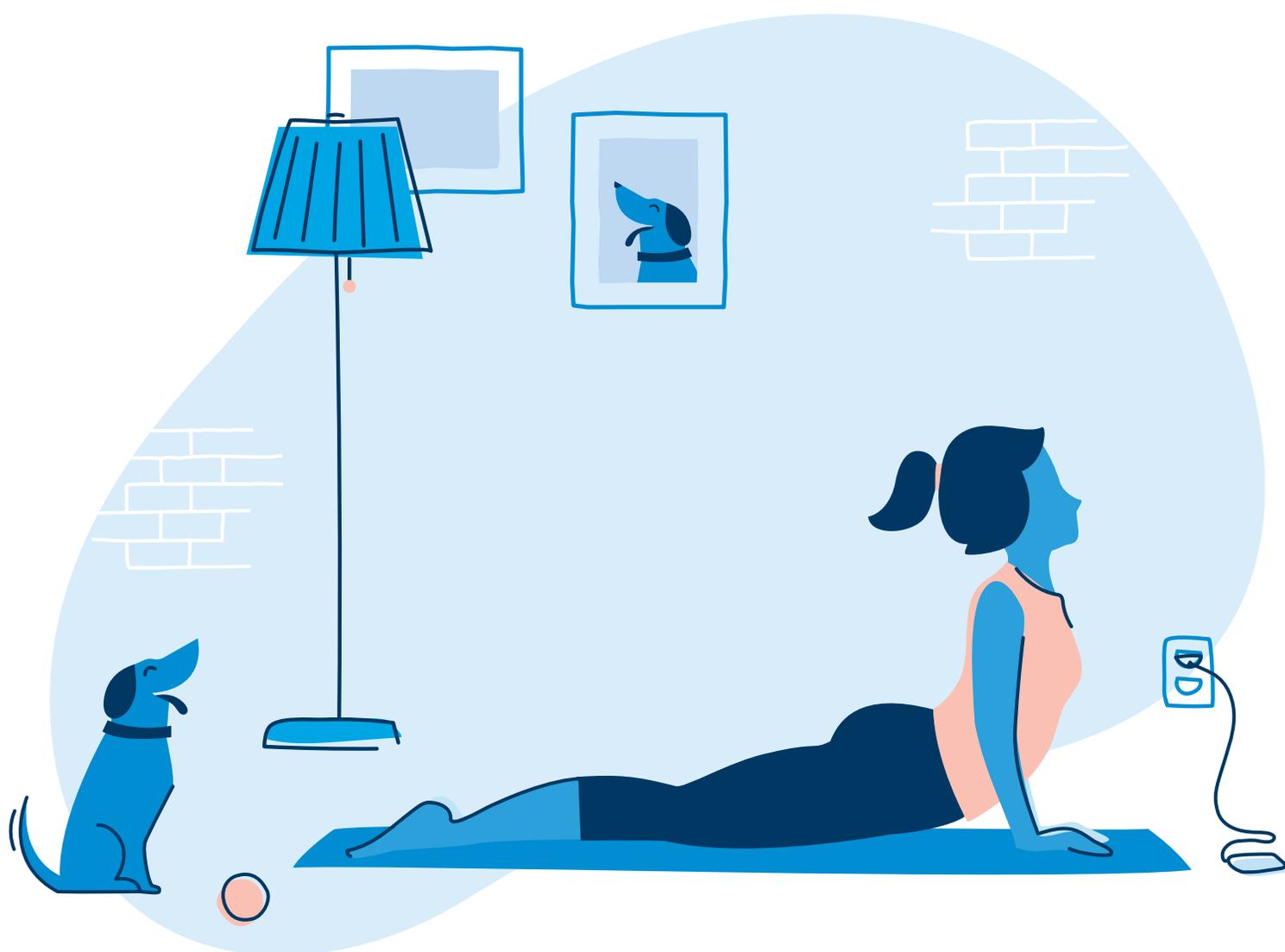


A plan with quality, convenience, and savings.

