



2023 ACA & Medicare Producer Training

WELCOME!

2023 ACA Product Designs

Individual ACA– What’s New?

1

Consistent network options YOY throughout PA, WV, DE

- Some county expansions of affordable options
- Different regions may offer different networks, but all plan designs across the metal levels offered under each product

**Pick Your Network,
Pick Your Plan**

2

We will offer several new or modified plan designs throughout the PA/WV/DE footprint

- Additional options so member can pick the plan that matches their needs for network, metal level/cost sharing, and dental/vision benefits

Additional Plan Offerings

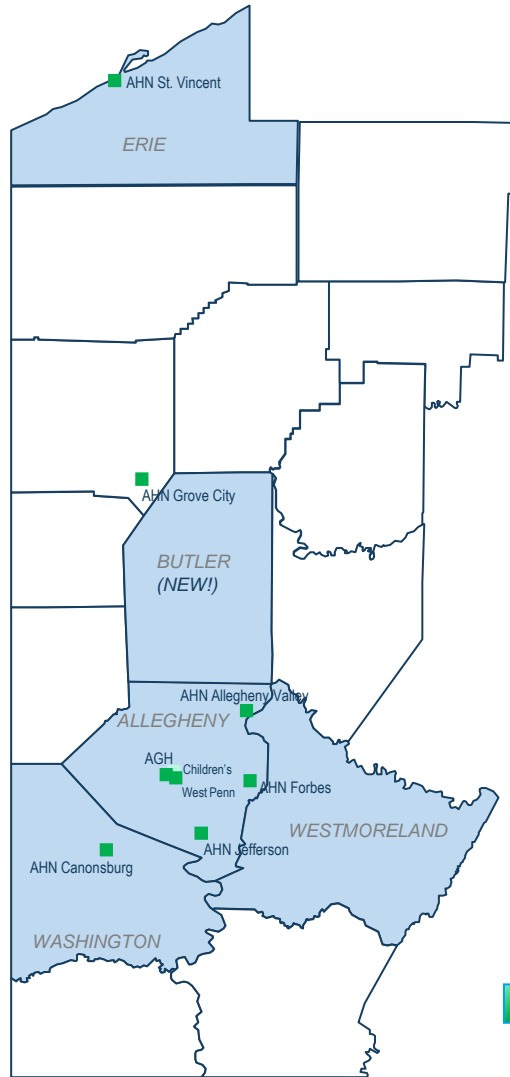
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The structure of NY will remain consistent

