

HIGHMARK BLUE CROSS BLUE SHIELD
WESTERN PENNSYLVANIA REGION

Introducing your 2024 Highmark Blue Plans.

For small groups with 50
or fewer employees

EFFECTIVE JANUARY 1, 2024



Because Life.™

PPO Blue

PPO Blue (Broad network plan)

Plan highlights:

- Comprehensive in-network access nationwide.
- Nationwide access to 1.8 million providers, including 97% of all hospitals, through the BlueCard® program.*
- Out-of-network coverage at a higher cost share.
- Local, in-network facilities included in PPO Blue are listed. BlueCard providers across the nation can be located on our online provider directory, or by calling Member Service.

In-Network

Where employees will pay the least for quality care:

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

Out-of-Network

Where employees will pay the most for care:

- Any non-participating facilities and providers.

Product Availability



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

Network Listing

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 Hospital
- 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 Passavant — McCandless
- UPMC Presbyterian
- UPMC Shadyside
- UPMC St. Margaret
- UPMC Western Psychiatric Hospital

ARMSTRONG

- Armstrong County Memorial Hospital

BEAVER

- Heritage Valley Beaver
- PAM Health Specialty Hospital at Heritage Valley

BEDFORD

- UPMC Bedford Memorial

BLAIR

- Conemaugh Nason Medical Center
- Penn Highlands Tyrone
- UPMC Altoona

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

CLARION

- BHS Clarion Hospital

CLEARFIELD

- Penn Highlands Clearfield
- Penn Highlands DuBois

CRAWFORD

- Meadville Medical Center
- Titusville Area Hospital

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

GREENE

- Washington Health System Greene

HUNTINGDON

- Penn Highlands Huntingdon

INDIANA

- Indiana Regional Medical Center

JEFFERSON

- Penn Highlands Brookville
- Punxsutawney Area Hospital

LAWRENCE

- Lawrence County Surgery Center of Edgewood Surgical Hospital
- UPMC Jameson

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

POTTER

- UPMC Cole

SOMERSET

- Chan Soon-Shiong Medical Center at Windber
- Conemaugh Meyersdale Medical Center
- UPMC Somerset

VENANGO

- UPMC Northwest

WARREN

- Warren General Hospital

WASHINGTON

- AHN Canonsburg Hospital
- Advanced Surgical Hospital
- Penn Highlands Mon Valley
- Washington Hospital

WESTMORELAND

- AHN Hempfield Neighborhood Hospital
- Excela Health Frick Hospital
- Excela Health Latrobe Hospital
- Excela Health Westmoreland Hospital
- Select Specialty Hospital — Laurel Highlands

NEW YORK

- AHN Westfield Memorial Hospital
- Olean General Hospital

OUT-OF-AREA

- Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania

Provider list as of June 2023. Please refer to the online Find a Doctor tool at highmarkbcbs.com for a listing of network hospitals.

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

Performance Blue PPO

Performance Blue PPO (High-performing network plan)

Plan highlights:

- Performance-driven network that delivers high-quality, cost-effective care across Pennsylvania.
- Nationwide access to 1.8 million providers, including 97% of all hospitals, through the BlueCard program.*
- Out-of-network coverage at a higher cost share.
- Local, in-network facilities included in Performance Blue PPO are listed. BlueCard providers across the nation can be located on our online provider directory, or by calling Member Service.

In-Network

Where employees will pay the least for high-quality care:

High-quality health systems across Pennsylvania, including (but not limited to):

- Allegheny Health Network.
- Penn State Health.
- Lehigh Valley Health Network.
- WellSpan Health.
- Conemaugh Health System.

- BlueCard-participating providers across the nation.

Out-of-Network

Where employees will pay more for care:

- Any non-participating facilities and providers.

Product Availability



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

Network Listing

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 Hospital
- 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 Western Psychiatric Hospital

ARMSTRONG

- Armstrong County Memorial Hospital

BEAVER

- Heritage Valley Beaver
- PAM Health Specialty Hospital at Heritage Valley

BEDFORD

- UPMC Bedford Memorial

BLAIR

- Conemaugh Nason Medical Center
- Penn Highlands Tyrone
- UPMC Altoona

BUTLER

- BHS Butler Memorial Hospital

CAMBRIA

- Conemaugh Memorial Medical Center
- Conemaugh Memorial Medical Center — Lee Campus
- Conemaugh Miners Medical Center
- Select Specialty Hospital — Johnstown

CLARION

- BHS Clarion Hospital

CLEARFIELD

- Penn Highlands Clearfield
- Penn Highlands DuBois

CRAWFORD

- Meadville Medical Center
- Titusville Area Hospital

ELK

- Penn Highlands Elk

ERIE

- AHN Saint Vincent Hospital
- LECOM Health — Corry Memorial Hospital
- LECOM Health — Millcreek Community Hospital
- Select Specialty Hospital — Erie

FAYETTE

- Penn Highlands Connellsville

GREENE

- Washington Health System Greene

HUNTINGDON

- Penn Highlands Huntingdon

INDIANA

- Indiana Regional Medical Center

JEFFERSON

- Penn Highlands Brookville
- Punxsutawney Area Hospital

LAWRENCE

- Lawrence County Surgery Center of Edgewood Surgical Hospital
- UPMC Jameson

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

POTTER

- UPMC Cole

SOMERSET

- Chan Soon-Shiong Medical Center at Windber
- Conemaugh Meyersdale Medical Center
- UPMC Somerset

