2022 HI MEDICARE ADVANTAGE





2022 HIGHMARK. W. MEDICARE ADVANTAGE

HIGHLIGHTS

- NEW \$0 PPO in Western PA Includes In Network Access to UPMC
- NEW \$23 Part B Premium Buy Back on \$0 PPO in 15 CPA/NEPA counties
- Premium Reductions on all PPO Distinct plans from \$35 to \$25
- \$0 cost sharing for Diabetic Supplies and addition of Diabetic Senior Savings model
- Increased allowance for Comprehensive Dental and OTC benefits

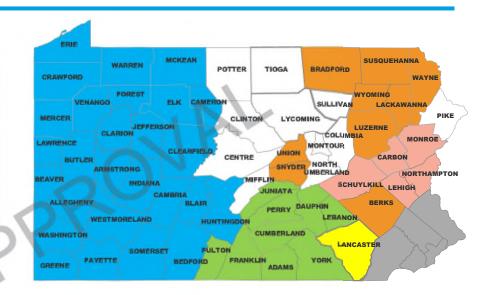
This document does not include all plans and/or benefits. All benefits/premiums are subject to CMS approval. Confidential and competitively sensitive.



A PRODUCT FOR EVERY CONSUMER!

COMMUNITY BLUE MEDICARE HMO

- \$0 HMO Signature plan in Western PA, CPA/NEPA, Lancaster, and Lehigh Valley
- Part B Buybacks on all plans— amounts vary by region
- Increased allowance for Comprehensive Dental and OTC in Western PA and Lehigh Valley
- \$0 Specialist copay in CPA, NEPA, Lancaster, and Lehigh Valley
- Diabetic Senior Savings model added in CPA, NEPA, Lancaster and Lehigh Valley
- Access to high quality providers and hospitals across Pennsylvania



	Signature (WPA)	Signature (CPA/NEPA/ Lancaster)	Signature (Lehigh Valley)
Monthly Premium	\$0 (\$3 Buyback)	\$0 (\$3 Buyback)	\$0 (\$23 Buyback)
МООР	\$7550	\$7550	\$6700
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$30	\$0	\$0
Inpatient Hospital	\$295/admit	\$250/admit	\$295/admit
Comprehensive Dental	\$2500 Allowance (50%)	Not Covered	\$3000 Allowance (50%)
OTC Allowance	\$75 Per Quarter	Not Covered	\$125 Per Quarter
Preferred Rx 31 day retail	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%
Diabetic Savings Model	No	Yes	Yes

WPA

Price: \$0* Signature

Lehigh Valley

Price: \$0* Signature CPA

Price: \$0* Signature

NEPA

Lancaster

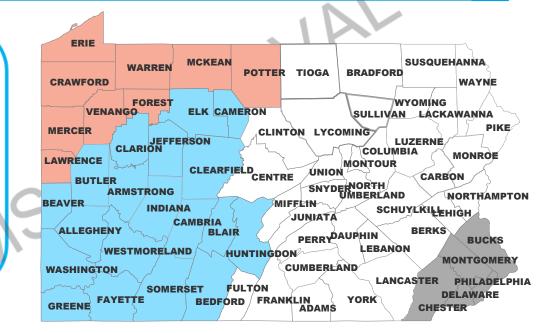
Price: \$0* Signature Price: \$0*
Signature



A PRODUCT FOR **EVERY CONSUMER!**

COMPLETE BLUE PPO

- NEW! \$0 PPO Plan available throughout Western PA
- In-Network Access to all UPMC facilities and providers
- Premium reduction from \$35 to \$25
- Increased allowance for comprehensive dental and OTC
- Added Diabetic Senior Savings Model to Distinct plan
- Predictable out-of-network benefits provide network flexibility
- Access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country



	PPO Signature (WPA)	PPO Signature (Northwest)	PPO Distinct (WPA/Northwest)
Monthly Premium	\$0 (\$3 Buyback)	\$0 (\$3 Buyback)	\$25
MOOP	\$7550	\$6500	\$6500
PCP Visit	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$35 IN; \$35 OON	\$30 IN; \$30 OON	\$25 IN; \$25 OON
Inpatient Hospital	\$150/day (days 1-3) IN; \$300/day (days 1-3) OON	\$325/admit IN; \$475/admit OON	\$295/admit IN; \$395/admit OON
Comprehensive Dental	\$2000 Allowance (50%)	\$2000 Allowance (50%)	\$3000 Allowance (50%)
OTC Allowance	\$75 Per Quarter	\$75 Per Quarter	\$105 Per Quarter
Preferred Rx 31 day	\$0/\$7/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%
Diabetic Savings Model	No	No	Yes

