

2024



MEDICARE ADVANTAGE

SNEAK PEEK



2024



MEDICARE ADVANTAGE

HIGHLIGHTS

- **NEW PPO Premier plan** offers most generous MA benefits and lowest out-of-pocket costs
- **\$0 HMO in Western PA Includes \$24 Part B Premium Giveback**
- **\$0 PPO with \$60 Part B Premium Giveback**
- **\$0 T1 and T2 Rx copays on most plans**
- **More generous dental allowances and additional services covered on most plans throughout PA**
- **Low to no coinsurance on comprehensive dental across the state**
- **Flexible Utility Support and Healthy Food allowance on both Wholecare DSNP Diamond and Ruby plans**

**This document does not include all plans and/or benefits.*

All benefits/premiums are subject to CMS approval. Confidential and competitively sensitive.

TOGETHER BLUE MEDICARE HMO

- \$0 HMO Plan available in Allegheny, Butler, Erie, Washington, and Westmoreland Counties
- \$24 Part B Premium Giveback
- First \$ INN dental with increased allowance and no coinsurance
- \$0 PCP and Specialist copays
- \$10 PT copay
- High value, AHN-led narrow network
- High level service model with Highmark/AHN Together Connect team



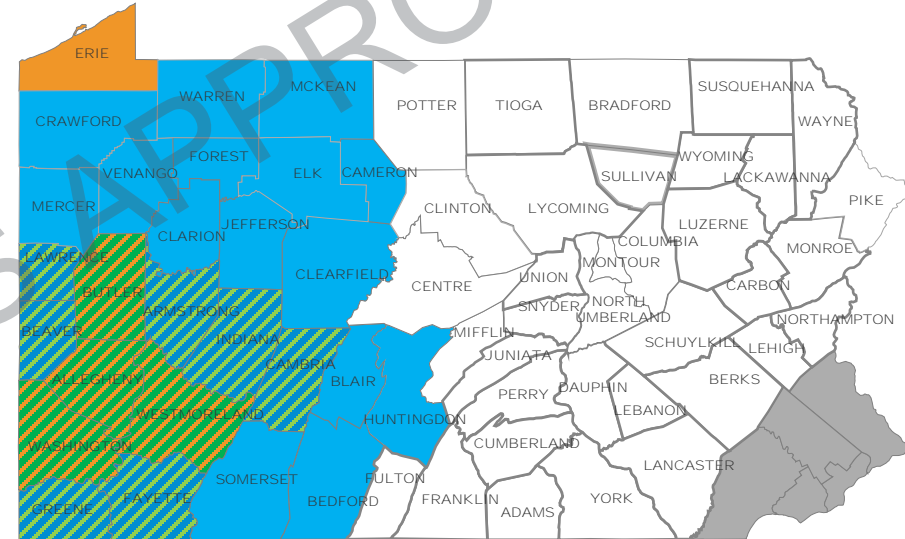
	HMO Signature (GAE)
Monthly Premium	\$0 (\$24 Giveback)
MOOP	\$6700
PCP Visit	\$0
Specialist Visit	\$0
Inpatient Hospital	\$200/admit
Dental	\$1500 Allowance (0%)
OTC Allowance	\$75 Per Quarter
Preferred Rx 31 day	\$0/\$0/\$47/\$100/33%

Greater Allegheny/Erie

Signature: \$0

Western PA COMMUNITY BLUE MEDICARE HMO

- \$0 HMO Signature plan throughout Western PA
- Part B Givebacks on Signature plans
- Generous dental allowance now includes 0% coinsurance
- \$0 T1 and T2 copays for retail prescriptions
- Prestige plan has more extensive Venture formulary
- \$0 PCP, Specialist, Lab copays on Prestige plan
- In-patient PER STAY copay means peace of mind regardless of length of stay
- Access to high quality providers and hospitals across Pennsylvania



