beaver, 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)		Primary Care Office Visit	Specialist Office Visit	Urgent Care		Outpatient Surgery*		In-Patient Hospital	Emergency Room		Basic Diagnostics (Lab Pathology/ Imaging X-Ray)		Advanced Diagnostics/ Imaging (MRI/CAT/CT)		Prescription Drugs with Comprehensive Formulary	
		In-Network (2x Family)	Out-of-Network (2x Family)	In-Network	Out-of-Network	(2x Family)	Out-of-Network			In-Network	In-Network	Outpatient Surgery*	In-Network		In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	\$3/\$10/\$50/\$85/20%/30%
		Member Pays		Plan Pays		Member Pays				Member Pays		Plan Pays			Member Pays		Plan Pays		Member Pays		\$3/\$10/\$50/\$85/20%/30%	
Platinum	Performance Blue PPO \$100/80 Platinum	\$0	\$1,500	100%	80%	\$7,500	\$15,000	\$10	\$20	\$40	\$0	\$0	\$150	\$20	\$0	\$150	\$20	\$0	\$150	\$20	\$0	
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	\$150	\$20	\$40	\$150	\$20	\$40	
Gold	Performance Blue PPO \$100/80 Gold	\$0	\$15,000	100%	80%	\$7,900	\$23,700	\$30	\$70	\$75	\$100	\$200	\$750	\$70	\$350	\$70	\$60	\$350	\$60	\$300	\$350/20%/30%	
Gold	Performance Blue PPO \$250/100/80 Gold	\$250	\$2,250	100%	80%	\$7,900	\$23,700	\$30	\$65	\$75	\$100	\$200	\$750	\$70	\$350	\$70	\$60	\$350	\$60	\$300	\$350/20%/30%	
Gold	Performance Blue PPO \$500/100/80 Gold	\$500	\$4,500	100%	80%	\$7,900	\$23,700	\$25	\$55	\$70	\$100	\$200	\$750	\$70	\$275	\$70	\$55	\$275	\$55	\$275	\$320/20%/30%	
Gold	Performance Blue PPO \$750/100/80 Gold	\$750	\$4,500	100%	80%	\$7,900	\$23,700	\$25	\$55	\$70	\$100	\$200	\$750	\$70	\$225	\$70	\$55	\$225	\$55	\$225	\$315/20%/30%	
Gold	Performance Blue PPO \$1000/100/80 Gold	\$1,000	\$6,000	100%	80%	\$7,900	\$23,700	\$25	\$55	\$70	\$100	\$200	\$750	\$70	\$225	\$70	\$55	\$225	\$55	\$225	\$315/20%/30%	
Gold	Performance Blue PPO \$1250/100/80 Gold	\$1,250	\$7,500	100%	80%	\$9,100	\$27,300	\$25	\$55	\$70	\$100	\$200	\$750	\$70	\$225	\$70	\$55	\$225	\$55	\$225	\$320/20%/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	\$70	\$70	\$350	\$70	\$70	\$350/20%/30%	
Gold	Performance Blue PPO \$1500/100/80 Gold	\$1,500	\$9,000	100%	80%	\$9,100	\$27,300	\$25	\$55	\$70	\$100	\$200	\$750	\$70	\$225	\$70	\$55	\$225	\$55	\$225	\$320/20%/30%	
Gold	Performance Blue PPO \$1550/100/80 Gold	\$1,550	\$3,100	100%	80%	\$9,100	\$27,300	\$15	\$45	\$70	\$100	\$200	\$750	\$70	\$200	\$70	\$45	\$200	\$45	\$200	\$320/20%/30%	
Gold	Performance Blue PPO Qualified \$1500 100/80 Gold ^{46,47}	\$1,500	\$4,500	100%	80%	\$4,500	\$13,500	\$15	\$45	\$70	\$100	\$200	\$750	\$70	\$225	\$70	\$55	\$225	\$55	\$225	\$310/20%/30% after ded	
Gold	Performance Blue PPO \$2000/100/80 Gold	\$2,000	\$9,000	100%	80%	\$9,100	\$27,300	\$25	\$55	\$70	\$100	\$200	\$750	\$70	\$225	\$70	\$55	\$225	\$55	\$225	\$320/20%/30% after ded	
Gold	Performance Blue PPO \$2500/100/80 Gold	\$2,500	\$5,000	100%	80%	\$8,550	\$25,650	\$15	\$35	\$40	\$100	\$200	\$750	\$70	\$150	\$70	\$45	\$150	\$45	\$150	\$320/20%/30% after ded	
Gold	Performance Blue PPO \$3000/100/80 Gold	\$3,000	\$18,000	100%	80%	\$7,900	\$23,700	\$25	\$45	\$60	\$100	\$200	\$750	\$70	\$200	\$70	\$60	\$200	\$60	\$200	\$320/20%/30% after ded	
Gold	Performance Blue PPO \$4500/100/80 Gold	\$4,500	\$9,000	100%	80%	\$7,700	\$23,100	\$15	\$40	\$45	\$100	\$200	\$750	\$70	\$150	\$70	\$45	\$150	\$45	\$150	\$315/20%/30% after ded	
Gold	Performance Blue PPO \$1000 90/70 Gold	\$1,000	\$12,000	90%	70%	\$7,900	\$23,700	\$45	\$75	\$100	10% after ded	10% after ded	\$300	\$75	\$250	\$75	\$60	\$250	\$60	\$200	\$315/20%/30% after ded	
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	\$300	\$75	\$200	\$75	\$60	\$200	\$60	\$200	\$315/20%/30% after ded	
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	\$300	\$75	\$250	\$75	\$60	\$250	\$60	\$200	\$315/20%/30% 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.