WPA

Signature: \$0

Distinct: \$25

Northwest PA

Signature: \$0

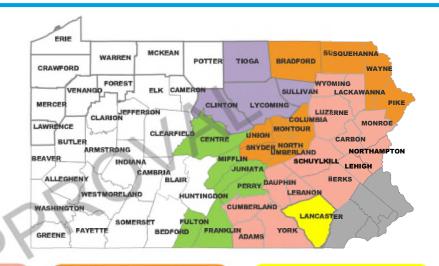
Distinct: \$25



A PRODUCT FOR EVERY CONSUMER!

COMMUNITY BLUE MEDICARE PPO SIGNATURE

- \$0 PPO Plan
- · \$23 Part B Buybacks throughout most of the region
- Plus PPO region has exclusive In-Network access to Geisinger Medical
- Increased Comprehensive Dental and OTC allowances
- Predictable out-of-network benefits provide network flexibility
- 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

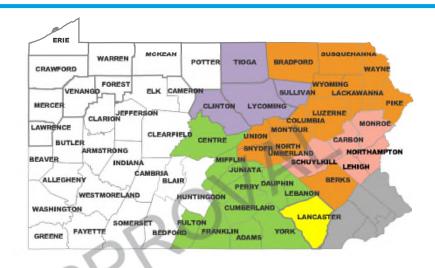
	PPO Signature (Lancaster)	PPO Signature (LV/Harrisburg /Scranton)	Plus PPO Signature	PPO Signature (Other CPA/NEPA)	
Monthly Premium	\$0 (\$23 Buyback)	\$0 (\$23 Buyback)	\$0 (\$23 Buyback)	\$0 (\$3 Buyback)	
МООР	\$7550	\$7550	\$7550	\$7550	
PCP Visit	\$0 IN; \$0 OON				
Specialist Visit	\$30 IN; \$30 OON				
Inpatient Hospital	\$325/admit IN; \$275/day (days 1-5) OON	\$325/admit IN; \$225/day (days 1-7) OON	\$395/admit IN; \$275/day (days 1-5) OON	\$325/admit IN; \$225/day (days 1-7) OON	
Comprehensive Dental	\$2500 Allowance (50%)	\$2500 Allowance (50%)	\$2500 Allowance (50%)	\$2500 Allowance (50%)	
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%	
Diabetic Savings Model	No	No	No	No	



A PRODUCT FOR EVERY CONSUMER!

COMMUNITY BLUE MEDICARE PPO DISTINCT

- Premium reduction from \$35 to \$25
- Low inpatient hospital stay per admit copays
- Increased allowance for comprehensive dental and OTC
- Reduced specialist visit copays
- · Added Diabetic Senior Savings Model
- · Predictable out-of-network benefits provide network flexibility
- Access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country



Plus PPO

Price: \$25
Distinct

CPA

Price: \$25 Distinct

Lehigh Valley

Price: \$25 Distinct

NEPA

Price: \$25
Distinct

Lancaster

Price: \$25
Distinct

	PPO Signature (Lancaster)	PPO Signature (LV/CPA/NEPA)	Plus PPO Signature
Monthly Premium	\$25	\$25	\$25
МООР	\$6500	\$6500	\$6500
PCP Visit	\$0 IN; \$0 OON	\$0 IN; \$0 OON	\$0 IN; \$0 OON
Specialist Visit	\$10 IN; \$10 OON	\$25 IN; \$25 OON	\$25 IN; \$25 OON
Inpatient Hospital	\$275/admit IN; \$325/admit OON	\$295/admit IN; \$375/admit OON	\$295/admit IN; \$200/day (days 1-5) OON
Comprehensive Dental	\$3000 Allowance (50%)	\$3000 Allowance (50%)	\$3000 Allowance (50%)
OTC Allowance	\$150 Per Quarter	\$125 Per Quarter	\$125 Per Quarter
Preferred Rx 31 day	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%	\$0/\$5/\$47/\$100/33%
Diabetic Savings Model	Yes	Yes	Yes