

How to Select the Highmark Pre-ACA Renewal Option

To continue to offer the same plan design with no changes:

No action is needed. Client will automatically renew.

To move to a Community Blue plan design:

Submit an updated Small Group Business Application (SGBA) by the 15th of the month prior to the renewal date.

To move to a different plan design:

Submit an updated SGBA by the 15th of the month prior to the renewal date.

To continue to offer an HRA with no changes:

No action is needed.

To make a change to an existing HRA:

Submit an SGBA and revised HRA application by the 15th of the month prior to the renewal date.

To add an HRA upon renewal:

Submit an SGBA and HRA application by the 15th of the month prior to the renewal date.

Additional information regarding the Highmark Pre-ACA Renewal Option

- » Clients do not have to remain in a pre-ACA plan design. Those with pre-ACA products can move to a Highmark ACA product, including a full line of Community Blue options. It is their choice.
- » Clients who cancel current coverage and elect an ACA plan cannot go back to any pre-ACA plan.
- » The extension of pre-ACA, current coverage was specific to health plans, and does not change the need to comply with other ACA requirements. For example, group size and all other requirements of the ACA will continue. Highmark will continue to audit to verify the existence of employer-employee relationships in groups with only one or two employees enrolled.

PRE-ACA SMALL GROUP PRODUCT GUIDE THE HIGHMARK PRE-ACA RENEWAL OPTION

For Groups of 50 or Fewer Employees with Effective Dates Between July 2015 and December 2015
WESTERN PENNSYLVANIA REGION



HIGHMARK PRE-AFFORDABLE CARE ACT (ACA) RENEWAL OPTION

The Highmark Pre-ACA Renewal Option allows clients to keep the plan design they have today, or select a different plan design within the same product that may be a better option for them. These products may not provide the new requirements of the Affordable Care Act and are not subject to the tighter restrictions on pricing, so premiums are often lower.

This option is available to small groups of 50 or fewer employees with renewal dates between **July 1 and December 1, 2015**.

Highmark clients have three choices to renew coverage through the Highmark Pre-ACA Renewal Option.

1. They may renew current coverage with no changes to employee benefits. No action is required — they will be automatically enrolled.
2. They may change to another plan benefit design if it is within the same product type. They cannot move from a QHDHP to a non-QHDHP or vice versa.
3. They may move to a Community Blue product within the same product type (ie, PPO to Community Blue PPO or QHDHP to Community Blue QHDHP) as a total replacement.

PRE-ACA PPO BLUE SMALL GROUP PORTFOLIO 50 AND FEWER EMPLOYEES (WESTERN PENNSYLVANIA REGION)