Continued on next page...

2023 Performance Blue PPO Plans[†]

HIGHMARK BLUE CROSS BLUE SHIELD

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

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

Revising Outpatient Surgical Procedures Provided in a Hospital or Ambulatory Surgical Facility

Please refer to page 17 for footnotes.

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 DEDUCTIVE, INSURANCE, AND COPAY(S))		PRIMARY CARE OFFICE VISIT		URGENT CARE		OUTPATIENT SURGERY*		INPATIENT HOSPITAL		EMERGENCY ROOM		BASIC DIAGNOSTICS (LAB/PATHOLOGY/IMAGING/X-RAY)		ADVANCED DIAGNOSTICS/IMAGING(MRI/CAT/PEI)		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	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK				
MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS						
Platinum	Performance Blue PPO \$0/100/80 Platinum	\$0	\$15,500	100%	80%	\$7,500	\$15,000	\$10	\$20	\$40	\$0 after ded	\$0 after ded	\$150	\$20	\$50	\$50	\$210/\$50/\$85/20%/30%	\$210/\$50/\$85/20%/30%	\$350	\$350	\$320/\$60/\$90/20%/30%	\$320/\$60/\$90/20%/30%	\$320/\$60/\$90/20%/30%	\$320/\$60/\$90/20%/30%				
Gold	Performance Blue PPO \$0/100/80 Gold	\$0	\$15,000	100%	80%	\$7,900	\$23,700	\$30	\$70	\$75	\$100	\$00	\$30	\$70	\$70	\$70	\$350	\$350	\$30	\$30	\$320/\$60/\$90/20%/30%	\$320/\$60/\$90/20%/30%	\$320/\$60/\$90/20%/30%	\$320/\$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	\$00	\$30	\$350	\$350	\$60	\$60	\$30	\$30	\$320/\$60/\$90/20%/30%	\$320/\$60/\$90/20%/30%	\$275	\$275	\$210/\$60/\$90/20%/30%	\$210/\$60/\$90/20%/30%			
Gold	Performance Blue PPO \$500/100/80 Gold	\$510	\$4,500	100%	80%	\$7,900	\$23,700	\$25	\$55	\$70	\$100	\$00	\$30	\$325	\$325	\$55	\$55	\$225	\$225	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%	\$225	\$225	\$155/\$55/\$90/20%/30%	\$155/\$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	\$00	\$30	\$325	\$325	\$55	\$55	\$225	\$225	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%	\$225	\$225	\$155/\$55/\$90/20%/30%	\$155/\$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	\$100	\$00	\$30	\$325	\$325	\$60	\$60	\$200	\$200	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%	\$225	\$225	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%			
Gold	Performance Blue PPO Qualified \$1500/100/80 Gold ^{**}	\$1,500	\$4,500	100%	80%	\$4,500	\$13,500	\$15	\$25	\$25	\$40	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$200	\$200	\$100 after ded	\$100 after ded	\$300 after ded	\$300 after ded	\$100 after ded	\$100 after ded	\$100 after ded	\$100 after ded			
Gold	Performance Blue PPO \$20000/100/80 Gold	\$2,000	\$9,000	100%	80%	\$9,100	\$27,300	\$25	\$55	\$70	\$100	\$00	\$30	\$325	\$325	\$60	\$60	\$200	\$200	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%	\$225	\$225	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%			
Gold	Performance Blue PPO \$20000/90/70 Gold	\$2,000	\$18,000	90%	70%	\$7,900	\$23,700	\$35	\$60	\$75	\$10%	10%	10%	\$250	\$250	\$60	\$60	\$200	\$200	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%	\$225	\$225	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%			
Gold	Performance Blue PPO \$30000/100/80 Gold	\$5,000	\$18,000	100%	80%	\$7,900	\$23,700	\$25	\$45	\$60	\$100	\$00	\$30	\$325	\$325	\$45	\$45	\$200	\$200	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%	\$225	\$225	\$155/\$55/\$90/20%/30%	\$155/\$55/\$90/20%/30%			
Silver	Performance Blue PPO \$26000/70/50 Silver	\$2,600	\$15,600	70%	50%	\$9,100	\$27,300	\$40	\$85	\$90	\$150	\$00	\$30	\$30	\$30	\$30	\$80	\$80	\$30% after ded	\$30% after ded	\$80 after ded	\$80 after ded	\$30% after ded	\$30% after ded	\$30% after ded	\$30% after ded		
Silver	Performance Blue PPO Qualified Embedded \$3,700	\$3,700	\$11,400	100%	100%	\$7,050	\$21,450	\$30	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$50	\$50	\$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	\$0 after ded	\$0 after ded	\$0 after ded	
Silver	Performance Blue PPO Qualified Embedded \$5,300	\$5,300	\$11,000	80%	60%	\$6,250	\$18,750	\$20%	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$0 after ded	\$20%	\$20%	\$0 after ded	\$0 after ded	\$20%	\$20%	\$0 after ded	\$0 after ded	\$20%	\$20%	\$0 after ded	\$0 after ded	\$20%	\$20%	
Bronze	Performance Blue PPO Qualified Embedded \$6,850	\$6,850	\$13,700	100%	100%	\$6,850	\$20,550	\$30	\$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	\$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	\$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 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 COPAY(S))	PRIMARY CARE OFFICE VISIT*	SPECIALIST OFFICE VISIT*	URGENT CARE	OUTPATIENT SURGERY [†]	INPATIENT HOSPITAL	EMERGENCY ROOM	BASIC DIAGNOSTICS (LAB/PATHOLOGY/X-RAY)	ADVANCED DIAGNOSTICS/IMAGING (MRI/CAT/PET)	PRESCRIPTION DRUGS WITH ESSENTIAL FORMULARY ^{**}
		IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)										
		MEMBER PAYS		PLAN PAYS		MEMBER PAYS		PLAN PAYS		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 died	\$150	\$35	\$75	\$0/\$25/\$150%
Gold	Together Blue EPO \$0	\$0	Not covered	100%	Not covered	\$9,100	Not covered	\$45	\$75	\$85	\$0 after died	\$250	\$75	\$75	\$0/\$25/\$75/50%
Gold	Together Blue EPO \$500	\$500	Not covered	100%	Not covered	\$7,900	Not covered	\$30	\$60	\$75	\$100 after died	\$0 after died	\$300	\$60	\$300
Gold	Together Blue EPO \$1000	\$1,000	Not covered	100%	Not covered	\$9,100	Not covered	\$30	\$60	\$75	\$100 after died	\$0 after died	\$300	\$60	\$300
Gold	Together Blue EPO \$1500	\$1,500	Not covered	100%	Not covered	\$7,900	Not covered	\$30	\$60	\$75	\$100 after died	\$0 after died	\$300	\$60	\$300
Gold	Together Blue EPO \$2500 x	\$2,500	Not covered	100%	Not covered	\$7,900	Not covered	\$45	\$65	\$75	\$100 after died	\$0 after died	\$250	\$65	\$250
Gold	Together Blue EPO \$5000 x	\$5,000	Not covered	100%	Not covered	\$7,900	Not covered	\$25	\$45	\$60	\$100 after died	\$0 after died	\$325	\$45	\$325
Silver	Together Blue EPO \$2000	\$2,000	Not covered	70%	Not covered	\$9,100	Not covered	\$35	\$85	\$95	\$165 after died	30% after died	\$550	\$85 after died	\$550
Silver	Together Blue EPO Embedded Q3900 ^{*,†,‡}	\$3,000	Not covered	100%	Not covered	\$7,950	Not covered	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0/\$20/\$150/50% after died
Bronze	Together Blue EPO Embedded Q3650 ^{*,†,‡}	\$6,650	Not covered	100%	Not covered	\$5,900	Not covered	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0 after died	\$0/\$20/\$150/50% after died

