



**2021**  
**PRODUCT**

**SNEAK PEEK**



## HIGHLIGHTS

- **NEW** \$35 Complete Blue PPO in Western PA Includes In Network Access to UPMC
- **NEW** \$20 Part B Premium Buy Back on \$0 HMO in Lehigh Valley
- \$20 Part B Premium Buy Back remains on \$0 PPO in Lancaster County
- Premium reductions on most Security Blue HMO-POS and Freedom Blue PPO plans
- Additional **Comprehensive Dental** benefits to include **Crowns & Root Canals** on select plans



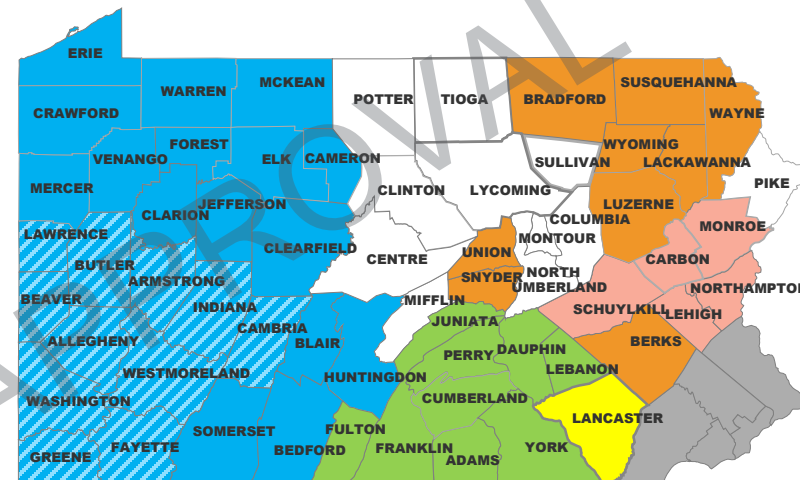
*Overall Member Satisfaction with Medicare Advantage Plans*

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# HIGHMARK 2021 OUR MOST COMPETITIVE PORTFOLIO YET!

## COMMUNITY BLUE MEDICARE HMO

- \$0 Signature plan in Western PA, CPA/NEPA, and Lehigh Valley
- Part B Buybacks in select regions
- Additional Comprehensive Dental select plans to include Crowns and Root Canals
- \$0 PCP copay
- Added Product in Blair, Carbon, Franklin, Fulton Counties
- Access to high quality providers and hospitals across Pennsylvania
- Signature plan in CPA/NEPA offers enhanced medical and prescription drug benefits, excludes supplemental benefits



 CB Signature only

 CB Signature & Prestige

	Signature (WPA)	Prestige (WPA)	Signature (CPA/NEPA)	Signature (Lehigh Valley)
<b>Monthly Premium</b>	\$0 (\$3 Buyback)	\$249	\$0 (\$3 Buyback)	\$0 (\$20 Buyback)
<b>MOOP</b>	\$7550	\$6700	\$7550	\$6500
<b>PCP Visit</b>	\$0	\$0	\$0	\$0
<b>Specialist Visit</b>	\$30	\$25	\$20	\$25
<b>Inpatient Hospital</b>	\$295/admit	\$225/admit	\$250/admit	\$295/admit
<b>Comprehensive Dental</b>	\$500 Allowance (50%)	\$250 Allowance (50%)	Not Covered	\$2000 Allowance (50%)
<b>OTC</b>	\$25 Per Quarter	Not Covered	Not Covered	\$100 Per Quarter
<b>Preferred Rx 31 day</b>	\$0/\$5/\$47/\$100/33%	\$0/\$13/\$45/\$95/33%	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%
<b>Standard Rx 31 day</b>	\$7/\$15/\$47/\$100/33%	\$5/\$19/\$47/\$100/33%	\$7/\$15/\$47/\$100/33%	\$7/\$15/\$47/\$100/33%