We thought you'd like the sound of that.



Lehigh Valley Flex Blue

HIGHMARK 

Care and coverage that work together for you.

That's quite a combo.

And so is this: Highmark Blue Shield and Lehigh Valley Health Network have teamed up to bring you coverage that combines local access to expert doctors and hospitals with seriously lower costs.

And we've done it just for you.

Highlights you'll love with Lehigh Valley Flex Blue



Out-of-pocket savings

when you go to providers participating at the Enhanced Value level of benefits



Nationwide coverage

for peace of mind from sea to shining sea



High-quality care

close to where you live and work

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That's the nutshell version.
Turn the page for more details.

Time to level up.

Lehigh Valley Flex Blue is a plan with two in-network levels. That means every time you use your coverage, you have a choice between providers that participate at two benefit levels — Enhanced Value and Standard Value.

You get high-quality care at either level. But Enhanced Value has some real advantages.

See for yourself.

* Check the provider directory to find other in-network providers participating at the Enhanced Value benefit level.

Why choose Enhanced Value?

Savings

It's pretty simple. When you visit providers participating at the Enhanced Value level of benefits, you pay less for high-quality care.

How much less? Sometimes a lot.
Turn to pages 14-17 for an example.

Expert local providers

At the Enhanced Value level, you get access to Lehigh Valley Health Network, which includes:*

- 10 hospital campuses
- 20 ExpressCARE locations
- 27 health centers
- 2,000+ doctors and providers
- The region's only Level 1 trauma center with additional qualifications in pediatric and geriatric trauma
- The region's only children's hospital and Level IV NICU
- Nationally recognized cancer care



It's good to have options.

There's more than one level of network coverage with Lehigh Valley Flex Blue.

Because we're flexible like that.

* Most plans cover many in-network preventive screenings with no out-of-pocket costs. Check your benefit booklet to see what's covered under your health plan.

Choices and perks for being a Highmark Blue Shield member

Standard Value

You gain other in-network provider options at the Standard Value level of benefits. You can receive covered services, but you will generally pay more out of pocket.

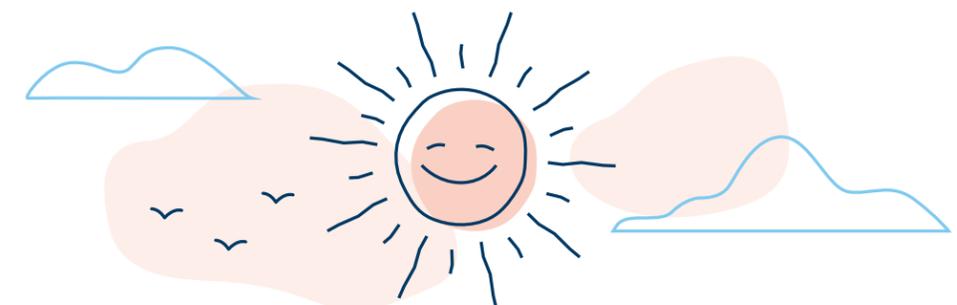
Out of network

PPO plans: You can receive covered services from an out-of-network provider, but you will pay the most out of pocket.

EPO plans: For EPO plans, there are no out-of-network benefits. The one exception is emergency care — in that case — it's always covered.

More perks

- Routine checkups, immunizations, and a bunch of other preventive services are typically covered at 100% no matter which in-network level you choose.* So, no excuses.
- No referral? No problem. You don't need one to see a specialist.
- All emergency care is always covered at the Enhanced Value benefit level — in or out of network.