	Signature (WPA)	Signature (GAE)	Prestige
Monthly Premium	\$0 (\$4 Giveback)	\$0 (\$4 Giveback)	\$50
MOOP	\$6000	\$6700	\$5500
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$25	\$30	\$0
Inpatient Hospital	\$250/admit	\$295/admit	\$200/admit
Dental	\$3000 Allowance (0%)	\$3000 Allowance (0%)	\$3500 Allowance (0%)
OTC Allowance	\$100 Per Quarter	\$75 Per Quarter	\$75 Per Quarter
Preferred Rx 31-day retail	\$0/\$0/\$42/\$100/33%	\$0/\$0/\$42/\$100/33%	\$0/\$0/\$40/\$95/33%

WPA

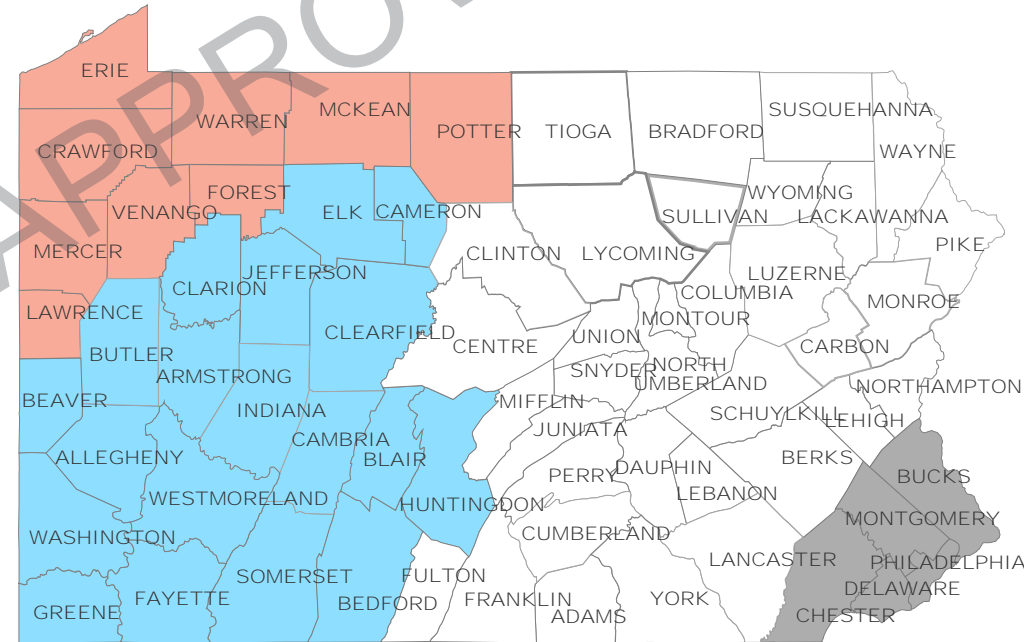
Price: \$0
Signature

Greater Allegheny/Erie
Price: \$0
Signature

Southwest PA
Price: \$50
Prestige

COMPLETE BLUE PPO

- \$0 PPO Plan available throughout Western PA
- In-Network Access to all UPMC facilities and providers
- Low copays for Specialist visits
- First \$ INN dental with generous allowance and lowered coinsurance
- \$0 T1 and T2 copays for retail prescriptions
- Predictable out-of-network benefits provide network flexibility
- BlueCard access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country
- Complete Blue PPO Premier offers lowest out-of-pocket costs



