

HIGHMARK BLUE SHIELD
CENTRAL 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:

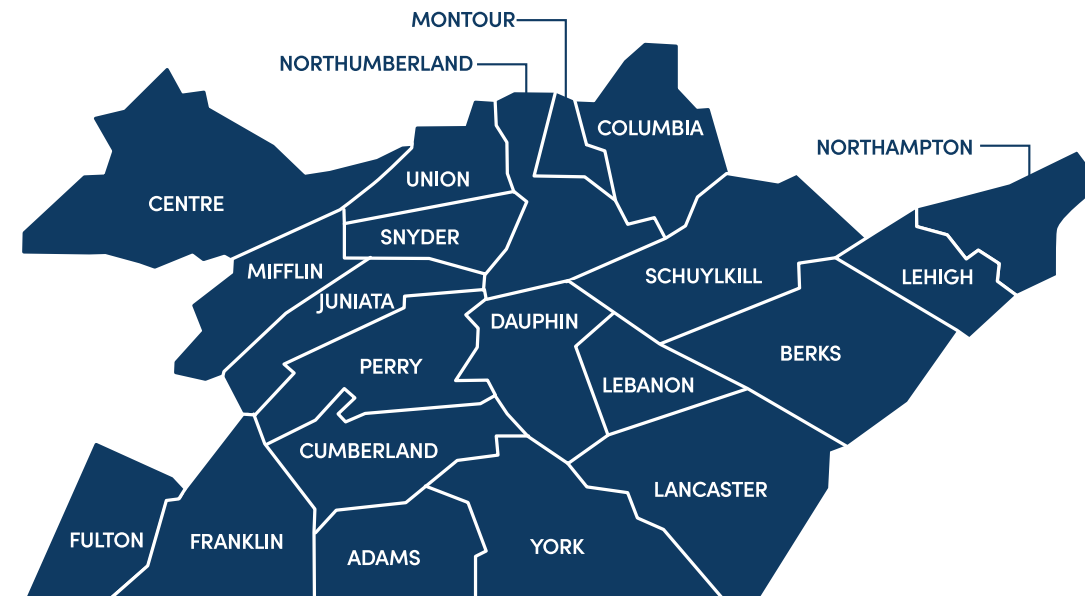
- Participating facilities and providers across the state.
- BlueCard-participating facilities and providers across the nation.
- Blue Distinction Centers for transplants.

Out-of-Network

Where employees will pay the most for care:

- Any non-participating facilities and providers.

Product Availability



Network Listing

ADAMS

- WellSpan Gettysburg Hospital

BERKS

- Penn State Health St. Joseph Medical Center
- Reading Hospital — Tower Health
- Surgical Institute of Reading

CENTRE

- Mount Nittany Medical Center

COLUMBIA

- Berwick Hospital Center
- Geisinger Bloomsburg Hospital

CUMBERLAND

- Penn State Health Hampden Medical Center
- Penn State Health Holy Spirit Medical Center
- Select Specialty Hospital — Camp Hill
- UPMC Carlisle
- UPMC West Shore

DAUPHIN

- Penn State Health Children’s Hospital
- Penn State Health Milton S. Hershey Medical Center
- UPMC Community Osteopathic
- UPMC Harrisburg

FRANKLIN

- WellSpan Chambersburg Hospital
- WellSpan Waynesboro Hospital

FULTON

- Fulton County Medical Center

LANCASTER

- Lancaster General Hospital
- Lancaster General Hospital Women & Babies
- Lancaster Surgery Center
- Penn State Health Lancaster Medical Center
- UPMC Lititz
- WellSpan Ephrata Community Hospital

