



Community Blue connects you to a health care provider network that offers patient-focused care with state-of-the-art technologies. In western Pennsylvania, this network includes more than 50 community and specialty hospitals and more than 7,600 physicians. With vast experience in cancer, heart, behavioral health, children's and women's care, your provider network can address any care need you may have... conveniently, compassionately and expertly.

**ALLEGHENY**

- Allegheny General Hospital
- Allegheny Valley Hospital
- Children's Hospital of Pittsburgh of UPMC
- Forbes Hospital
- Heritage Valley Sewickley
- Jefferson Hospital
- Ohio Valley General Hospital
- St. Clair Hospital
- West Penn Hospital
- Western Psychiatric Institute and Clinic

**ARMSTRONG**

- Armstrong County Memorial Hospital

**BEAVER**

- Heritage Valley Beaver

**BEDFORD**

- UPMC Bedford Memorial

**BLAIR**

- Altoona Hospital
- Nason Hospital
- Tyrone Hospital

**BUTLER**

- Butler Memorial Hospital

**CAMBRIA**

- Conemaugh Memorial Medical Center
- Conemaugh Miners Medical Center

**CLARION**

- Clarion Hospital

**CLEARFIELD**

- Clearfield Hospital
- Dubois Regional Medical Center

**CRAWFORD**

- Meadville Medical Center
- Titusville Area Hospital

**ELK**

- Elk Regional Health Center

**ERIE**

- Corry Memorial Hospital
- Millcreek Community Hospital
- Saint Vincent Hospital

**FAYETTE**

- Highlands Hospital
- Uniontown Hospital

**GREENE**

- Southwest Regional Medical Center

**HUNTINGDON**

- J. C. Blair Memorial Hospital

**INDIANA**

- Indiana Regional Medical Center

**JEFFERSON**

- Brookville Hospital
- Punxsutawney Area Hospital

**LAWRENCE**

- Ellwood City Hospital
- Jameson Memorial Hospital

**MCKEAN**

- Bradford Regional Medical Center
- Kane Community Hospital

**MERCER**

- Edgewood Surgical Hospital
- Grove City Medical Center
- Sharon Regional Health System

**POTTER**

- Charles Cole Memorial Hospital

**SOMERSET**

- Conemaugh Meyersdale Medical Center
- Somerset Hospital
- Windber Medical Center

**VENANGO**

- UPMC Northwest

**WARREN**

- Warren General Hospital

**WASHINGTON**

- Advanced Surgical Hospital
- Canonsburg Hospital
- Monongahela Valley Hospital
- Washington Hospital

**WESTMORELAND**

- Frick Hospital
- Latrobe Area Hospital
- Westmoreland Hospital

For a complete list of providers please visit your member website at [www.highmarkbcbs.com](http://www.highmarkbcbs.com) or call myCare Navigator<sup>SM</sup> at 1-888-BLUE-428.

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**COMPONENTS OF GROUP PLAN DESIGN**



**ESSENTIAL HEALTH BENEFITS CATEGORIES**

New small group plans with plan years beginning on or after January 1, 2014, must cover the following Essential Health Benefits categories to a benchmark level of coverage established by the state:

- Ambulatory patient services
- Hospitalization
- Mental health and substance use disorder services
- Rehabilitative and habilitative services and devices
- Preventive and wellness services and chronic disease management
- Emergency services
- Maternity and newborn care
- Prescription drugs
- Laboratory services
- Pediatric services including oral and vision

**Pediatric Dental and Vision** services will be offered to children under the age of 19; services include dental and vision checkups, as well as one pair of glasses per year. These services are integrated into all small group medical plans.

**Prescription Drugs** will be offered with cost sharing within all plans in the marketplace. The new formularies being offered with our plans will cover a larger list of drugs, but may offer only one drug-coverage list per plan.

**ACTUARIAL VALUE AND METAL LEVELS**

Under health care reform, insurance companies must define the level of health care costs a particular plan will pay (on average) for covered benefits. To make it easier to understand, the government established metal levels and requires that plans meet the actuarial value in a given metal level.

	Average Coverage Level (Actuarial Value)	Out-of-Pocket Costs	Premiums
Platinum Plans	90%	Lowest	Highest
Gold Plans	80%	Low	High
Silver Plans	70%	Moderate	Moderate
Bronze Plans	60%	High	Low

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**COMMUNITY BLUE**  
For Groups of 50 or Fewer Employees  
Western Pennsylvania Region — Zone A

Effective July 2014

Underwritten by Highmark

**COMMUNITY BLUE — ZONE A**

Community Blue offers a cost-effective way to provide health insurance by using a select network of providers, without requiring referrals. Your clients select the plan design at any metal level to fit a variety of budget and service needs. Their employees use a suite of online tools provided by Highmark Blue Cross Blue Shield to access important information like physician ratings and cost comparisons. Providers are chosen for their ability to deliver quality, patient-centered care cost-effectively. The Community Blue network offers access to more than 7,600 primary care physicians and specialists, and more than 50 hospitals, in our region.