	PPO Signature (WPA)	PPO Signature (Northwest)	PPO Distinct (WPA/Northwest)	PPO Premier (WPA/Northwest)
Monthly Premium	\$0 (\$4 Giveback)	\$0 (\$4 Giveback)	\$27	\$55
MOOP	\$6950	\$6950	\$6500	\$4900
PCP Visit	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$25 IN; \$25 OON	\$25 IN; \$25 OON	\$10 IN; \$10 OON	\$0 IN; \$0 OON
Inpatient Hospital	\$150/day (days 1-3)	\$250/admit	\$225/admit	\$225/admit IN; OON
Dental	\$2500 Allowance (20%)	\$2500 Allowance (20%)	\$3000 Allowance (10%)	\$3000 Allowance (0%)
OTC Allowance	\$100 Per Quarter	\$125 Per Quarter	\$145 Per Quarter	\$120 Per Quarter
Preferred Rx 31 day	\$0/\$0/\$47/\$100/33%	\$0/\$0/\$47/\$100/33%	\$0/\$0/\$42/\$100/33%	\$0/\$0/\$42/\$100/33%

WPA

Signature: \$0

Distinct: \$27

Premier: \$55

Northwest PA

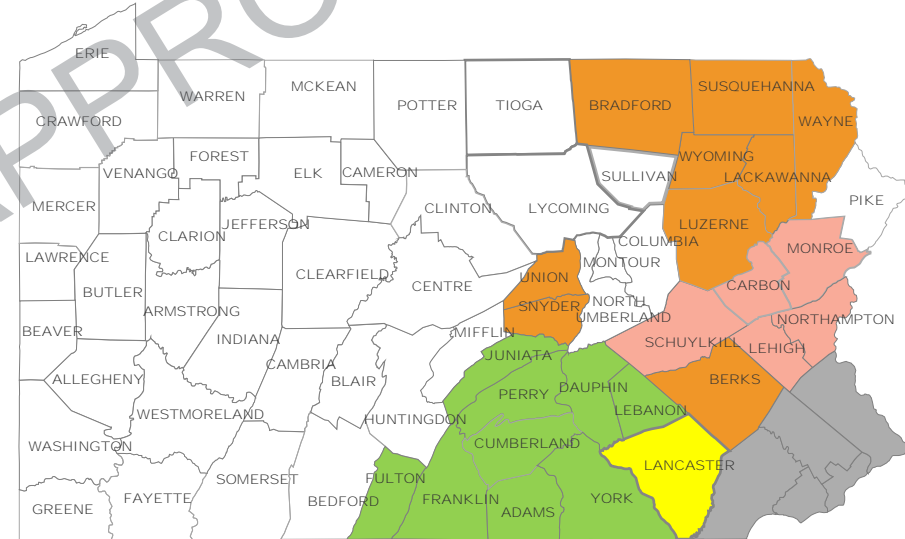
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Distinct: \$27

Premier: \$55

Central PA/NEPA COMMUNITY BLUE MEDICARE HMO

- \$0 HMO Signature plan CPA/NEPA, Lancaster, and Lehigh Valley
- Part B Givebacks on all plans– amounts vary by region
- Generous dental allowance now includes 0% comprehensive coinsurance
- \$0 T1 and T2 Rx copays
- \$0 Specialist copay in all regions
- In-patient PER STAY copay means peace of mind regardless of length of stay
- Access to high quality providers and hospitals across Pennsylvania



	Signature (CPA/NEPA/Lancaster)	Signature (Lehigh Valley)
Monthly Premium	\$0 (\$4 Giveback)	\$0 (\$27 Giveback)
MOOP	\$6500	\$6500
PCP Visit	\$0	\$0
Specialist Visit	\$0	\$0
Inpatient Hospital	\$250/admit	\$295/admit
Dental	\$3000 Allowance (0%)	\$3000 Allowance (0%)
OTC Allowance	\$25 Per Quarter	\$125 Per Quarter
Preferred Rx 31 day retail	\$0/\$0/\$47/\$100/33%	\$0/\$0/\$47/\$100/33%