### WPA

**Price: \$0\***  
Signature

### WPA

**Price: \$249\***  
Prestige

### Lehigh Valley

**Price: \$0\***  
Signature

### CPA

**Price: \$0\***  
Signature

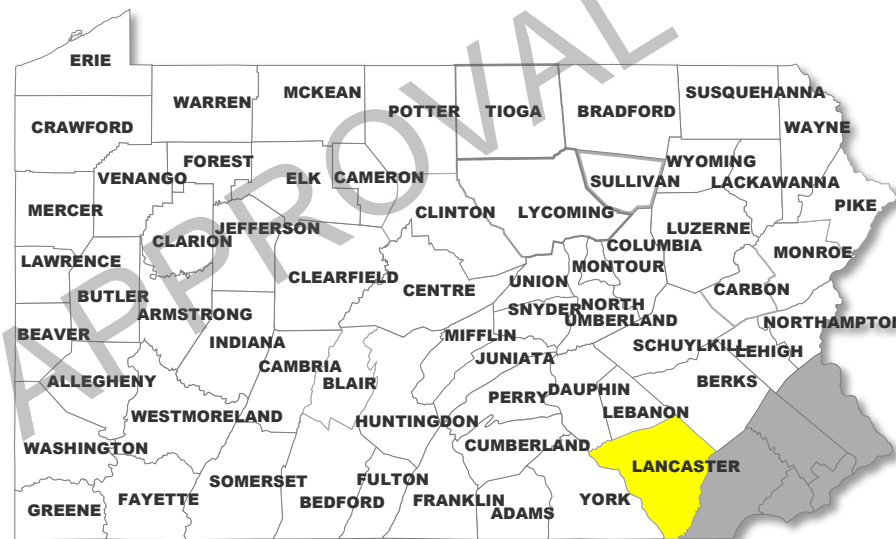
### NEPA

**Price: \$0\***  
Signature

# HIGHMARK 2021 OUR MOST COMPETITIVE PORTFOLIO EVER!

## COMMUNITY BLUE MEDICARE LANCASTER

- \$0 PPO Plan with **\$20 Part B Premium Buy Back** and attractive benefit package include \$2000 Comprehensive Dental, OTC benefit and low Inpatient Hospital Copay
- Extremely Competitive mid-priced PPO with enhanced medical benefits
- \$0 deductible on all plans IN or OON
- PPOs offer predictable out-of-network benefits and network flexibility
- HMO Signature in CPA/NEPA offers enhanced medical and prescription drug benefits, excludes supplemental benefits



	HMO Signature	PPO Signature	PPO Distinct
Monthly Premium	\$0 (\$3 Buyback)	\$0 (\$20 Buyback)	\$35
MOOP	\$7550	\$7550	\$6500
PCP Visit	\$0	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$20	\$30 IN; \$30 OON	\$25 IN; \$25 OON
Inpatient Hospital	\$250/admit	\$395/admit IN; \$275/day (days 1-5) OON	\$275/admit IN; \$325/admit OON
Comprehensive Dental	Not Covered	\$2000 Allowance (50%)	\$2000 Allowance (50%)
OTC	Not Covered	\$75 Per Quarter	\$75 Per Quarter
Preferred Rx 31 day	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%
Standard Rx 31 day	\$7/\$15/\$47/\$100/33%	\$7/\$15/\$47/\$100/33%	\$7/\$15/\$47/\$100/33%

