

CHOOSE A HEALTH PLAN THAT'S ALL ABOUT YOU

The Capital BlueCross family of companies offers a variety of plans to meet your needs and budget. And all of them come with the security of a name trusted for over 75 years — and a card accepted in all 50 states.

Here's what you need to know to compare plans and select coverage that's right for you.

Choose a Plan in Three Easy Steps

1. Decide if you will buy on or off the Health Insurance Marketplace

The difference? You may be eligible for financial help from the government to help pay the cost of your premiums if you purchase coverage on the Marketplace. We offer the same plans and premiums on and off the Marketplace.*

2. Choose your cost-sharing

Metal level designations enable you to compare similar plans. You'll find deductible levels starting at \$0 and a range of copayment options to suit your needs and budget.

3. Select a network

Most plans are available as a PPO or HMO.

Look inside for plan information and options!

Every Plan Covers All the Essentials

- Adult and pediatric preventive care**
- Hospitalization and outpatient services
- Maternity and newborn care
- Laboratory services
- Rehabilitative services and devices
- Emergency services
- Mental health and substance use disorder services
- Prescription drugs
- Chronic disease management
- Pediatric dental and vision care



For assistance or to get a quote:

Call us at 800.451.1181

Visit us at [ChooseCapitalBlue.com](https://www.ChooseCapitalBlue.com)

Capital BLUE

*CareConnect is available off the Marketplace only.

**Covered in full with in-network doctor

Capital BlueCross is an Independent Licensee of the BlueCross BlueShield Association

Choosing a Health Plan Metal Level

There are five categories or “metal levels” of coverage available, each offering a different balance of monthly premiums and out-of-pocket costs for health care services.

Which metal level is best for you?

Bronze and Silver plans generally have lower monthly premiums, but pay less of your costs when you need care. Gold and Platinum plans generally have higher monthly premiums, but pay more of your costs when you need care. Low-cost Catastrophic plans provide protection in the event of sudden or substantial medical expenses.

Within these metal levels is a plan that suits you best based on your budget and your expected health care needs.

Catastrophic Plans Starting at† \$64.38 per month	Bronze Plans Starting at† \$105.40 per month	Silver Plans Starting at† \$125.32 per month	Gold Plans Starting at† \$155.87 per month	Platinum Plans Starting at† \$202.09 per month
For those under age 30 or who meet income criteria. Lowest monthly premium.	Low monthly premium and higher out-of-pocket costs.	A balance between monthly premium and out-of-pocket costs.	Higher monthly premium and lower out-of-pocket costs.	Highest monthly premium and lowest out-of-pocket costs.
<div><div>MONTHLY PREMIUM</div><div>OUT-OF-POCKET</div></div>	<div><div>MONTHLY PREMIUM</div><div>OUT-OF-POCKET</div></div>	<div><div>MONTHLY PREMIUM</div><div>OUT-OF-POCKET</div></div>	<div><div>MONTHLY PREMIUM</div><div>OUT-OF-POCKET</div></div>	<div><div>MONTHLY PREMIUM</div><div>OUT-OF-POCKET</div></div>

†Starting average monthly premium up to age 20. Monthly premium rate increases as age increases.

Choosing an HMO or a PPO

Two main types of plans are available, each with their own advantages: Health Maintenance Organization (HMO) plans and Preferred Provider Organization (PPO) plans.

With an HMO plan:

- You select a primary care physician (PCP) who will deliver your primary care and refer you to other physicians and facilities for specialty care
- Eligible services are covered when your care is coordinated by your PCP and delivered by participating providers
- Services provided by out-of-network providers may not be covered

Important Note: *If you enroll in an HMO plan on the Federal Health Insurance Marketplace, and reside in Berks, Cumberland, Dauphin, Lancaster, Lebanon, Lehigh, Northampton, or Perry counties, your network will be our Value HMO network, which consists of participating providers ONLY in these eight counties.*

With a PPO plan:

- You have the flexibility to visit physicians and facilities of your choice without referrals
- Your out-of-pocket costs are lower when you choose participating providers

What Do These Terms Mean?