Lehigh Valley

Price: \$0
Signature

CPA

Price: \$0
Signature

NEPA

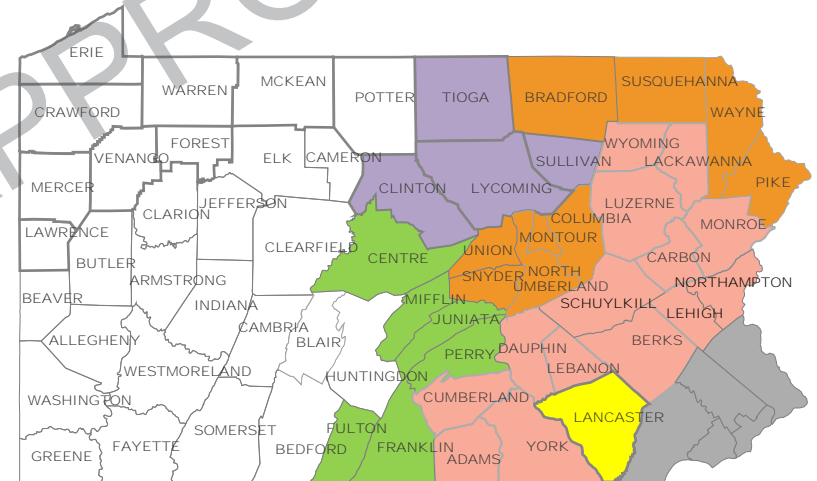
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Lancaster

Price: \$0
Signature

COMMUNITY BLUE MEDICARE PPO SIGNATURE

- \$0 PPO Plan available throughout CPA/NEPA
- \$25 Part B Givebacks throughout most of the region
- Increased dental allowance with low comprehensive coinsurance throughout region
- Plus PPO region has exclusive In-Network access to Geisinger Medical
- In-patient PER STAY copay means peace of mind regardless of length of stay
- Predictable out-of-network benefits provide network flexibility
- [BlueCard](#) access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country