VENANGO

- UPMC Northwest

WARREN

- Warren General Hospital

WASHINGTON

- AHN Canonsburg Hospital
- Advanced Surgical Hospital
- Penn Highlands Mon Valley
- Washington Hospital

WESTMORELAND

- AHN Hempfield Neighborhood Hospital
- Excelsa Health Frick Hospital
- Excelsa Health Latrobe Hospital
- Excelsa Health Westmoreland Hospital
- Select Specialty Hospital — Laurel Highlands

NEW YORK

- AHN Westfield Memorial Hospital
- Olean General Hospital

OUT-OF-AREA

- Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania

Provider list as of June 2023. Please refer to the online Find a Doctor tool at highmarkbcbs.com for a listing of network hospitals. *The BlueCard Program — With BlueCard, your coverage travels with you. When you enroll in a Together Blue EPO plan, you have access to thousands of providers and hospitals nationwide for urgent and emergent care. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of Pennsylvania, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card. So your benefits go with you.*

Together Blue EPO

Together Blue EPO (Focused network plan)

Plan highlights:

- Care centered around Allegheny Health Network and other community hospitals in western Pennsylvania.
- No BlueCard coverage, except for urgent and emergency services.
- No out-of-network coverage, except for urgent and emergency services.
- In-network facilities included in Together Blue EPO are listed.

In-Network

Where employees will pay the least for quality care:

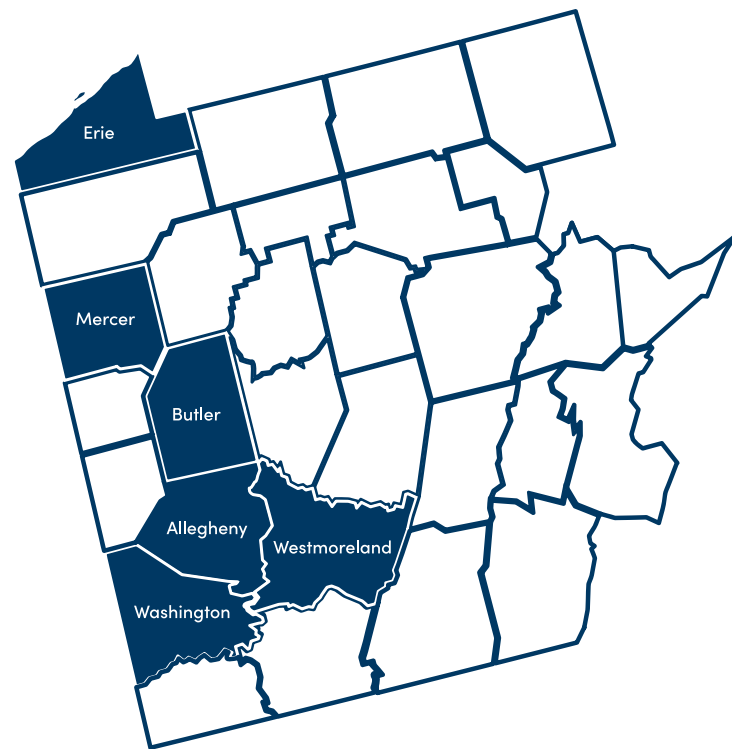
- Allegheny Health Network hospitals and providers.
- Other community hospitals and providers in western Pennsylvania.

Out-of-Network

Where employees will pay the most for care:

- Except for urgent and emergency care, out-of-network and BlueCard providers aren't covered.

Product Availability



Network Listing

ALLEGHENY

- AHN Allegheny General Hospital
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- AHN Brentwood Neighborhood Hospital
- AHN Forbes Hospital
- AHN Harmar Neighborhood Hospital
- AHN Jefferson Hospital
- AHN McCandless Neighborhood Hospital
- AHN West Penn Hospital
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- The Children's Institute of Pittsburgh
- UPMC Children's Hospital of Pittsburgh
- UPMC Western Psychiatric Hospital

BEDFORD

- UPMC Bedford Memorial

BLAIR

- UPMC Altoona

ERIE

- AHN Saint Vincent Hospital

LAWRENCE

- UPMC Jameson

MCKEAN

- UPMC Kane

MERCER

- AHN Grove City
- UPMC Horizon — Greenville
- UPMC Horizon — Shenango Valley

POTTER

- UPMC Cole

SOMERSET

- UPMC Somerset

VENANGO

- UPMC Northwest

WASHINGTON

- AHN Canonsburg Hospital

WESTMORELAND

- AHN Hempfield Neighborhood Hospital

NEW YORK

- AHN Westfield Memorial Hospital

OUT-OF-AREA

- Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania — coverage is limited to urgent and emergent care only

Provider list as of June 2023. Please refer to the online Find a Doctor tool at highmarkbcbs.com for a listing of network hospitals. *The BlueCard Program — With BlueCard, your coverage travels with you. When you enroll in a Together Blue EPO plan, you have access to thousands of providers and hospitals nationwide for urgent and emergent care. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of Pennsylvania, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card. So your benefits go with you.*

Notes

Notes

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

Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage Inc., Highmark Benefits Group Inc., First Priority Health, First Priority Life or Highmark Senior Health Company.

Your plan may not cover all your health care expenses. Read your plan materials carefully to determine which health care services are covered. For more information, call the number on the back of your member ID card or, if not a member, call 866-459-4418.

All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

BlueCard, Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and 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 healthcare. 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. Blue Distinction 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 noncovered charges or other losses or damages resulting from Blue Distinction or other provider finder information or care received from Blue Distinction 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.™