### Lancaster HMO

Price: \$0\*  
Signature

### Lancaster PPO

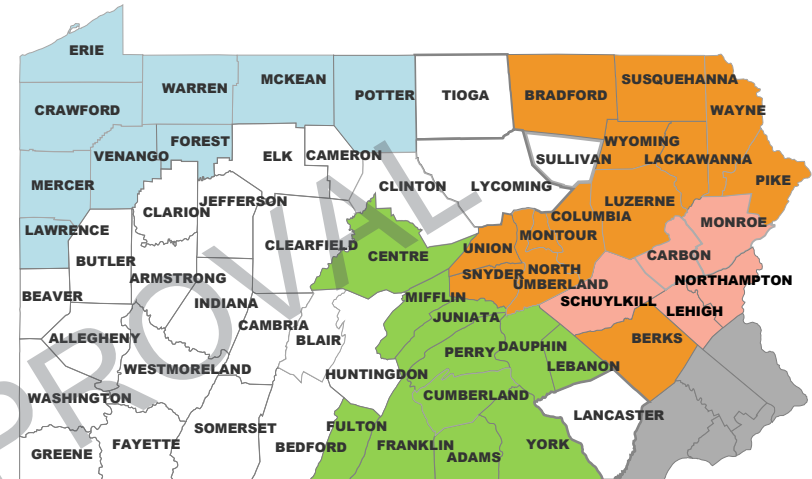
Price: \$0\*  
Signature

Price: \$35\*  
Distinct

# HIGHMARK 2021 OUR MOST COMPETITIVE PORTFOLIO EVER!

## COMMUNITY BLUE MEDICARE PPO

- \$0 PPO Plan in Northwest, CPA, NEPA regions
- Added plan to Columbia, Montour, and Northumberland Counties
- Predictable out-of-network benefits provide network flexibility
- Access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country
- Robust supplemental benefits including routine dental, vision, hearing and SilverSneakers®
- **ENHANCED** Comprehensive Dental to include coverage for root canals and crowns on all plans



### WPA - NW

Price: \$0\*  
Signature

### CPA

Price: \$0\*  
Signature

Price: \$35  
Distinct

### Lehigh Valley

Price: \$0\*  
Signature

Price: \$35\*  
Distinct

### NEPA

Price: \$0\*  
Signature

Price: \$35  
Distinct

	PPO Signature (WPA: NW)	PPO Signature (LV/CPA/NEPA)	PPO Distinct (LV/CPA/NEPA)
Monthly Premium	\$0 (\$3 Buyback)	LV:\$0; HB:\$0; N/E:\$0 (\$3 Buyback)	LV:\$35; HB:\$35; N/E:\$35
MOOP	\$6500	\$7550	\$6500
PCP Visit	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$30 IN; \$30 OON	\$35 IN; \$35 OON	\$30 IN; \$30 OON
Inpatient Hospital	\$325/admit IN; \$475/admit OON	\$395/admit IN; \$225/day (days 1-7) OON	\$325/admit IN; \$375/admit OON
Comprehensive Dental	\$750 Allowance (50%)	\$2000 Allowance (50%)	\$2000 Allowance (50%)
OTC	\$25 Per Quarter	\$75 Per Quarter	\$75 Per Quarter
Preferred Rx 31 day	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%
Standard Rx 31 day	\$7/\$15/\$47/\$100/33%	\$7/\$15/\$47/\$100/33%	\$7/\$15/\$47/\$100/33%

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# HIGHMARK<sup>®</sup> 2021 OUR MOST COMPETITIVE PORTFOLIO EVER!

