

Highmark Health Insurance Company Medical Plans for Small Employers in Central Pa - January 2011

PPOBlue Plans	Deductible (2x family)	Coinsurance	OOP Max (2x family)	Lifetime Max	E-Room Copay	Net OV Copay	Incentive Rx Options					
							IN/OON	IN/OON	IN/OON	IN/OON	IN/OON	PCP/Spec
Basic Plans							Retail	Mail	Retail	Mail	Retail ^①	Mail ^①
PPOBlue Basic	\$250/\$500	100%/80%	\$0/\$5,000	Unlimited	\$75	\$20/\$20	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Basic 90/70	\$250/\$500	90%/70%	\$1,000/\$2,500	Unlimited	\$75	\$20/\$20	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Basic 80/60	\$250/\$500	80%/60%	\$1,000/\$2,500	Unlimited	\$75	\$20/\$20	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
Value Plans ^①												
PPOBlue Value 500	\$500/\$1,000	100%/80%	\$0/\$2,500	Unlimited	\$100	\$20/\$30	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Value 500 90/70	\$500/\$1,000	90%/70%	\$1,000/\$4,000	Unlimited	\$100	\$25/\$35	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Value 500 80/60	\$500/\$1,000	80%/60%	\$2,500/\$5,000	Unlimited	\$100	\$25/\$35	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Value 1000	\$1,000/\$2,000	100%/80%	\$0/\$2,000	Unlimited	\$100	\$20/\$30	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Value 1000 80/60	\$1,000/\$2,000	80%/60%	\$1,500/\$3,000	Unlimited	\$100	\$25/\$35	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Value 1500	\$1,500/\$3,000	100%/80%	\$0/\$2,000	Unlimited	\$100	\$20/\$35	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Value 2000	\$2,000/\$4,000	100%/80%	\$0/\$2,000	Unlimited	\$100	\$20/\$35	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue Value 3000	\$3,000/\$6,000	100%/80%	\$0/\$2,000	Unlimited	\$100	\$20/\$35	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
Coinsurance Plans ^②												
PPOBlue 90/70	\$0/\$500	90%/70%	\$500/\$1,500	Unlimited	90%	90%	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue 80/60	\$0/\$750	80%/60%	\$2,500/\$5,000	Unlimited	80%	80%	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue 1500 80/60 ^①	\$1,500/\$3,000	80%/60%	\$2,500/\$5,000	Unlimited	80%	80%	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
PPOBlue 2000 80/60 ^①	\$2,000/\$4,000	80%/60%	\$2,500/\$5,000	Unlimited	80%	80%	\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$50/\$75	\$20/\$125/\$190	\$8/50%/30%	\$16/50%/30%
Qualified High Deductible Health Plans ^③ (federally qualified to coexist with a BlueAccount™ HSA)							integrated					
PPOBlue 1250 QHDHP Copay ^④	\$1,250	100%/80%	\$3,750/\$7,500	Unlimited	\$100	\$20/\$35	\$8/\$35/\$50					
PPOBlue 1500 QHDHP Copay ^④	\$1,500	100%/80%	\$3,500/\$7,000	Unlimited	\$100	\$20/\$35	\$8/\$35/\$50					
PPOBlue 2600 QHDHP Copay ^④	\$2,600	100%/80%	\$2,400/\$4,800	Unlimited	\$100	\$20/\$35	\$8/\$35/\$50					
PPOBlue 3500 QHDHP Copay ^④	\$3,500	100%/80%	\$1,500/\$3,000	Unlimited	\$100	\$15/\$25	\$8/\$35/\$50					
PPOBlue 1500 QHDHP 100/80	\$1,500	100%/80%	\$0/\$1,500	Unlimited	100%	100%	100%					
PPOBlue 2600 QHDHP 100/80	\$2,600	100%/80%	\$0/\$1,500	Unlimited	100%	100%	100%					
PPOBlue 2600 QHDHP 90/70	\$2,600	90%/70%	\$1,000/\$2,000	Unlimited	90%	90%	90%					

① Available with a BlueAccount HRA

② Network office visits, and outpatient therapies are not subject to deductible.

③ Deductible and out-of-pocket levels are for an employee only plan. Family plan deductibles and out-of-pocket limits are 2x the employee only plan.

④ Medical and prescription drug copayments apply after the deductible.

⑤ Percentage reflects member payment. The maximum member payment is \$250 per retail prescription and \$500 per mail prescription.