LEBANON

- WellSpan Good Samaritan Hospital

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

MIFFLIN

- Geisinger Lewistown Hospital

MONTOUR

- Geisinger Janet Weis Children’s Hospital
- Geisinger Medical Center

NORTHAMPTON

- Lehigh Valley Hospital — Hecktown Oaks
- Lehigh Valley Hospital — Highland Avenue
- Lehigh Valley Hospital — Muhlenberg
- St. Luke’s Hospital — Anderson Campus
- St. Luke’s Hospital — Easton Campus
- St. Luke’s University Hospital — Bethlehem Campus

NORTHUMBERLAND

- Geisinger Shamokin Area Community Hospital

SCHUYLKILL

- Geisinger St. Luke’s Hospital
- Lehigh Valley Hospital — Schuylkill East Norwegian Street
- Lehigh Valley Hospital — Schuylkill North Jackson Street
- St. Luke’s Hospital — Miners Campus

UNION

- Evangelical Community Hospital

YORK

- OSS Orthopaedic Hospital
- UPMC Hanover
- UPMC Memorial
- WellSpan Surgery and Rehabilitation Hospital
- WellSpan York Hospital

OUT-OF-AREA:

Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania participate at the in-network level of benefits.

Provider list as of July 2023. Please refer to the online Find a Doctor tool at highmarkblueshield.com for a listing of network providers, including hospitals.

The BlueCard Program – With the BlueCard program, 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.

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

Choice Blue PPO

Choice Blue PPO (Tiered network plan)

Plan highlights:

- Comprehensive in-network access to Penn State Health, whose providers work closely with Highmark to provide high-quality, cost-effective care.
- Choice Blue members may receive covered services at the Enhanced Value benefit level at Lehigh Valley Health Network facilities.
- Nationwide access to 1.8 million providers, including 97% of all hospitals, at the highest level of coverage (Enhanced) through the BlueCard Program.
- Out-of-network providers are covered at highest cost share.
- Local, in-network facilities included in Choice Blue PPO are listed. BlueCard providers across the nation can be located on our online provider directory, or by calling Member Service.

In-Network (Enhanced)

Where employees will pay the least for quality care:

- Penn State Health facilities and physicians.
- Lehigh Valley Health Network facilities and physicians.
- Allegheny Health Network facilities and physicians.
- BlueCard-participating providers across the nation.
- Other community hospitals in central Pennsylvania.

In-Network (Standard)

Where employees will pay slightly more for in-network care:

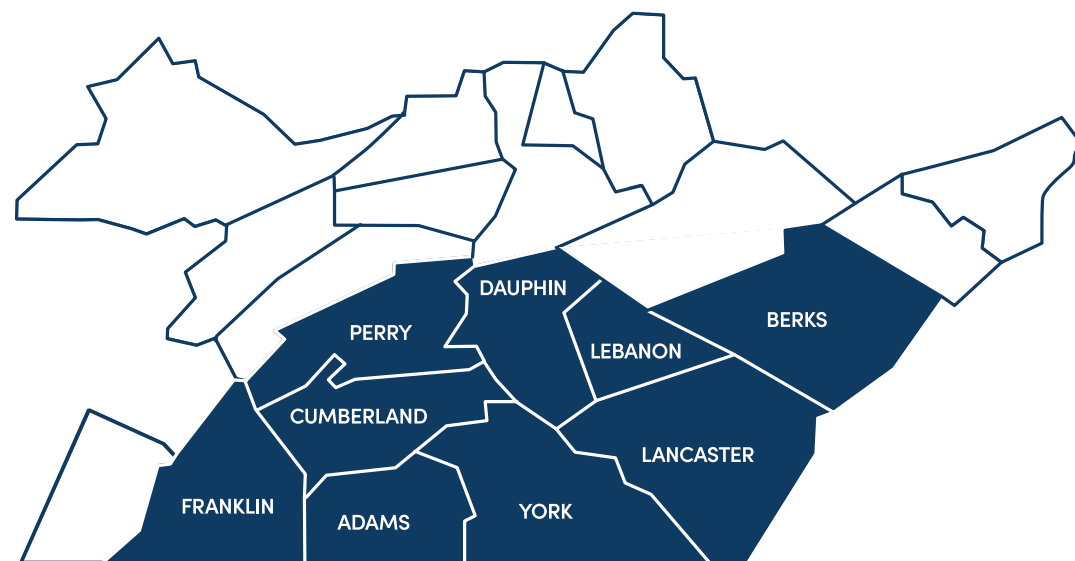
- Some community hospitals in central and western Pennsylvania.