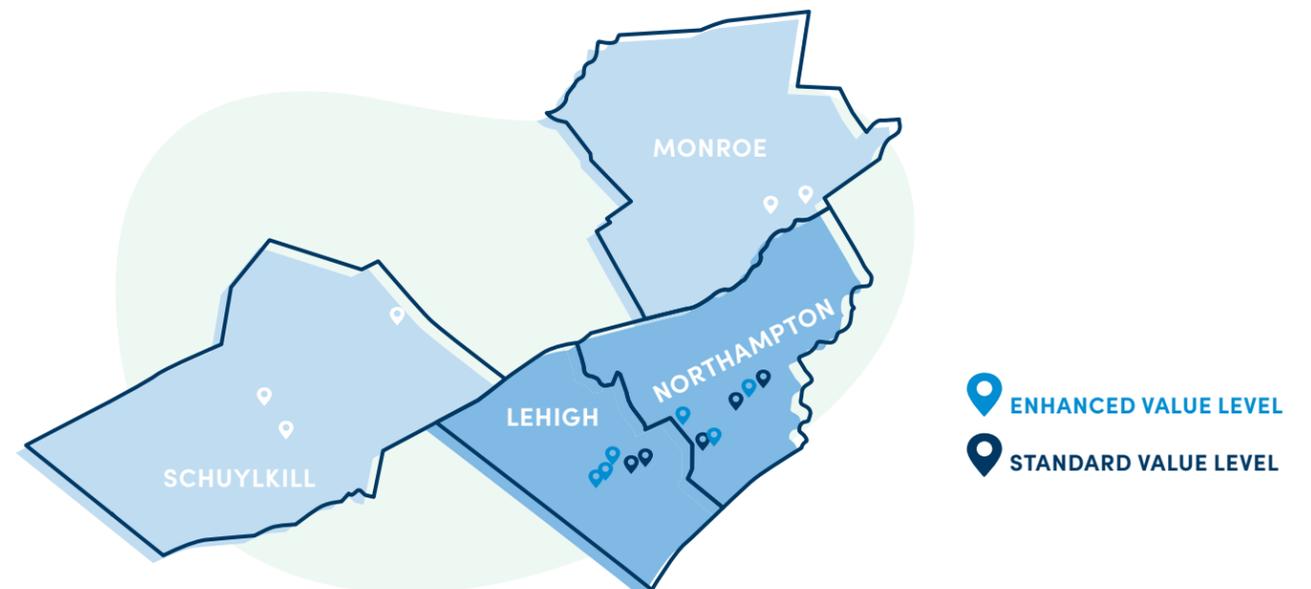


Home sweet home.

It's no secret. We have a sweet spot for Lehigh, Northampton, Schuylkill, and Monroe counties.

County	Enhanced Value Level	Standard Value Level
LEHIGH	<ul style="list-style-type: none"> - Lehigh Valley Hospital - Cedar Crest - Lehigh Valley Hospital - Coordinated Health Allentown - Lehigh Valley Hospital - 17th Street - Lehigh Valley Reilly Children's Hospital 	<ul style="list-style-type: none"> - St. Luke's Hospital - Allentown - St. Luke's Hospital - Sacred Heart