MEDICAL COVERAGE													HEALTH SPENDING ACCOUNTS		PRESCRIPTION DRUG COVERAGE					
Deductible		Plan Payment Level (Coinsurance)		Out-Of-Pocket Maximum		Emergency Room	Urgent Care	Telemedicine Services	PCP-Retail	Specialist	Availability		Comprehensive Formulary-Incentive Rx-A		Comprehensive Formulary-Closed Rx-B		Progressive Formulary-Incentive Rx-C			
Network (2x Fam)	Out-Of-Network (2x Fam)	Network	Out-Of-Network	Network (2x Fam)	Out-Of-Network (2x Fam)	Network	Network	Network	Network	Network	HRA	HSA	Retail	Mail Order	Retail	Mail Order	Retail (Tier 4 \$200 Max/Rx)	Mail Order (Tier 4 \$400)		
PREMIUM PLANS																				
PPO Blue \$10	\$0	\$250	100%	80%	\$0	\$2,000	\$35	\$25	\$5	\$10	\$10			\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	N/A	N/A	
PPO Blue \$20	\$0	\$500	100%	80%	\$0	\$3,000	\$50	\$35	\$10	\$20	\$20			\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	N/A	N/A	
PPO Blue \$20/\$40	\$0	\$500	100%	80%	\$0	\$3,000	\$100	\$60	\$10	\$20	\$40			\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	N/A	N/A	
TAKE CHARGE PLANS																				
PPO Blue 90/70	\$0	\$500	90%	70%	\$500	\$1,000	10%	10%	10%	10%	10%			\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$250 90/70	\$250	\$500	90%	70%	\$1,500	\$3,000	\$75	\$50	\$10	\$20	\$30			\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$250 80/60	\$250	\$500	80%	60%	\$2,500	\$5,000	20%	20%	\$10	\$20	\$20			\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
SHARING PLANS																				
PPO Blue \$250	\$250	\$500	100%	80%	\$0	\$2,000	\$50	\$35	\$10	\$20	\$20			\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$500	\$500	\$1,000	100%	80%	\$0	\$3,000	\$75	\$40	\$5	\$20	\$20	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$750	\$750	\$1,500	100%	80%	\$0	\$5,000	\$100	\$50	\$5	\$10	\$25	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$1000	\$1,000	\$2,000	100%	80%	\$0	\$5,000	\$100	\$50	\$5	\$10	\$25	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$1250	\$1,250	\$2,500	100%	80%	\$0	\$5,000	\$100	\$50	\$5	\$10	\$25	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$1500	\$1,500	\$3,000	100%	80%	\$0	\$5,000	\$100	\$50	\$5	\$10	\$25	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$2000	\$2,000	\$4,000	100%	80%	\$0	\$2,000	\$100	\$60	\$10	\$20	\$35	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$2500	\$2,500	\$5,000	100%	80%	\$0	\$5,000	\$100	\$60	\$5	\$10	\$25	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$3000	\$3,000	\$6,000	100%	80%	\$0	\$2,000	\$100	\$60	\$10	\$20	\$35	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$5000	\$5,000	\$10,000	100%	80%	\$0	\$2,500	\$100	\$60	\$10	\$20	\$35	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
SMART PLANS																				
PPO Blue \$500 90/70	\$500	\$1,000	90%	70%	\$1,000	\$4,000	\$100	\$60	\$10	\$25	\$25	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$500 80/60	\$500	\$1,000	80%	60%	\$4,000	\$5,000	\$100	\$60	\$10	\$25	\$25	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$750 90/70	\$750	\$1,500	90%	70%	\$1,500	\$3,000	10%	10%	\$10	\$25	\$35	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$1000 80/60	\$1,000	\$2,000	80%	60%	\$1,500	\$3,000	\$100	\$60	\$10	\$25	\$35	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$1250 90/70	\$1,250	\$2,500	90%	70%	\$1,500	\$3,000	10%	10%	\$10	\$25	\$35	YES		\$8/\$35/\$50	\$20/\$90/\$125	\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
FAMILY SAVINGS PLANS																				
PPO Blue \$3000C 90/70	\$3,000 combined individual and family	\$6,000 combined individual and family	90%	70%	\$1,000 combined individual and family	\$2,000 combined individual and family	10% deductible does not apply	10% deductible does not apply	10% deductible does not apply	10% deductible does not apply	10% deductible does not apply	YES		\$8/\$35/\$50	\$20/\$90/\$125	N/A	N/A	N/A	N/A	
PPO Blue \$4000C	\$4,000 combined individual and family	\$8,000 combined individual and family	100%	80%	\$0 combined individual and family	\$4,000 combined individual and family	\$125	\$60	\$10	\$25	\$35	YES		\$8/\$35/\$50	\$20/\$90/\$125	N/A	N/A	N/A	N/A	
PPO Blue \$5000C	\$5,000 combined individual and family	\$10,000 combined individual and family	100%	80%	\$0 combined individual and family	\$5,000 combined individual and family	\$125	\$60	\$10	\$25	\$35	YES		\$8/\$35/\$50	\$20/\$90/\$125	N/A	N/A	N/A	N/A	
HEALTHY SAVINGS PLANS																				
OPEN FORMULARY INTEGRATED WITH MEDICAL DEDUCTIBLE DESIGN D (FOR HEALTHY SAVINGS PLANS ONLY)																				
PPO Blue \$1300Q	\$1,300	\$2,600	100%	80%	\$3,750	\$7,500	\$100	\$60	0% after deductible	\$20	\$35		YES	Integrated plan pays 100% after deductible	Integrated plan pays 100% after deductible	N/A	N/A	N/A	N/A	
PPO Blue \$1500Q	\$1,500	\$3,000	100%	80%	\$0	\$1,500	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible		YES	Integrated plan pays 100% after deductible	Integrated plan pays 100% after deductible	N/A	N/A	N/A	N/A	
PPO Blue \$2000Q	\$2,000	\$4,000	100%	80%	\$0	\$1,500	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible		YES	Integrated plan pays 100% after deductible	Integrated plan pays 100% after deductible	N/A	N/A	N/A	N/A	
PPO Blue \$2600Q	\$2,600	\$5,200	100%	80%	\$0	\$1,500	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible		YES	Integrated plan pays 100% after deductible	Integrated plan pays 100% after deductible	N/A	N/A	N/A	N/A	
PPO Blue \$2600Q 90/70	\$2,600	\$5,200	90%	70%	\$1,000	\$2,000	10% after deductible	10% after deductible	10% after deductible	10% after deductible	10% after deductible		YES	Integrated plan pays 90% after deductible	Integrated plan pays 90% after deductible	N/A	N/A	N/A	N/A	
PPO Blue \$3500Q 90/70	\$3,500	\$7,000	90%	70%	\$1,000	\$2,000	10% after deductible	10% after deductible	10% after deductible	10% after deductible	10% after deductible		YES	Integrated plan pays 90% after deductible	Integrated plan pays 90% after deductible	N/A	N/A	N/A	N/A	
MEMBER SELECT PLANS																				
PPO Blue \$250 80/60	\$250	\$1,000	80%	60%	\$4,000	\$5,000	\$150	\$75	\$10	\$35	\$50			N/A	N/A	N/A	N/A	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	
PPO Blue \$500 80/60	\$500	\$1,500	80%	60%	\$4,000	\$5,000	\$150	\$75	\$10	\$35	\$50	YES		N/A	N/A	N/A	N/A	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%	