Out-of-Network

Where employees will pay the most for care:

- Any non-participating providers.

Product Availability



Network Listing

ENHANCED BENEFIT LEVEL

ADAMS

- WellSpan Gettysburg Hospital

BERKS

- Penn State Health St. Joseph Medical Center

CUMBERLAND

- Penn State Health Hampden Medical Center
- Penn State Health Holy Spirit Medical Center
- Select Specialty Hospital — Camp Hill

DAUPHIN

- Penn State Health Children’s Hospital
- Penn State Health Milton S. Hershey Medical Center

FRANKLIN

- WellSpan Chambersburg Hospital
- WellSpan Waynesboro Hospital

LANCASTER

- Lancaster General Hospital
- Lancaster General Hospital Women & Babies
- Lancaster Surgery Center
- Penn State Health Lancaster Medical Center
- WellSpan Ephrata Community Hospital

LEBANON

- WellSpan Good Samaritan Hospital

YORK

- OSS Orthopaedic Hospital
- WellSpan Surgery and Rehabilitation Hospital
- WellSpan York Hospital

STANDARD BENEFIT LEVEL

BERKS

- Reading Hospital — Tower Health
- Surgical Institute of Reading

CUMBERLAND

- UPMC Carlisle
- UPMC West Shore

DAUPHIN

- UPMC Community Osteopathic
- UPMC Harrisburg

LANCASTER

- UPMC Lititz

YORK

- UPMC Hanover
- UPMC Memorial

REMAINING COUNTIES

- All other network providers not listed

OUT-OF-AREA:

Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania participate at the Enhanced Value level of benefits.

Provider list as of July 2023. Please refer to the online Find a Doctor tool at highmarkblueshield.com for a listing of network providers, including hospitals.

The BlueCard Program – With the BlueCard program, 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.

Lehigh Valley Flex Blue PPO

Lehigh Valley Flex Blue PPO (Tiered network plan)

Plan highlights:

- Built around an exclusive collaboration with Lehigh Valley Health Network, whose providers work closely with Highmark to provide high-quality, cost-effective care.
- Nationwide access to 1.8 million providers, including 97% of all hospitals, at the highest level of coverage (Enhanced) through the BlueCard Program.
- Out-of-network providers are covered at the highest cost share.
- Local, in-network facilities included in Lehigh Valley Flex Blue PPO are listed. BlueCard providers across the nation can be located on our online provider directory, or by calling Member Service.

In-Network (Enhanced)

Where employees will pay the least for quality care:

- Lehigh Valley Health Network facilities and providers.
- BlueCard-participating providers across the nation.

In-Network (Standard)

Where employees will pay slightly more for in-network care:

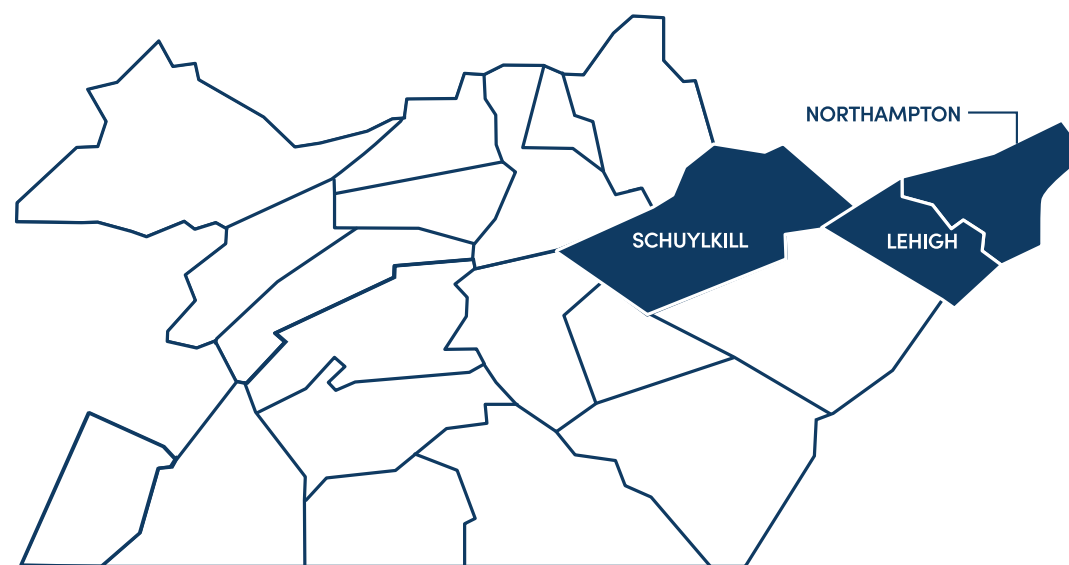
- Some community hospitals in Carbon, Lackawanna, Lehigh, Monroe, Northampton, Schuylkill, and Luzerne counties.

Out-of-Network

Where employees will pay the most for care:

- Any non-participating providers.

Product Availability



Network Listing

ENHANCED VALUE LEVEL

CARBON

- Lehigh Valley Hospital — Carbon

LACKAWANNA

- Lehigh Valley Hospital — Dickson City

LEHIGH

- Lehigh Valley Hospital — 17th Street
- Lehigh Valley Hospital — 1503 North Cedar Crest
- Lehigh Valley Hospital — Cedar Crest
- Lehigh Valley Reilly Children's Hospital

LUZERNE

- Lehigh Valley Hospital — Hazleton

MONROE

- Lehigh Valley Hospital — Pocono

NORTHAMPTON

- Lehigh Valley Hospital — Hecktown Oaks
- Lehigh Valley Hospital — Highland Avenue
- Lehigh Valley Hospital — Muhlenberg

SCHUYLKILL

- Lehigh Valley Hospital — Schuylkill East Norwegian Street
- Lehigh Valley Hospital — Schuylkill North Jackson Street

REMAINING COUNTIES

- N/A

STANDARD VALUE LEVEL

CARBON

- St. Luke's Hospital — Carbon Campus
- St. Luke's Hospital — Lehighon Campus

LACKAWANNA

- CHS Moses Taylor Hospital
- CHS Regional Hospital of Scranton
- Geisinger Community Medical Center

LEHIGH

- St. Luke's Hospital — Allentown Campus
- St. Luke's Hospital — Sacred Heart Campus

LUZERNE

- CHS Wilkes-Barre General Hospital
- Geisinger Wyoming Valley Medical Center
- PAM Specialty Hospital of Wilkes-Barre

MONROE

- St. Luke's Hospital — Monroe Campus

NORTHAMPTON

- St. Luke's Hospital — Anderson Campus
- St. Luke's Hospital — Easton Campus
- St. Luke's University Hospital — Bethlehem Campus

SCHUYLKILL

- Geisinger St. Luke's Hospital
- St. Luke's Hospital — Miners Campus

REMAINING COUNTIES

- All other network providers not listed

OUT-OF-AREA:

Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania participate at the Enhanced Value level of benefits.

Provider list as of July 2023. Please refer to the online Find a Doctor tool at highmarkblueshield.com for a listing of network providers, including hospitals.

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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 Shield, Highmark Benefits Group Inc., Highmark Health Insurance Company, Highmark Choice Company 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 .



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