**Premier Balance plans** offer a variety of monthly premiums across metal levels with fixed copayments on services such as doctor's office visits and the security of 100% coinsurance after the deductible is met. These plans offer employees predictable costs that are easy to work into their own budgets.

**Balance plans** could be the right solution if your clients like Premier Balance but need lower premiums. Balance plans provide fixed copayments and 90% coinsurance after the deductible is met.

**High Deductible** plans are qualified high-deductible plan options that offer lower monthly premiums and involve employees in their health care decisions. These plans offer clients a selection of deductibles, while still offering thorough coverage to help their employees manage costs. These are integrated prescription plans that include all medical and prescription claims accumulating toward one overall deductible, with savings available for generic prescriptions. Once those deductibles are met, there are fixed copayments on services such as doctor's office visits and tests. Also, clients choosing High Deductible plan options can provide employees with the chance to open a tax-advantaged Health Savings Account (HSA) for greater security and savings.

As with all health coverage, it's always a good idea to check with out-of-network providers to ensure they accept Community Blue. For example, although the Community Blue network includes Children's Hospital of Pittsburgh of UPMC, Western Psychiatric Institute and Clinic, UPMC Bedford Memorial and UPMC Northwest, other UPMC providers may not accept or treat Community Blue members, except for emergency and certain oncology services.

Community Blue is currently available for sale in the following counties: Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, Fayette, Green, Indiana, Lawrence, McKean, Mercer, Warren, Washington and Westmoreland.

All of these plans are underwritten by Highmark. »