	MEDICAL COVERAGE										HEALTH SPENDING ACCOUNTS		PRESCRIPTION DRUG COVERAGE				
	Deductible		Plan Payment Level (Coinsurance)		Out-of-Pocket Maximum		Emergency Room	Urgent Care	Telemedicine Services	PCP-Retail	Specialist	Availability		Comprehensive Formulary Closed Rx-B		Progressive Formulary Incentive Rx-C	
	Network (2x Fam)	Out-Of-Network (2x Fam)	Network (2x Fam)	Out-Of-Network (2x Fam)	Network (2x Fam)	Out-Of-Network (2x Fam)	Network	Network	Network	Network	Network	HRA	HSA	Retail	Mail Order	(Tier 4 \$400 max/Rx) Retail	(Tier 4 \$400 max/Rx) Mail Order
PREMIUM PLANS																	
Community Blue \$20	\$0	\$500	100%	80%	\$0	\$3,000	\$50	\$35	\$10	\$20	\$20			\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%
SHARING PLANS																	
Community Blue \$250	\$250	\$500	100%	80%	\$0	\$2,000	\$50	\$35	\$10	\$20	\$20			\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%
Community Blue \$500	\$500	\$1,000	100%	80%	\$0	\$3,000	\$75	\$40	\$5	\$20	\$20	YES		\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%
Community Blue \$750	\$750	\$1,500	100%	80%	\$0	\$5,000	\$100	\$50	\$5	\$10	\$25	YES		\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%
Community Blue \$1000	\$1,000	\$2,000	100%	80%	\$0	\$5,000	\$100	\$50	\$5	\$10	\$25	YES		\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%
Community Blue \$1250	\$1,250	\$2,500	100%	80%	\$0	\$5,000	\$100	\$50	\$5	\$10	\$25	YES		\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%
Community Blue \$1500	\$1,500	\$3,000	100%	80%	\$0	\$5,000	\$100	\$50	\$5	\$10	\$25	YES		\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%
Community Blue \$2500	\$2,500	\$5,000	100%	80%	\$0	\$5,000	\$100	\$60	\$5	\$10	\$25	YES		\$8/\$40	\$16/\$80	\$8/\$45/\$95/25%	\$16/\$90/\$190/25%
HEALTHY SAVINGS PLANS														OPEN FORMULARY INTEGRATED WITH MEDICAL DEDUCTIBLE DESIGN D (FOR HEALTHY SAVINGS PLANS ONLY)			
Community Blue \$1500Q	\$1,500	\$3,000	100%	80%	\$0	\$1,500	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	YES	Integrated Plan pays 100% after deductible	Integrated Plan pays 100% after deductible	Integrated Plan pays 100% after deductible	Integrated Plan pays 100% after deductible
Community Blue \$2600Q	\$2,600	\$5,200	100%	80%	\$0	\$1,500	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	YES	Integrated Plan pays 100% after deductible	Integrated Plan pays 100% after deductible	Integrated Plan pays 100% after deductible	Integrated Plan pays 100% after deductible

ACCESS TO QUALITY CARE

- ✓ A network of high-performing, patient-focused care providers and specialists. **There are more than 7,600 primary care physicians and specialists in western Pennsylvania alone.**
- ✓ **Access to nearly 720,000 providers** in the Blue Cross Blue Shield network across the country.
- ✓ **Health and wellness discounts** on products, services, classes and fitness facilities.