Plus PPO

Price: \$0
Signature

Other CPA

Price: \$0
Signature

Lehigh Valley/ Harrisburg/Scranton

Price: \$0
Signature

Other NEPA

Price: \$0
Signature

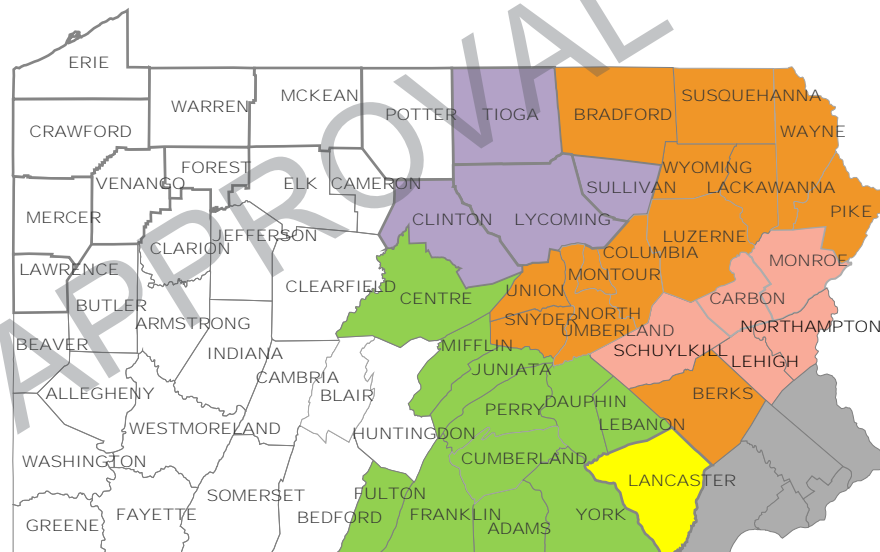
Lancaster

Price: \$0
Signature

	PPO Signature (Lancaster)	PPO Signature (LV/Harrisburg/Scranton)	Plus PPO Signature	PPO Signature (Other CPA/NEPA)
Monthly Premium	\$0 (\$25 Giveback)	\$0 (\$25 Giveback)	\$0 (\$25 Giveback)	\$0 (\$4 Giveback)
MOOP	\$8300	\$8300	\$8300	\$7550
PCP Visit	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$30 IN; \$30 OON	\$30 IN; \$30 OON	\$30 IN; \$30 OON	\$25 IN; \$25 OON
Inpatient Hospital	\$325/admit	\$325/admit	\$395/admit	\$250/admit
Dental	\$2500 Allowance (20%)	\$2500 Allowance (20%)	\$2500 Allowance (20%)	\$2500 Allowance (20%)
OTC Allowance	\$100 Per Quarter	\$100 Per Quarter	\$100 Per Quarter	\$100 Per Quarter
Preferred Rx 31 day	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%

COMMUNITY BLUE MEDICARE PPO DISTINCT and PREMIER

- Low-priced PPO Distinct provides cost predictability and affordability with \$3,000 dental allowance
- NEW PPO Premier offers most generous MA benefits and lowest out-of-pocket costs including first \$ INN dental with 0% comprehensive coinsurance
- Low inpatient hospital stay per admit copays
- \$0 T1 & T2 prescriptions
- Predictable out-of-network benefits provide network flexibility
- BlueCard access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country



Plus PPO

Distinct: \$27
Premier: \$55

Lancaster

Distinct: \$27
Premier: \$55

CPA

Distinct: \$27
Premier: \$55

Lehigh Valley

Distinct: \$27
Premier: \$55

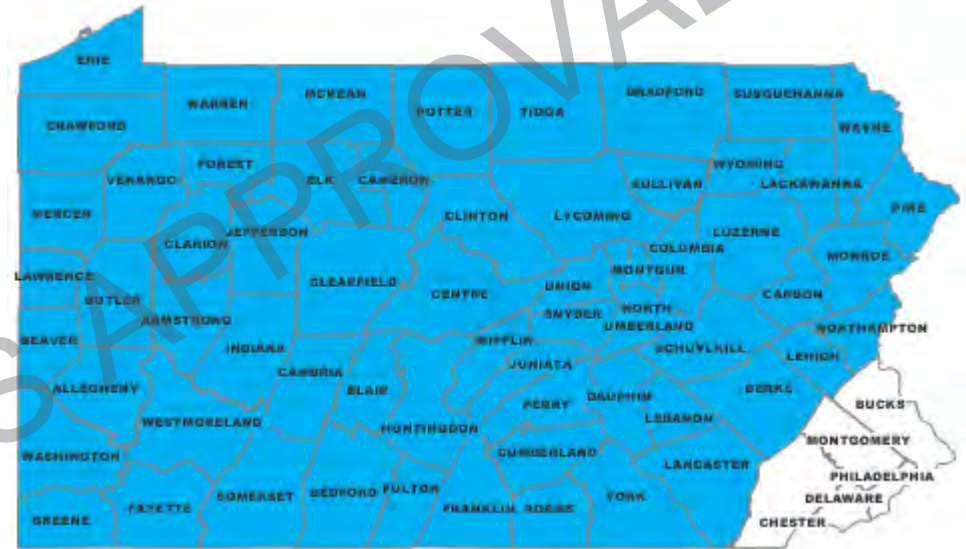
NEPA

Distinct: \$27
Premier: \$55

	PPO Distinct (Lancaster)	PPO Distinct (LV/CPA/NEPA)	Plus PPO Distinct	NEW PPO Premier
Monthly Premium	\$27	\$27	\$27	\$55
MOOP	\$6000	\$6000	\$6000	\$4900
PCP Visit	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$10 IN; \$10 OON	\$20 IN; \$20 OON	\$20 IN; \$20 OON	\$0 IN; \$0 OON
Inpatient Hospital	\$200/admit	\$200/admit	\$250/admit	\$200/admit IN; OON
Dental	\$3000 Allowance (10%)	\$3000 Allowance (10%)	\$3000 Allowance (10%)	\$3000 Allowance (0%)
OTC Allowance	\$170 Per Quarter	\$145 Per Quarter	\$145 Per Quarter	\$120 Per Quarter
Preferred Rx 31 day	\$0/\$0/\$42/\$100/33%	\$0/\$0/\$42/\$100/33%	\$0/\$0/\$42/\$100/33%	\$0/\$0/\$42/\$100/33%