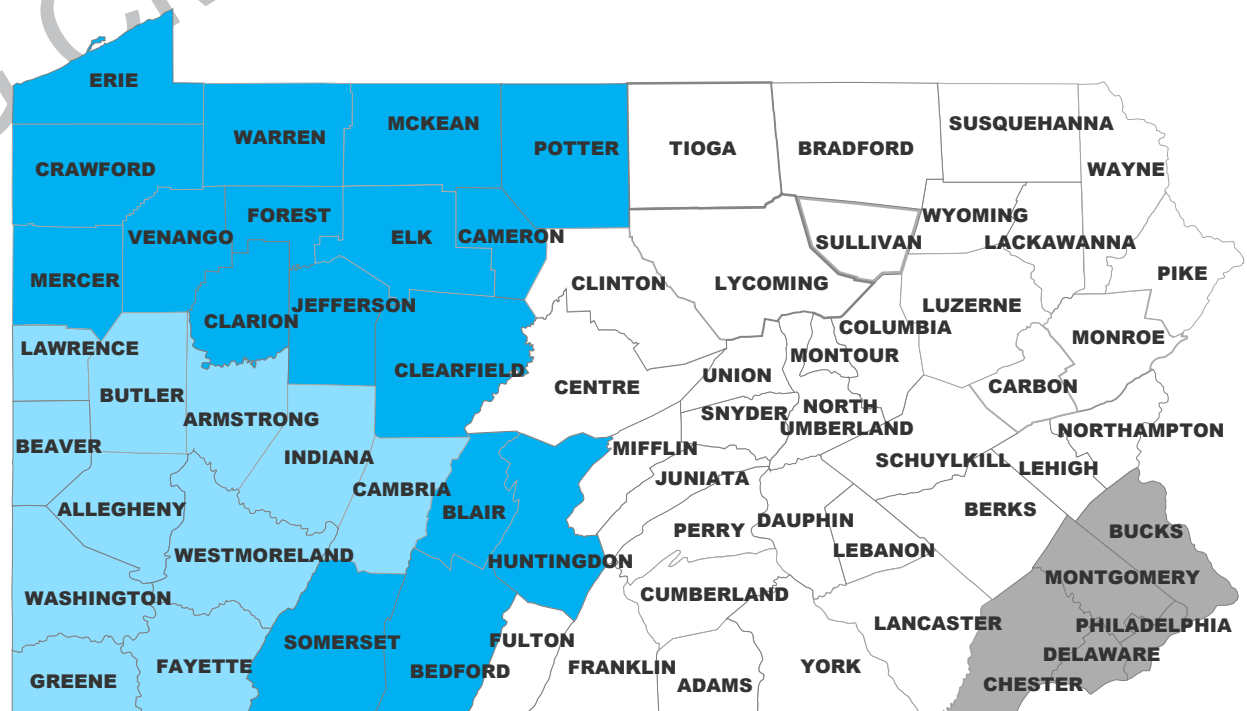
## COMPLETE BLUE PPO

- **NEW** \$35 PPO Plan available throughout Western PA
- **In-Network Access** to all UPMC facilities and providers
- Competitive mid-priced PPO with enhanced medical benefits
- \$0 deductible on all plans IN or OON
- **Enhanced** Comprehensive Dental to include Crowns and Root Canals
- Access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country
- Robust supplemental benefits including routine dental, vision, hearing and SilverSneakers<sup>®</sup>

**WPA – SW / WC**

**Price: \$35\***  
Distinct

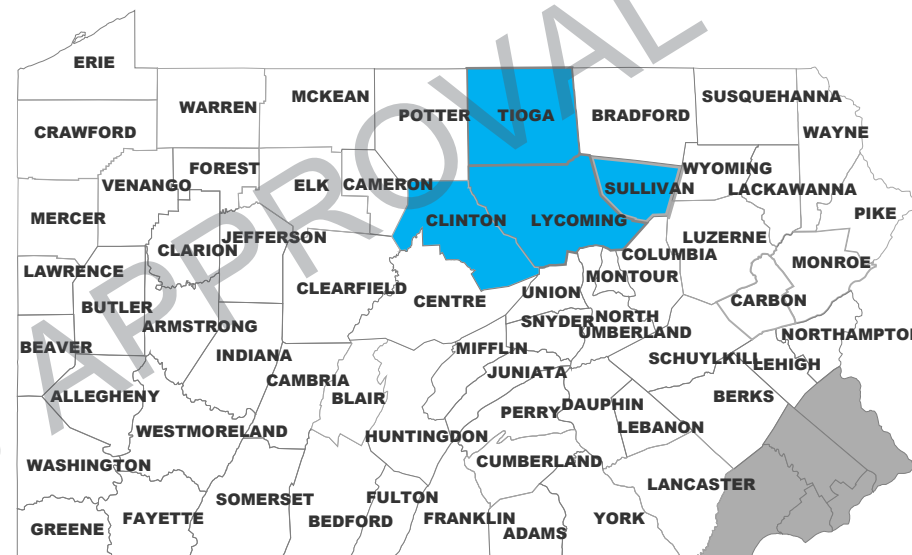
	PPO Distinct (WPA)
Monthly Premium	\$35
MOOP	\$6500
PCP Visit	\$0 IN; \$0 OON
Specialist Visit	\$30 IN; \$30 OON
Inpatient Hospital	\$325/admit IN; \$395/admit OON
Comprehensive Dental	\$750 Allowance (50%)
OTC	\$25 Per Quarter
Preferred Rx 31 day	\$0/\$9/\$47/\$100/33%
Standard Rx 31 day	\$7/\$20/\$47/\$100/33%