Plus...

- ✓ Reliable health care coverage and member service and support from a health insurer with **75 years' experience.**

For your convenience, Highmark connects you to every kind of care through a quality network of nearly 60 hospitals in western Pennsylvania...



NEW FOR JANUARY - DECEMBER 2015:

HIGHMARK IN-NETWORK HOSPITALS IN WESTERN PENNSYLVANIA

With Highmark, you'll have access to the region's leading health care providers, including those that are a part of Allegheny Health Network, as well as other community hospitals. You'll also have access to all UPMC facilities outside of the five-county Pittsburgh region, as shown in the hospital listing in this brochure. In-network access to oncology services at Hillman Cancer Center and all other UPMC-owned or managed cancer facilities and physicians is also included.

"CONTINUATION OF CARE" FOR MEMBERS IN TREATMENT NOW

If you or a family member is in the midst of a course of treatment with any UPMC provider – no matter what the diagnosis – you can continue to see that provider, if you wish, and benefits will be paid at the in-network level. It's your choice, and you'll want to work with your doctor to make the right decision about continuing care with your current provider.

A "SAFETY NET" FOR ALL MEMBERS

If you don't have any specific health problems but you have seen a UPMC physician in 2014, and cannot find an alternative provider in your area, you'll have extra time to change providers. For example, you may have a UPMC primary care physician or ob/gyn. Or you may have seen a UPMC specialist recently.

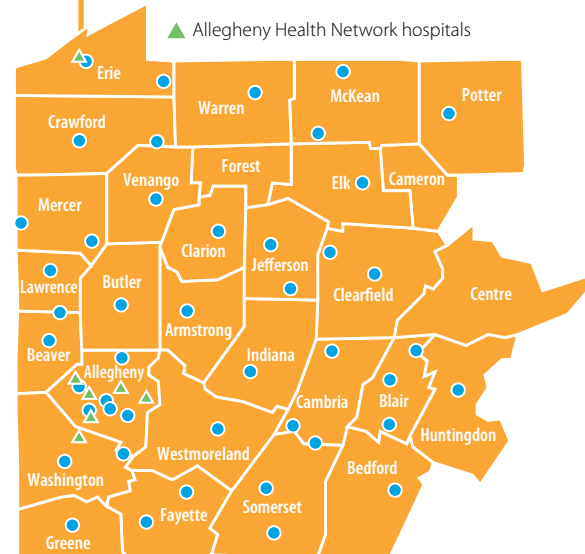
If you received care in 2014 from a UPMC provider and cannot find an alternative provider in your area, you can continue to receive care from that same provider in 2015 on an in-network basis. After 2015, you'll need to change providers if you want care at the in-network benefit level. If you choose to stay with a UPMC provider after 2015, any care you receive from that provider will be paid at the out-of-network benefit level.

Many hospitals within the Highmark network have been recognized by *U.S. News & World Report*, *Thomson Reuters*, *Health Grades* or other agencies for superb clinical outcomes and patient-focused care.

LOOKING FOR A HIGHMARK HEALTH CARE PROVIDER?

Visit **Find a Doctor or Rx** directory on HighmarkBCBS.com. Or call myCare NavigatorSM at **1-888-BLUE-428**.

As with all health coverage, it's always a good idea to check with out-of-network providers to ensure they accept Highmark coverage.



In 2015, Highmark will connect members to a health care provider network that offers patient-focused care with state-of-the-art technologies. In western Pennsylvania, this network includes nearly 60 community and specialty hospitals and more than 7,600 physicians. With vast experience in cancer, heart, behavioral health, children's and women's care, the 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
- UPMC Mercy (*Not in Community Blue*)
- West Penn Hospital
- Western Psychiatric Institute and Clinic

ARMSTRONG

- Armstrong County Memorial Hospital

BEAVER

- Heritage Valley Beaver

BEDFORD

- UPMC Bedford Memorial

BLAIR

- Nason Hospital
- Tyrone Hospital
- UPMC Altoona

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
- UPMC Hamot

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
- UPMC Horizon

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

- Excelsa Frick Hospital
- Excelsa Latrobe Area Hospital
- Excelsa Westmoreland Hospital

As of Jan. 1, 2015.

For a complete list of providers, please visit the **Find a Doctor or Rx** directory on HighmarkBCBS.com.