- We’ll continue to offer plan designs under one locally-focused network

Consistency in NY Offerings

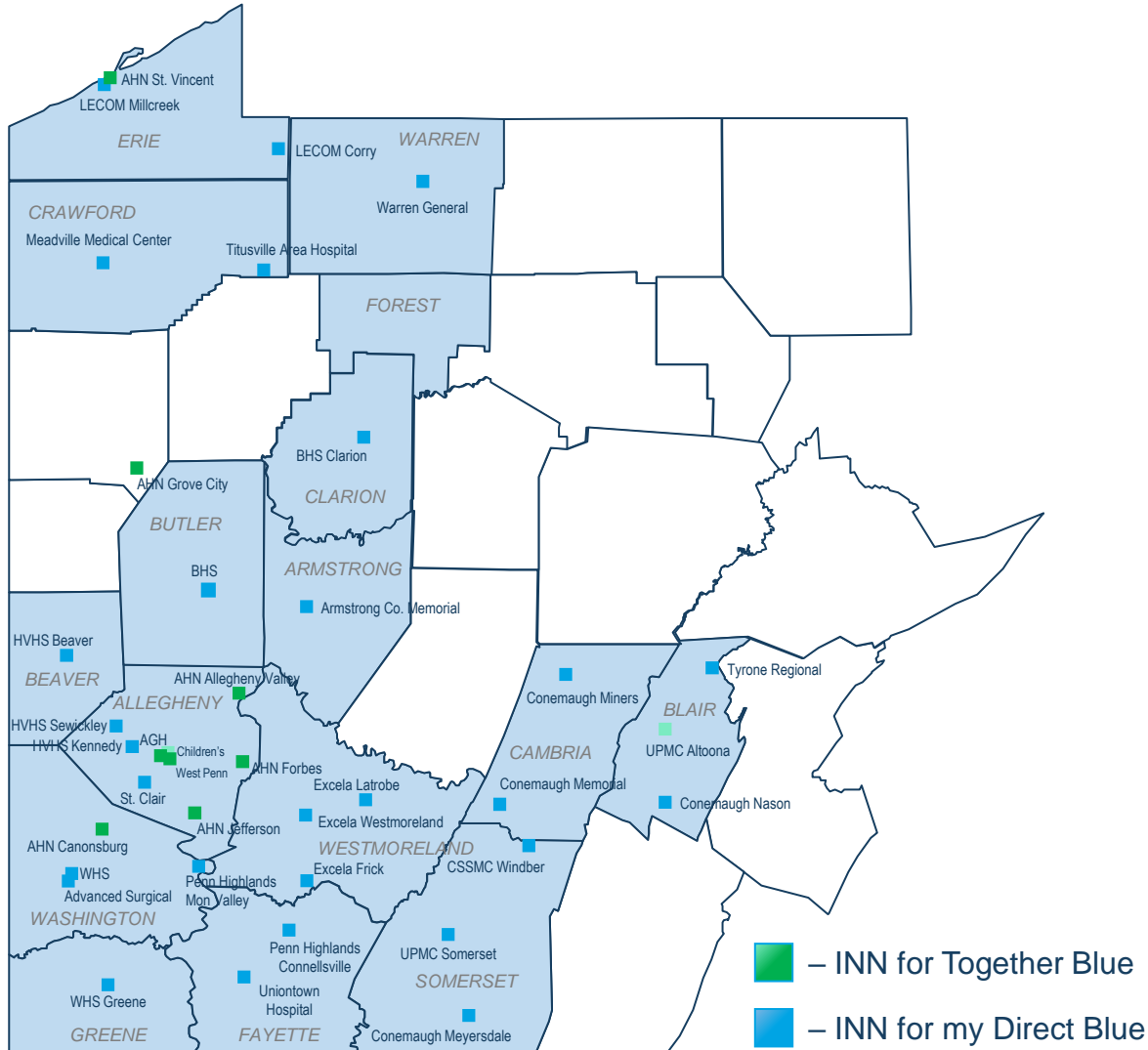
2023 Products/Networks – WPA | Together Blue EPO



■ – INN for Together Blue

- Our most affordable network option. Includes all AHN providers, as well as certain non-AHN providers (e.g., independent BH/PT/OT)
- BlueCard (out-of-area) care only available for emergency and urgent care
- **Expand offering into Butler County** – now available in Allegheny, Butler, Erie, Washington, and Westmoreland Counties
- Renewing all existing members
- Access to Together Connect Team

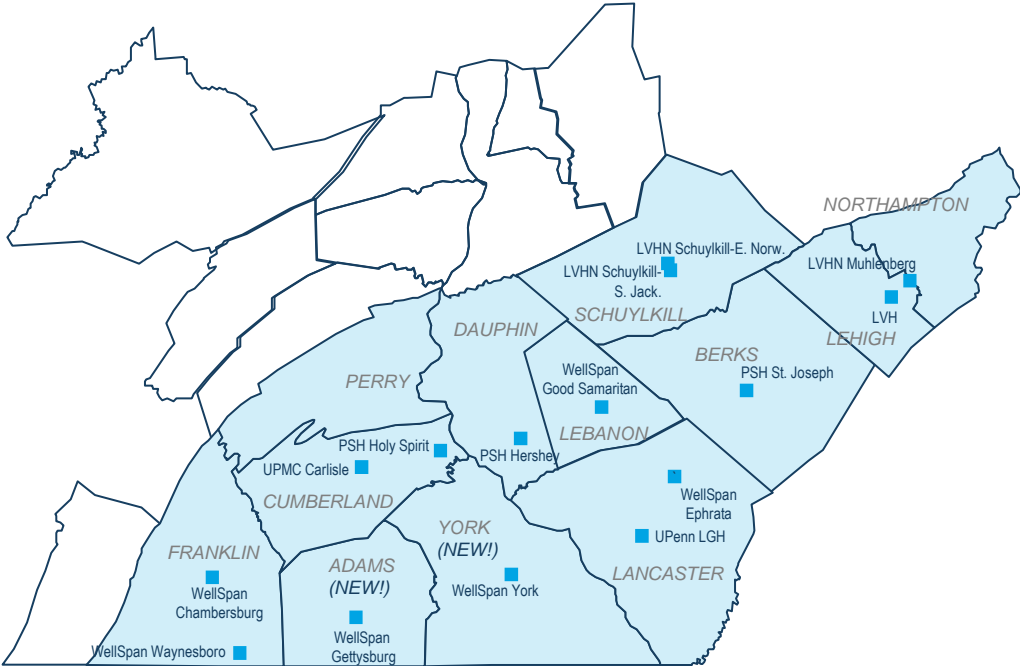
2023 Products/Networks – WPA | my Direct Blue EPO