# HIGHMARK 2021 OUR MOST COMPETITIVE PORTFOLIO EVER!

## COMMUNITY BLUE MEDICARE PLUS PPO

- **EXCLUSIVE** in-network access to Geisinger Medical Center Danville
- \$0 PPO Plan
- Competitive mid-priced PPO with enhanced medical benefits
- **Expanded** Comprehensive Dental to include Crowns and Root Canals
- OTC on all plans
- Robust supplemental benefits including routine dental, vision, hearing and SilverSneakers®



	Plus PPO Signature	Plus PPO Distinct
Monthly Premium	\$0 (\$3 Buyback)	\$35
MOOP	\$7550	\$6500
PCP Visit	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$35 IN; \$35 OON	\$30 IN; \$30 OON
Inpatient Hospital	\$395/admit IN; \$275/day (days 1-5) OON	\$375/admit IN; \$200/day (days 1-5) OON
Comprehensive Dental	\$2000 Allowance (50%)	\$2000 Allowance (50%)
OTC	\$75 Per Quarter	\$75 Per Quarter
Preferred Rx 31 day	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%
Standard Rx 31 day	\$7/\$15/\$47/\$100/33%	\$7/\$15/\$47/\$100/33%

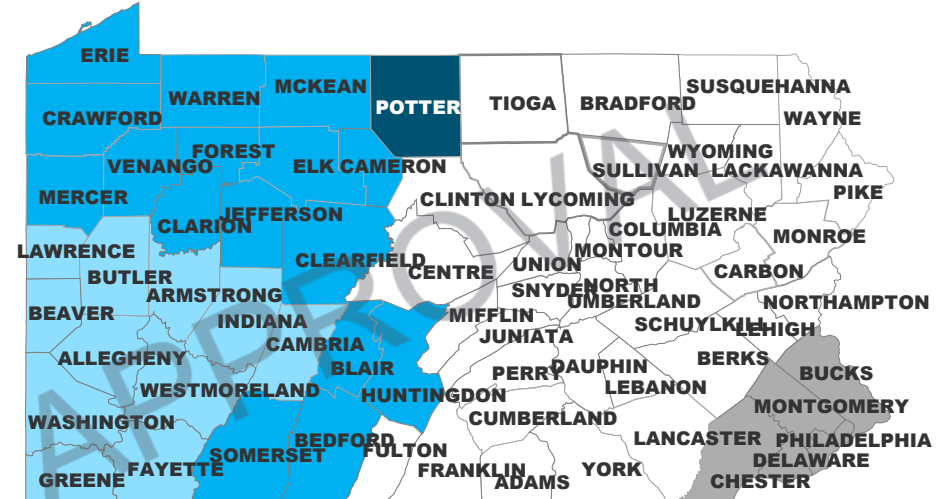
### Plus PPO

**Price: \$0\***  
Signature

**Price: \$35\***  
Distinct

## SECURITY BLUE HMO-POS

- Stable benefit designs from prior year
- Reduced Premiums on all plans
- Competitively priced premiums with \$0 deductible
- Robust supplemental benefits including routine dental, vision, hearing and SilverSneakers®
- Includes in-network access to UPMC