NORTHAMPTON	<ul style="list-style-type: none"> - Lehigh Valley Hospital - Coordinated Health Bethlehem - Lehigh Valley Hospital - Hecktown Oaks - Lehigh Valley Hospital - Muhlenberg 	<ul style="list-style-type: none"> - St. Luke's Hospital - Anderson - St. Luke's Hospital - Bethlehem - St. Luke's Hospital - Easton Campus
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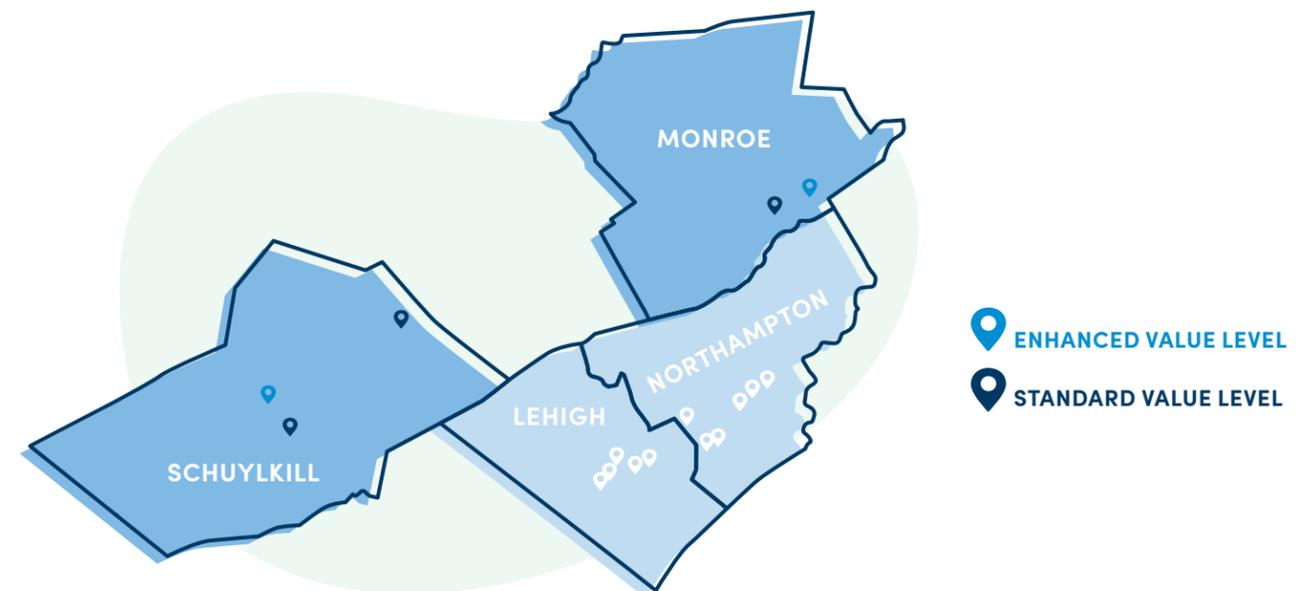


But wait, that's not all.

No, we didn't forget Monroe and Schuylkill counties.

You're covered close to home — and across the Lehigh Valley.

County	Enhanced Value Level	Standard Value Level
SCHUYLKILL	- Lehigh Valley Hospital - Schuylkill	- St. Luke's Hospital - Miners - Geisinger St. Luke's Hospital
MONROE	- Lehigh Valley Hospital - Pocono	- St. Luke's Hospital - Monroe
OTHER PA COUNTIES	- Lehigh Valley Hospital - Hazleton	- St. Luke's Hospital - Lehighton - Geisinger Wyoming Valley Medical Center - Wilkes-Barre General Hospital - All other network providers



Coverage here, there, and everywhere.

When you have Highmark, it really is a small world.

* Members have access to BlueCard® providers in Bucks, Montgomery, Philadelphia, Chester, and Delaware counties, as well as out of state.

** According to the Blue Cross Blue Shield Association.

Care beyond expectations and ZIP codes.

Highmark brings you one of the most recognized names in health care. Plus, with BlueCard, you have access to thousands of providers and hospitals nationwide. When you're outside of PA, providers in the local Blue Cross and/or Blue Shield plan will recognize and honor your card. And BlueCard providers participate at the Enhanced benefit level.*

YOU HAVE ACCESS TO: _____

THE LARGEST PHYSICIAN AND HOSPITAL NETWORKS IN THE U.S. WITH OVER

1.7 million PROVIDERS, INCLUDING **95%** OF ALL HOSPITALS**



Finding care, staying healthy, understanding your plan.

We make it all super easy.

So easy, you might forget it's insurance.

VIRTUAL MEDICINE



Face-to-face with a doctor, 24/7.

Need to see a doctor but don't want to leave your couch? Get a diagnosis, treatment plan, or prescription any time, right from your phone or computer. Just call the number on the back of your ID card. That's laid-back-in-a-recliner easy.

MY CARE NAVIGATORSM



Your appointments, booked for you.