Coinsurance – Percentage of cost you pay for covered health care services after the deductible is met

Copayments – Fixed amount you pay at the time of service for covered health care services

Deductible – The annual amount you pay for covered health care services before your plan begins to pay

Out-of-pocket (OOP) costs – Costs you pay (versus what your plan pays) for health care services

Premium – Amount you pay monthly for your insurance coverage



You May Qualify for Financial Help

You may qualify for financial help from the government to pay for your health plan. Contact us at **800.451.1181** or visit **ChooseCapitalBlue.com** to learn more.

Choose the Plan that Meets Your Needs and Budget

Metal Level	Plan Name Healthy Benefits	Deductible Single/Family	OOP Max Single/Family	PCP/Specialist Visit	Coinsurance	ER	Urgent Care	Rx Deductible	Retail Rx	Mail Order Rx
Platinum	PPO or HMO 0.0.10	\$0	\$6,850/\$13,700	\$10/\$25	N/A	\$100	\$50	\$0	\$6/\$42/\$67	\$15/\$105/\$168
Gold	PPO or HMO 500.0	\$500/\$1,000	\$6,850/\$13,700	\$30/\$50	N/A	\$200	\$75	\$50/\$100	\$16/\$57/\$115	\$50/\$150/\$250
	PPO or HMO 1000.0	\$1,000/\$2,000	\$6,850/\$13,700	\$20/\$50	N/A	\$300	\$75	\$300/\$600	\$16/\$60/\$100	\$50/\$150/\$250
Silver [§]	PPO or HMO 0.0*	\$0	\$6,850/\$13,700	\$55/\$85	N/A	\$400	\$100	\$0	\$25/\$70/\$110	\$63/\$175/\$275
	PPO or HMO 1500.30	\$1,500/\$3,000	\$6,850/\$13,700	30% after deductible	30%	30% after deductible		Combined with Medical deductible	30% coinsurance after deductible	
	PPO or HMO 2500.0	\$2,500/\$5,000	\$6,850/\$13,700	\$45/\$60	N/A	\$300	\$75	Combined with Medical deductible	\$25/\$50/\$90	\$63/\$125/\$225
	PPO HSA 3000.10	\$3,000/\$6,000	\$4,000/\$8,000	10% after deductible	10%	10% after deductible		Combined with Medical deductible	10% coinsurance after deductible	
	PPO or HMO 3500.0	\$3,500/\$7,000	\$6,850/\$13,700	\$60/deductible applies	N/A	Deductible applies		Combined with Medical deductible	Deductible applies	
	PPO or HMO 4500.0	\$4,500/\$9,000	\$6,850/\$13,700	\$10/\$20	N/A	\$150	\$75	Combined with Medical deductible	\$5/\$25/\$60	\$13/\$63/\$150
Bronze	PPO or HMO 6300.50	\$6,300/\$12,600	\$6,850/\$13,700	\$60/\$85	50%	50% after deductible		Combined with Medical deductible	50% coinsurance after deductible	

*Requires additional copayments for various services. Refer to the Summary of Benefits and Coverage for details.

§If you enroll in a Silver plan, you may qualify for lower out-of-pocket costs based on your household size and income. Contact us to learn more.

Other Plan Options for Which You May Qualify

Our Catastrophic plan, available for individuals under age 30, provides protection in the event of sudden or substantial medical expenses. If you are age 30 or older, you may qualify for this plan if you meet certain income requirements and purchase it on the Marketplace.