### Southwest

**Price: \$54\***  
Basic

**Price: \$199\***  
Standard

**Price: \$63\***  
Value Rx

**Price: \$266\***  
Deluxe

### West Central

**Price: \$57\***  
Basic

**Price: \$165\***  
Standard

**Price: \$58\***  
Value Rx

**Price: \$225\***  
Deluxe

### Potter

**Price: \$57\***  
Basic

**Price: \$185\***  
Standard

**Price: \$58\***  
Value Rx

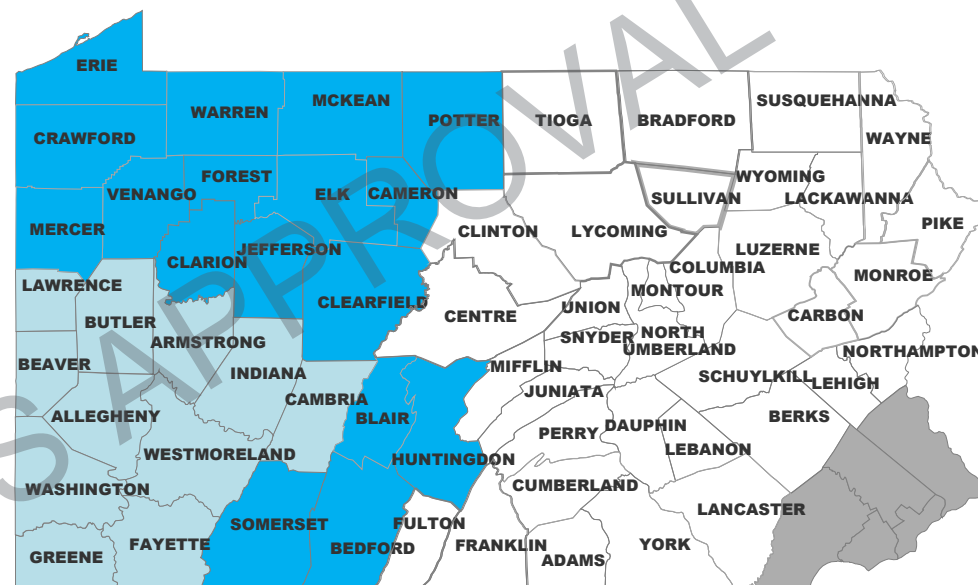
**Price: \$225\***  
Deluxe

	Basic	Value Rx	Standard	Deluxe
<b>Monthly Premium</b>	SW: \$54.00 WC: \$57.00 Potter: \$57.00	SW: \$63.00 WC: \$58.00 Potter: \$58.00	SW: \$199 WC: \$165 Potter: \$185	SW: \$266 WC: \$225 Potter: \$225
<b>MOOP</b>	\$5900	\$5500	\$5000	\$4500
<b>PCP Visit</b>	\$0 IN; \$0 POS	\$0 IN; \$0 POS	\$0 IN; \$0 POS	\$0 IN; \$0 POS
<b>Specialist Visit</b>	\$30 IN; \$30 POS	\$40 IN; \$40 POS	\$30 IN; \$30 POS	\$25 IN; \$25 POS
<b>Inpatient Hospital</b>	\$340/admit IN; \$390/admit POS	\$220/day (days 1-5) IN; \$270/day (days 1-5) POS	\$335/admit IN; \$385/admit POS	\$210/admit IN; \$260/admit POS
<b>Preferred Rx 31 day</b>	Not Covered	\$0/\$13/\$45/\$95/33%	\$0/\$13/\$44/\$100/33%	\$0/\$13/\$42/\$100/33%
<b>Standard Rx 31 day</b>	Not Covered	\$5/\$19/\$47/\$100/33%		

# HIGHMARK 2021 OUR MOST COMPETITIVE PORTFOLIO EVER!

## FREEDOM BLUE PPO – WESTERN PA

- Premium reductions and stable benefits
- In-network access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country and out-of-network coverage
- Robust supplemental benefits including routine dental, hearing, vision, and SilverSneakers®
- Includes in-network access to UPMC



	ValueRx	Select	Classic
Monthly Premium	SW: \$75 / WC: \$72	SW: \$170 / WC: \$131	SW: \$281 / WC: \$254
MOOP	\$5500	\$5000	\$4500
PCP Visit	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$40 IN; \$40 OON	\$30 IN; \$30 OON	\$25 IN; \$25 OON
Inpatient Hospital	\$220/day (days 1-5) IN; \$220/day (days 1-5) OON	\$350/admit IN; \$350/admit OON	\$210/admit IN; \$210/admit OON
Preferred Rx 31 day	\$0/\$13/\$45/\$95/33%	\$0/\$13/\$45/\$95/33%	\$0/\$13/\$45/\$95/33%
Standard Rx 31 day	\$5/\$19/\$47/\$100/33%	\$5/\$19/\$47/\$100/33%	\$5/\$19/\$47/\$100/33%