# 2014 COMMUNITY BLUE

For Groups of 50 or Fewer Employees  
Western Pennsylvania Region — Zone A

**Effective July 2014**

Underwritten by Highmark



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	MEDICAL COVERAGE															HEALTH SPENDING ACCOUNTS		PRESCRIPTIONS
	Medical Deductible		Plan Payment Level (Coinsurance) After Deductible		Out-of-Pocket Maximum <sup>4</sup>		Emergency Room	Urgent Care	PCP	Retail Clinic	Telemedicine	Specialist <sup>1</sup>	Imaging	X-ray & Diagnostic/Laboratory (Outpatient & In-Patient)	Hospital In-Patient	Availability/Employer Contribution		HCR Comprehensive/Incentive
	In-Network (2x Fam)	Out-of-Network (2x Fam)	In-Network	Out-of-Network	In-Network (2x Fam)	Out-of-Network (2x Fam)		In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	HRA	HSA	Generic/Brand/Non-Preferred
<b>GOLD</b>																		
<b>Premier Balance PPO \$0 Gold</b> <i>A Community Blue Plan</i>	\$0	\$1,500	100%	80%	\$3,400	\$6,800	\$125	\$75	\$25	\$25	\$15	\$60	\$200	\$60	\$500	NO <sup>2,6</sup>	NO <sup>2</sup>	\$8/\$40/\$70
<b>Premier Balance PPO \$500</b> <i>A Community Blue Plan</i>	\$500	\$1,000	100%	80%	\$2,600	\$5,200	\$125	\$65	\$20	\$20	\$15	\$40	\$100	\$40	100% after deductible	NO <sup>2,6</sup>	NO <sup>2</sup>	\$8/\$40/\$70
<b>Premier Balance PPO \$1000</b> <i>A Community Blue Plan</i>	\$1,000	\$2,000	100%	80%	\$3,000	\$6,000	\$125	\$65	\$20	\$20	\$15	\$40	\$100	\$40	100% after deductible	NO <sup>2,6</sup>	NO <sup>2</sup>	\$8/\$40/\$70
<b>Premier Balance PPO \$1250</b> <i>A Community Blue Plan</i>	\$1,250	\$2,500	100%	80%	\$3,200	\$6,400	\$125	\$65	\$20	\$20	\$15	\$40	\$100	\$40	100% after deductible	NO <sup>2,6</sup>	NO <sup>2</sup>	\$8/\$40/\$70
<b>Premier Balance PPO \$1500</b> <i>A Community Blue Plan</i>	\$1,500	\$3,000	100%	80%	\$3,400	\$6,800	\$125	\$65	\$20	\$20	\$15	\$40	\$100	\$40	100% after deductible	NO <sup>2,6</sup>	NO <sup>2</sup>	\$8/\$40/\$70
<b>Premier Balance PPO \$2000</b> <i>A Community Blue Plan</i>	\$2,000	\$4,000	100%	80%	\$3,500	\$7,000	\$125	\$65	\$20	\$20	\$15	\$40	\$100	\$40	100% after deductible	NO <sup>2,6</sup>	NO <sup>2</sup>	\$8/\$40/\$70
<b>SILVER</b>																		
<b>Balance PPO \$1750</b> <i>A Community Blue Plan</i>	\$1,750	\$3,500	90%	70%	\$6,350	\$12,700	\$150	\$75	\$45	\$45	\$20	\$65	\$200	\$65	90% after deductible	NO <sup>2,6</sup>	NO <sup>2</sup>	\$10/\$40/\$70
<b>High Deductible PPO \$1500 Qualified</b> <i>A Community Blue Plan</i>	\$1,500	\$3,000	100%	80%	\$6,350	\$12,700	\$150 <sup>3</sup>	\$75 <sup>3</sup>	\$25 <sup>3</sup>	\$25 <sup>3</sup>	100% after deductible	\$40 <sup>3</sup>	\$150 <sup>3</sup>	\$40 <sup>3</sup>	100% after deductible	NO <sup>2,6</sup>	YES <sup>2</sup> \$0	\$8/\$40/\$70 <sup>3</sup>
<b>High Deductible PPO \$1750 Qualified</b> <i>A Community Blue Plan</i>	\$1,750	\$3,500	100%	80%	\$4,650	\$9,300	\$150 <sup>3</sup>	\$75 <sup>3</sup>	\$25 <sup>3</sup>	\$25 <sup>3</sup>	100% after deductible	\$40 <sup>3</sup>	\$150 <sup>3</sup>	\$40 <sup>3</sup>	100% after deductible	NO <sup>2,6</sup>	YES <sup>2</sup> \$0	\$8/\$40/\$70 <sup>3</sup>
<b>BRONZE</b>																		
<b>High Deductible PPO \$2500 Qualified</b> <i>A Community Blue Plan</i>	\$2,500	\$5,000	100%	80%	\$6,350	\$12,700	\$150 <sup>3</sup>	\$75 <sup>3</sup>	\$40 <sup>3</sup>	\$40 <sup>3</sup>	100% after deductible	\$70 <sup>3</sup>	\$200 <sup>3</sup>	\$70 <sup>3</sup>	100% after deductible	NO <sup>2,6</sup>	YES <sup>2</sup> \$0	\$8/\$40/\$70 <sup>3</sup>
<b>High Deductible PPO \$3000 Qualified</b> <i>A Community Blue Plan</i>	\$3,000	\$6,000	100%	80%	\$6,350	\$12,700	\$150 <sup>3</sup>	\$75 <sup>3</sup>	\$25 <sup>3</sup>	\$25 <sup>3</sup>	100% after deductible	\$40 <sup>3</sup>	\$150 <sup>3</sup>	\$40 <sup>3</sup>	100% after deductible	NO <sup>2,6</sup>	YES <sup>2</sup> \$0	\$8/\$40/\$70 <sup>3</sup>
<b>High Deductible PPO \$6300 Qualified</b> <i>A Community Blue Plan</i>	\$6,300	\$12,600	100%	80%	\$6,300	\$12,600	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	100% after deductible	NO <sup>2,6</sup>	YES <sup>2</sup> \$0	100% after deductible

INTEGRATED RX<sup>5</sup>

<sup>1</sup>Specialist copayment also applies to mental health, behavioral health and substance abuse visits.

<sup>2</sup>Employer contributions in amounts other than those listed may result in actuarial value changes that may impact compliance as a Qualified Health Plan.

<sup>3</sup>Figure represents member coinsurance or copayment after deductible.