Metal Level	Plan Name Healthy Benefits	Deductible Single/Family	OOP Max	PCP/Specialist Visit	Coinsurance	ER	Urgent Care	Rx Deductible	Retail Rx	Mail Order Rx
Catastrophic	HMO 6850.0	\$6,850/\$13,700	\$6,850/\$13,700	\$50**/deductible applies	N/A		Deductible applies	Combined with Medical deductible	Deductible applies	

**Deductible applies after third non-preventive visit.

For individuals who live in Cumberland, Dauphin, or Perry counties, we offer CareConnect[†], which connects you with the physicians and facilities of PinnacleHealth System. With CareConnect, you select a PinnacleHealth primary care physician to deliver your care and refer you to specialists when needed.

Metal Level	Plan Name Healthy Benefits	Deductible Single/Family	OOP Max	PCP/Specialist Visit	Coinsurance	ER	Urgent Care	Rx Deductible	Retail Rx	Mail Order Rx
Silver	CareConnect [†] 3000.0	\$3,000/\$6,000 PCP-directed care	\$6,350/\$12,700	PCP-directed care: \$25/\$50	N/A	\$200	\$100	Combined with Medical deductible	\$4/\$40/\$65	\$8/\$100/\$163
				Self-directed care: 50% after deductible						

[†]CareConnect is a gatekeeper PPO, which means you must select a primary care physician and abide by referral processes for specialists to receive the highest level of coverage.

Drug Coverage in All Plans

For covered prescription drugs purchased at retail pharmacies, the highest level of coverage is available when using pharmacies in the national Advanced Choice Network. For all retail and mail order purchases, a mandatory generic substitution policy applies.

Get Coverage for Teeth and Eyes, Too!

BlueCross DentalSM and **BlueCross VisionSM** offer a wide range of plan options and large national and regional provider networks. Ask us for plan details!

More Than Health Insurance

Look beyond your benefits to experience your health care like never before. Our online tools and programs can help you live healthy while saving money and time.

Search & Save Center

Find doctors, compare treatment costs, and start saving.

Ways to Save[®] Alerts

Receive monthly emails or text messages on ways you can save money on common treatments and health care expenses.

Live Healthy

Online health and wellness programs help you assess your health, manage conditions, and so much more.

Healthy Rewards

Earn up to \$50 in gift card rewards for completing wellness activities!

More Access and Convenience

Manage Your Plan On The Go

Download the Capital BlueCross app to easily access your benefits, store your ID card, pay your bill, and much more!

Stop by a Capital Blue Store

At Capital Blue, you can shop for health insurance, try an exercise class, enjoy a healthy snack, and consult with a fitness trainer or nutritionist — all under one roof. Visit CapitalBlueStore.com for hours, locations, and class and event schedules.



For assistance or to get a quote:

Call us at 800.451.1181

Visit us at ChooseCapitalBlue.com

Capital BLUE



capbluecross.com | capitalbluestore.com

Capital Blue is brought to you by Capital BlueCross.

Ways to Save[®] Alerts is a trademark of Change Healthcare Corporation. On behalf of Capital BlueCross, Change Healthcare Corporation provides health information content and member health platform tools. Change Healthcare Corporation is an independent company.

HMO plans are issued by Keystone Health Plan[®] Central, a Capital BlueCross company. PPO, Dental, and Vision plans are issued by Capital Advantage Assurance Company,[®] a subsidiary of Capital BlueCross. CareConnect is issued by Capital Advantage Insurance Company,[®] a subsidiary of Capital BlueCross.

This information is not a complete summary of benefits. Your contract will have full details on all benefits, definitions of terms, and exclusions that apply to your plan. Products issued by Capital BlueCross and its family of companies include some benefits that require preauthorization. These products may also include prescription drug coverage and case management programs. We maintain a notice of privacy practices about the collection, use, and disclosure of your protected health information and your individual privacy rights. Complete details about all of these terms, including benefit and network restrictions, and the notice of privacy practices can be found at capbluecross.com. Printed copies of the notice of privacy practices and other documents may be requested by contacting Capital BlueCross Customer Service.

Capital Advantage Insurance Company,[®] Capital Advantage Assurance Company,[®] and Keystone Health Plan[®] Central, Capital BlueCross companies, do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

Capital BlueCross and its subsidiaries are independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.