It's as simple as calling 1-888-BLUE-428. We'll help you find the in-network doctor you need and reserve some space on their calendar for a checkup. Which means less on-hold music for you.

BLUES ON CALLSM



Answers from a health pro, 24/7.

Medical concerns during off hours? Just call 1-888-BLUE-428 to get guidance from a registered nurse or a health coach any time and put your worries to bed.

ONLINE TOOLS & MEMBER WEBSITE



Your entire plan at your fingertips.

No more searching for old files or waiting on snail mail. Your digital ID card, Find a Doctor tool, deductible progress, and claims status are all available online at highmarkblueshield.com.

COST ESTIMATOR



Know what you'll owe for care.

Before making an appointment for a test, scan, or procedure, Cost Estimator helps you avoid a surprise on your bill after the fact.

WELLNESS



Personalized support for health goals.

Looking to lose weight? Quit smoking? Be more active? Get guidance based on your lifestyle, trackers to measure your progress, and resources like Sharecare[®] to make healthy choices and keep you motivated. Once you're enrolled, visit mycare.sharecare.com.

A what-if scenario.

You're hiking with your dog at Lehigh Gorge State Park when — pop! — there goes your knee.

Ouch! That's going to need surgery.

Here's how Lehigh Valley Flex Blue works.



STEP 1:

Find in-network doctors.

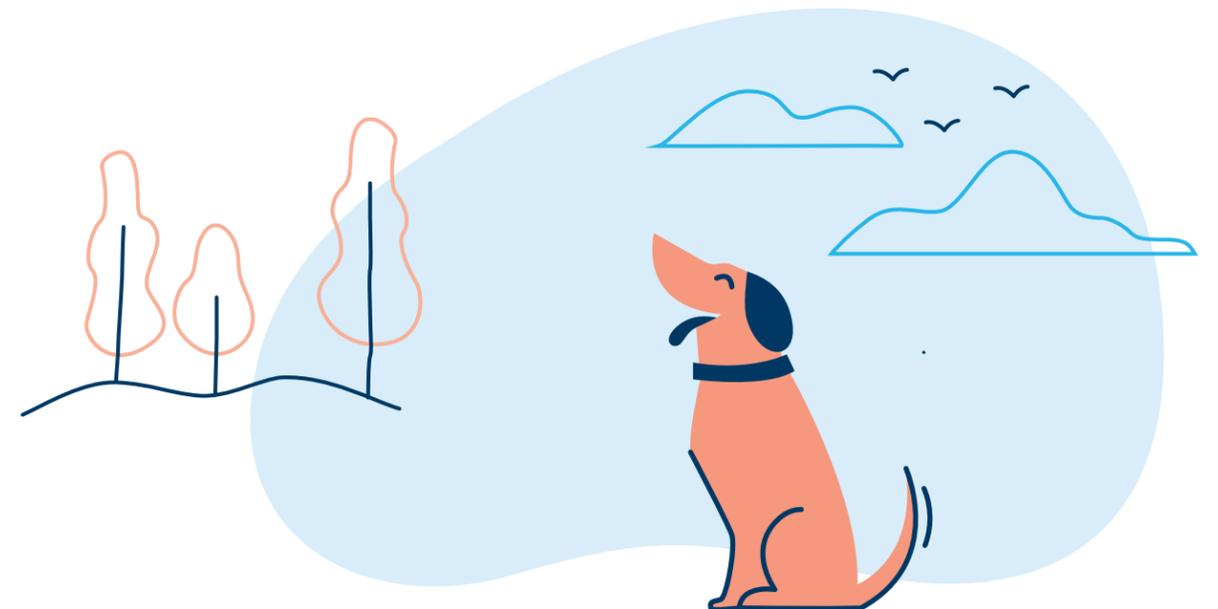
Just call My Care Navigator (1-888-258-3428) or visit highmarkblueshield.com and click Find a Doctor. Bonus! You don't need a referral to see a specialist.



STEP 2:

Compare your options.