### Southwest

**Price: \$75\***  
ValueRx

**Price: \$170\***  
Select

**Price: \$281\***  
Classic

### West Central

**Price: \$72\***  
ValueRx

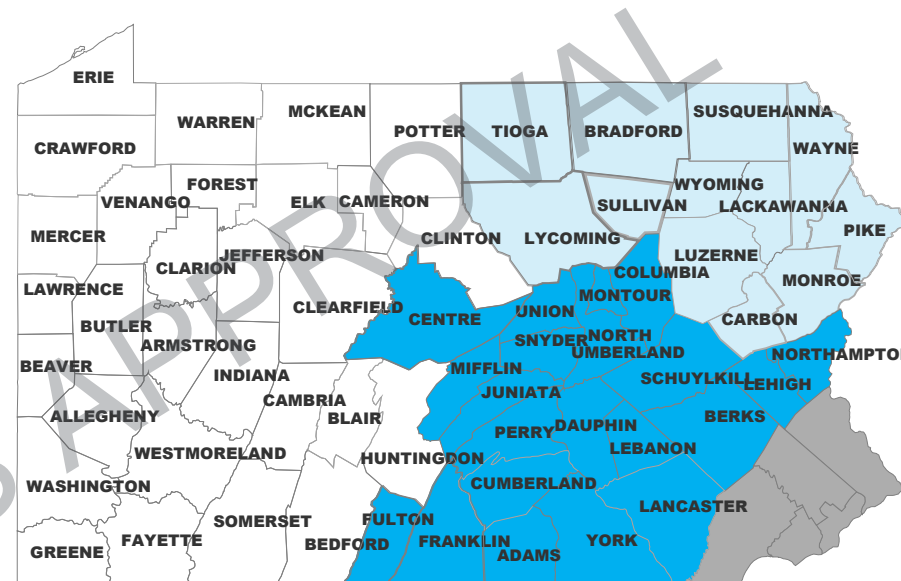
**Price: \$131\***  
Select

**Price: \$254\***  
Classic

# HIGHMARK 2021 OUR MOST COMPETITIVE PORTFOLIO EVER!

## FREEDOM BLUE PPO – CPA/NEPA

- One of the largest networks of doctors and hospitals in the state; including UPMC Pinnacle, UPMC Susquehanna, WellSpan, Penn State Health, Lehigh Valley & St. Luke's
- Premium reductions on most plans and stable plan design from prior year
- Reduced PCP copays to \$0 In or Out of Network
- In-network access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country and out-of-network coverage
- Robust supplemental benefits including routine dental, hearing, vision, and SilverSneakers®



	Basic	ValueRx	Standard	Deluxe
<b>Monthly Premium</b>	\$66	\$70	\$175	\$288
<b>MOOP</b>	\$5900	\$5500	\$5000	\$4500
<b>PCP Visit</b>	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON
<b>Specialist Visit</b>	\$35 IN; \$35 OON	\$40 IN; \$40 OON	\$35 IN; \$35 OON	\$30 IN; \$30 OON
<b>Inpatient Hospital</b>	\$340/admit IN; \$340/admit OON	\$245/day (days 1-5) IN; \$245/day (days 1-5) OON	\$475/admit IN; \$475/admit OON	\$235/admit IN; \$235/admit OON
<b>Preferred Rx 31 day</b>	Not Covered	\$0/\$13/\$45/\$95/33%	\$0/\$13/\$45/\$95/33%	\$0/\$13/\$45/\$95/33%
<b>Standard Rx 31 day</b>	Not Covered	\$5/\$19/\$47/\$100/33%	\$5/\$19/\$47/\$100/33%	\$5/\$19/\$47/\$100/33%

### CPA/NEPA

**Price: \$66\***  
Basic

**Price: \$70\***  
ValueRx

**Price: \$175\***  
Standard

**Price: \$288\***  
Deluxe