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

** Rx information displayed: Retail up to 3-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.**

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.

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.

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.

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 visits, 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 amount 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 an 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.

My Care Navigator is a service mark of Highmark Inc.

Sharecare is a registered trademark of Sharecare, Inc., an independent and

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.

Anwell is an independent company that provide telemedicine services. Anwell 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.

out-of-pocket (OOP) maximum will be the same as that of an insured purchasing individual coverage for the specified 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 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.

area. Program details are displayed on www.bcbos.com. Individual outcomes may vary. For details on a provider's 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 Plan is responsible for non-covered charges or other losses or damages resulting from Blue Distinction, Total Care, or other provider discrimination or care received from Blue Distinction, Total Care, or other providers.

Discrimination is Against the Law

The Claims Administrator insures 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, gender, or sex assigned at birth, gender identity, or recorded gender. 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

ات تقتصر على اللغة العربية، هناك خدمات المعاشرة في اللغة العربية متاحة للحصول على الدعم.
Si se Krejol Ayisyen ou pale, gen sevis emprièt, gratis-ticheri, ki la pou dev. Rele nan 1-800-876-7639.
Si vous habitez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez au 1-800-876-7639.
Dado o novayach po polku rospeta na est bezpieta pomečkyowa.
Zaczynu 1-800-876-7639.
Se sua língua é português, temos atendimento gratuito para você no seu idioma. Ligue para 1-800-876-7639.
Se parla italiano, per leoni sono disponibili servizi di assistenza linguistica a titolo gratuito. Chiamare l'1-800-876-7639.
Sie Deutsch sprechen, steht Ihnen unsere freundsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie 1-800-876-7639.
日本語がお母様の場合は電話スタンス・サービスを無料でご利用いただけます。1-800-876-7639 がお呼び出します。

- gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator or 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)



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