You'll have your choice of providers participating at the Enhanced and Standard Value level of benefits. Cost Estimator can help you decide. Or turn the page for a sample comparison.



Let's break it all down.

You've narrowed your options to two network providers — Dr. Bestcare at the Enhanced Value level and Dr. Healthwright at the Standard Value level.*

No worries about quality. You know it'll be great no matter who you choose.

But there is one major difference. See for yourself.

* Examples are for illustrative purposes only. They do not reflect any actual situations or payments involving Highmark members. You can check your group-specific benefits in your benefit grid in your enrollment materials.

DR. BESTCARE

Participating at the Enhanced Value level

You've never visited Dr. Bestcare before, but she comes highly rated.

\$8,500

HIGHMARK'S ALLOWED AMOUNT FOR KNEE SURGERY

Nice! You're getting a special discounted rate that Highmark has negotiated with our Enhanced Value partners.

\$500

YOUR ANNUAL DEDUCTIBLE

Your deductible — how much you pay before your insurance kicks in — is generally lower when you choose a doctor participating at the Enhanced Value level.

\$8,000

BALANCE DUE

\$0 (0% of balance due)

YOUR COINSURANCE

This keeps getting better. You don't have to pay coinsurance at the Enhanced Value benefit level.

\$8,000

WHAT WE PAY

This one's on us.

\$500 (deductible + coinsurance)

WHAT YOU PAY

Since it's the beginning of your plan year, all you have to pay is your deductible. Have fun with your new knee!

DR. HEALTHWRIGHT

Participating at the Standard Value level

Dr. Healthwright fixed your wrist when you broke it a few years ago.

\$9,000

HIGHMARK'S ALLOWED AMOUNT FOR KNEE SURGERY

Even at the non-discounted Standard Value rate, you're still getting quality care at an affordable price.

\$1,500

YOUR ANNUAL DEDUCTIBLE

Your annual deductible is higher when you choose providers participating at the Standard Value level. But any Enhanced Value deductibles you've paid this year count toward your Standard Value deductible — and vice versa.

\$7,500

BALANCE DUE

\$2,250 (30% of balance due)

YOUR COINSURANCE

You'll be responsible for a percentage of the balance due at the Standard level of benefits...

\$5,250

WHAT WE PAY

...but Highmark will pay for most of it.

\$3,750 (deductible + coinsurance)

WHAT YOU PAY

Your coinsurance and deductible are both higher at the Standard Value level, so choosing Dr. Healthwright will cost you more.

Thanks for reading to the end.

For your dedication, here's a sweet glossary of insurance lingo.

Health care lingo, translated.

When you're choosing a plan, you're bound to see certain terms over and over. Here's a cheat sheet for a few of the most important ones.

Premium

The monthly amount you or your employer pay so you have health coverage.

Deductible

The set amount you pay for a health service before your plan starts paying.

Copay

The set amount you pay for a covered service. For example: \$15 for a doctor visit or \$6 for a prescription.

Coinsurance

The percentage you owe, after your deductible. For example, if your plan pays 80%, you pay 20%.

Plan Allowance

The set amount your plan will pay for a health service, even if your provider bills for more.

In-Network Provider

A doctor or hospital that accepts your plan allowance and cost-sharing as full payment. They won't bill you extra, but you could still have to pay your copays.

Maximum Out-of-Pocket

The most you'd pay for covered care. If you hit this amount, your plan pays 100% after that.

Formulary

The list of medicines covered by your plan, sorted by tier. Lower tiers usually mean lower copays.

Our friends in the legal department asked us to include this. Enjoy all the nitty gritty details.

My Care Navigator is a service mark of Highmark Inc.

Blues On Call is a service mark of the Blue Cross and Blue Shield Association.

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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>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ATTENTION: Si vous parlez français, les services d’assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d’identité (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d’identità (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

注：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。ID カードの裏に明記されている番号に電話をおかけください（TTY：711）。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.



Lehigh Valley Flex Blue

06/21 Z MX755169