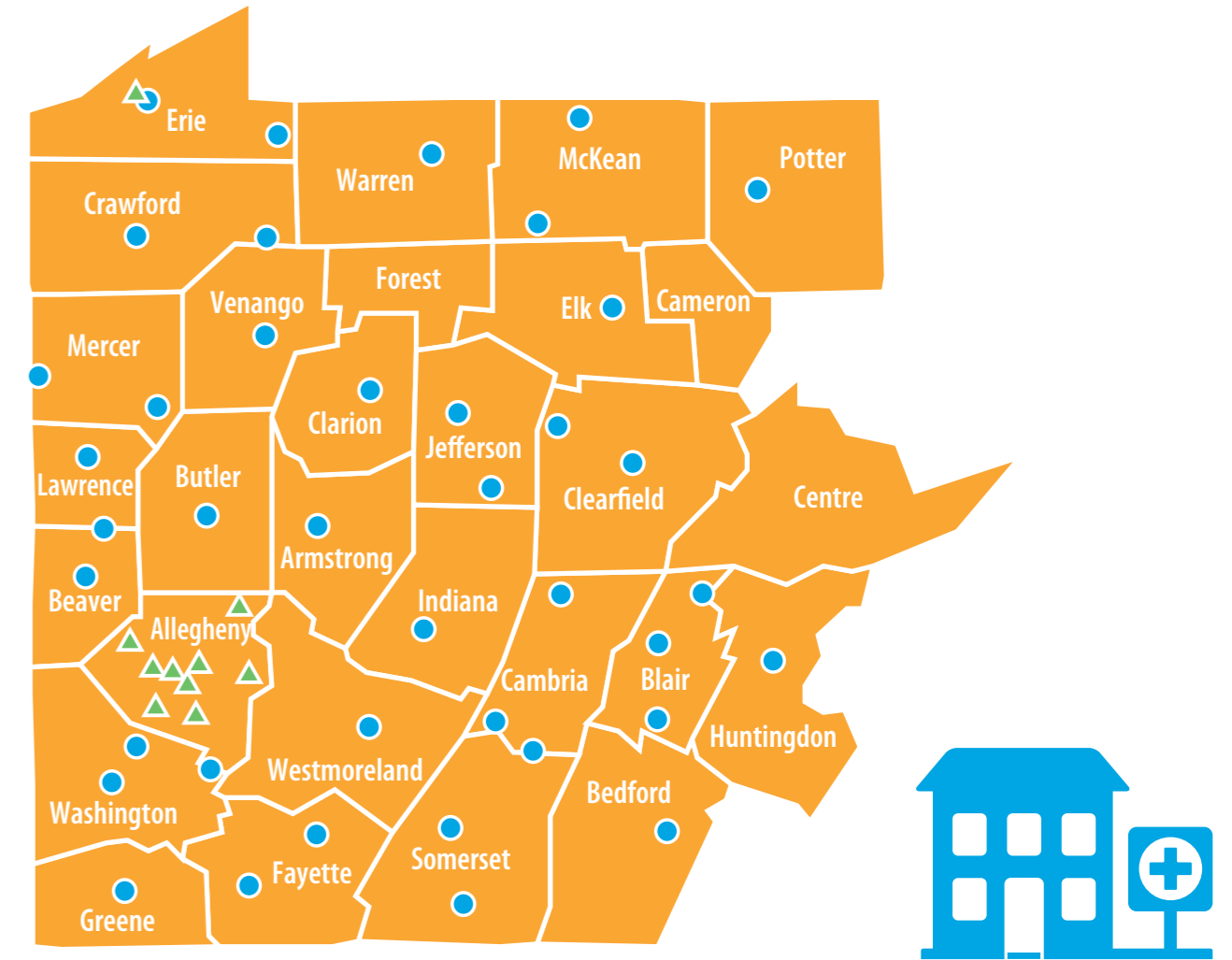
<sup>4</sup>Out-of-pocket maximum calculation includes deductible, copayment and coinsurance.

<sup>5</sup>Integrated Rx plans include all medical and prescription claims accumulating toward one overall deductible.

<sup>6</sup>Note: As of January 2014, the Affordable Care Act (ACA) has new rules that affect Small Group Health Reimbursement Accounts (HRAs).

- HRAs are available only in certain plan designs, and your clients must contribute the fixed dollar amount established by the plan.
- Payment is "employer first," which means your client's HRA contribution will be used first, then their employee will pay the remainder of his or her deductible. Payments may only be used to reimburse deductibles.
- Employer contributions in amounts other than those established or known by Highmark may result in actuarial value changes that may impact compliance with the ACA. As cost-sharing-only accounts, amounts contributed by employers to Highmark HRAs enhance the level of coverage of their medical plans because member cost sharing is paid from the employer's contribution first.

## The Community Blue Network of Hospitals



The list of Community Blue hospitals in western Pennsylvania is included on the following page.

Community Blue gives you all of the advantages of a Blue Plan with a high-performing, patient-focused network of primary care physicians and specialists in western Pennsylvania...totaling more than **7,600**.

In western Pennsylvania, Community Blue includes more than **50** specialty and community hospitals including world-renowned facilities recognized for innovation and superb clinical outcomes.

*Reliable coverage for every kind of care and every health condition.*

### YOU GET...

- ✓ Access to **92%** of doctors and **97%** of hospitals across the country!
- ✓ Health care coverage backed by more than 75 years of experience.
- ✓ Reliable coverage for every family member.
- ✓ Patient-focused care from award-winning providers.
- ✓ An ID card recognized everywhere!
- ✓ An easy way to find a doctor or hospital. Just log onto [www.highmarkbcbs.com](http://www.highmarkbcbs.com) and click "Find a Doctor or Rx." Or call myCare Navigator<sup>SM</sup> at **1-888-BLUE-428**.