FREEDOM BLUE PPO VALOR

- \$0 PPO Plan available throughout most of Pennsylvania
- \$60 Part B Premium Giveback
- Great option for Veterans receiving prescription coverage elsewhere
- In-Network Access to all Freedom Blue PPO facilities across the region
- \$0 copays for PCP visits and \$10 Specialist copays
- \$5 copays for outpatient mental health services
- \$15 PT copays
- Access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country



	PPO Valor (PA)
Monthly Premium	\$0 (\$60 Giveback)
MOOP	\$6000
PCP Visit	\$0 IN; \$0 OON
Specialist Visit	\$10 IN; \$10 OON
Inpatient Hospital	\$275/admit
Dental	\$3000 Allowance (20%)
OTC Allowance	\$100 Per Quarter
Preferred Rx 31 day	Not Covered

All PA Highmark Counties

Valor: \$0

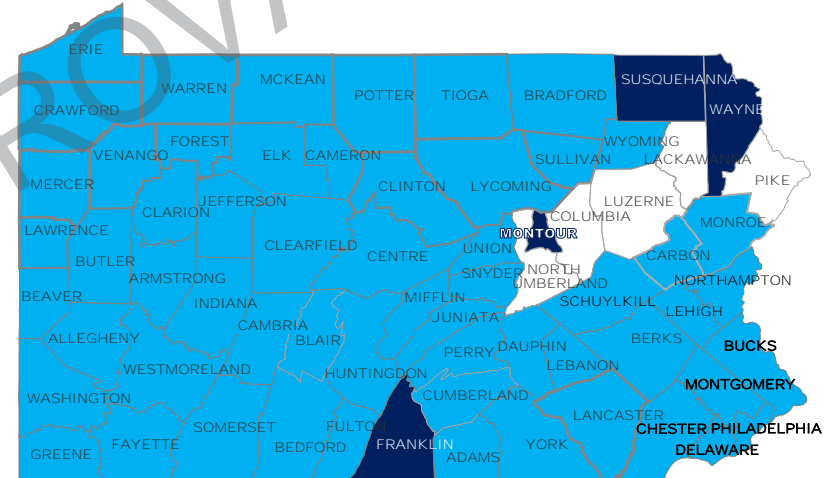
2024



A PRODUCT FOR EVERY CONSUMER!

WHOLECARE DSNP

- 4 new counties added to service area
- Plans include BlueCard access for prior authorization care in Blues plan service areas outside of Pennsylvania
- Ruby plan now includes Utility Support and Healthy Food Benefits
- Flexible Utility Support and Healthy Food allowance on both plans offers members ability to split amounts (within allowance)
- \$0 Rx costs for all members



	Diamond	Ruby
Monthly Premium	\$0	\$0
MOOP	\$8850	\$6700
PCP Visit	\$0	\$0
Specialist Visit	\$0	\$25 Copay
Inpatient Hospital	\$0	\$250 Copay Days 1-6, \$0 Copay Days 7 to 90 Authorization Required
Dental	\$8000 Annually	\$3500 Annually
OTC Allowance	\$320 per quarter	\$140 per quarter
Utility Support and Healthy Food Benefits	\$175 monthly	\$35 monthly
Transportation	100 one-way medical and non-medical trips within a 60-mile radius or 80-miles if granted with prior approval. Mileage reimbursement available with using personal car.	30 one-way health related plan approved trips. Trip limit 60-mile radius. Extra mileage with prior approval and mileage reimbursement available with using personal car.

Diamond

Ruby