- Includes providers who have partnered with Highmark to deliver high-quality, lower-cost care.
- Renewing all current members and maintaining 16 county footprint in WPA
- ACA Select network includes:
 - AHN
 - St. Clair
 - Excelsa Health
 - Butler Health
 - Washington Health
 - LECOM
 - Heritage Valley
 - ACMH
 - Conemaugh
 - UPMC Group 2
- Has BlueCard for in-network access to routine care nationwide, including Cleveland Clinic and WVU
- Does not include UPMC Facilities in Allegheny/Erie Counties

2023 Products/Networks – CPA | my Direct Blue EPO

- Adding WellSpan Gettysburg and York to network, and expanding into Adams and York County
- Includes providers who have partnered with Highmark to deliver high-quality, lower-cost care

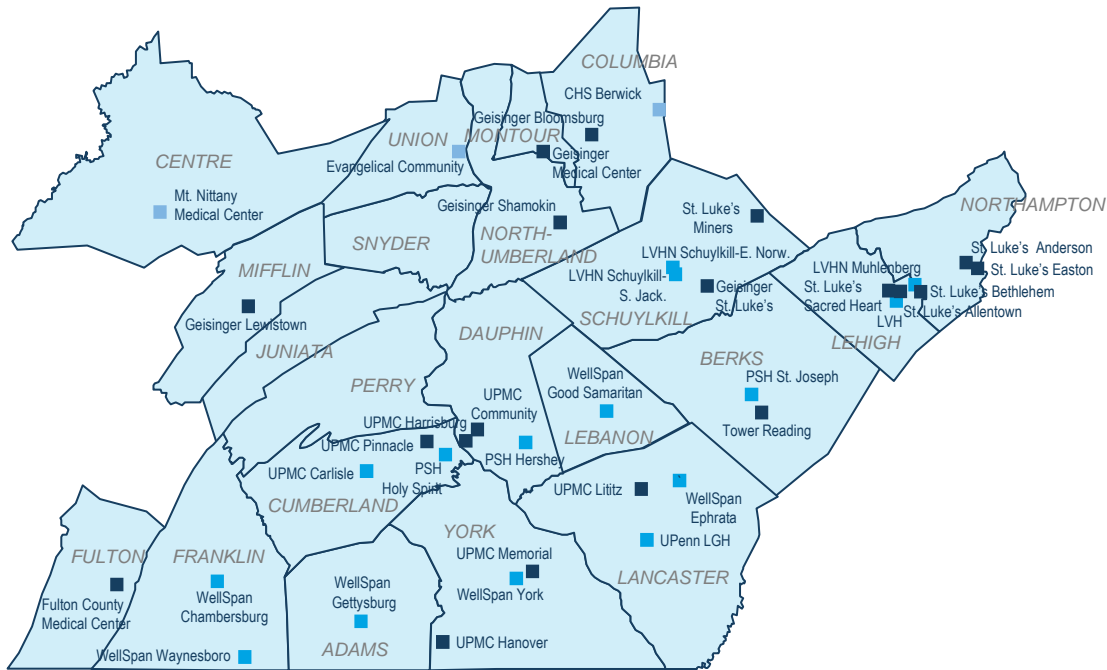


■ – INN for my Direct Blue

Sub-region	INN	OON
Lehigh Valley	LVHN	St. Luke's
Harrisburg	PSH / Holy Spirit	UPMC Pinnacle
Reading	St. Joe's	Tower Reading
Other	All WellSpan hospitals Lancaster General UPMC Carlisle	Geisinger Danville UPMC Pinnacle

- Has BlueCard for in-network access to routine care nationwide, including providers in Philadelphia and NY/NJ
- Renewing all current members

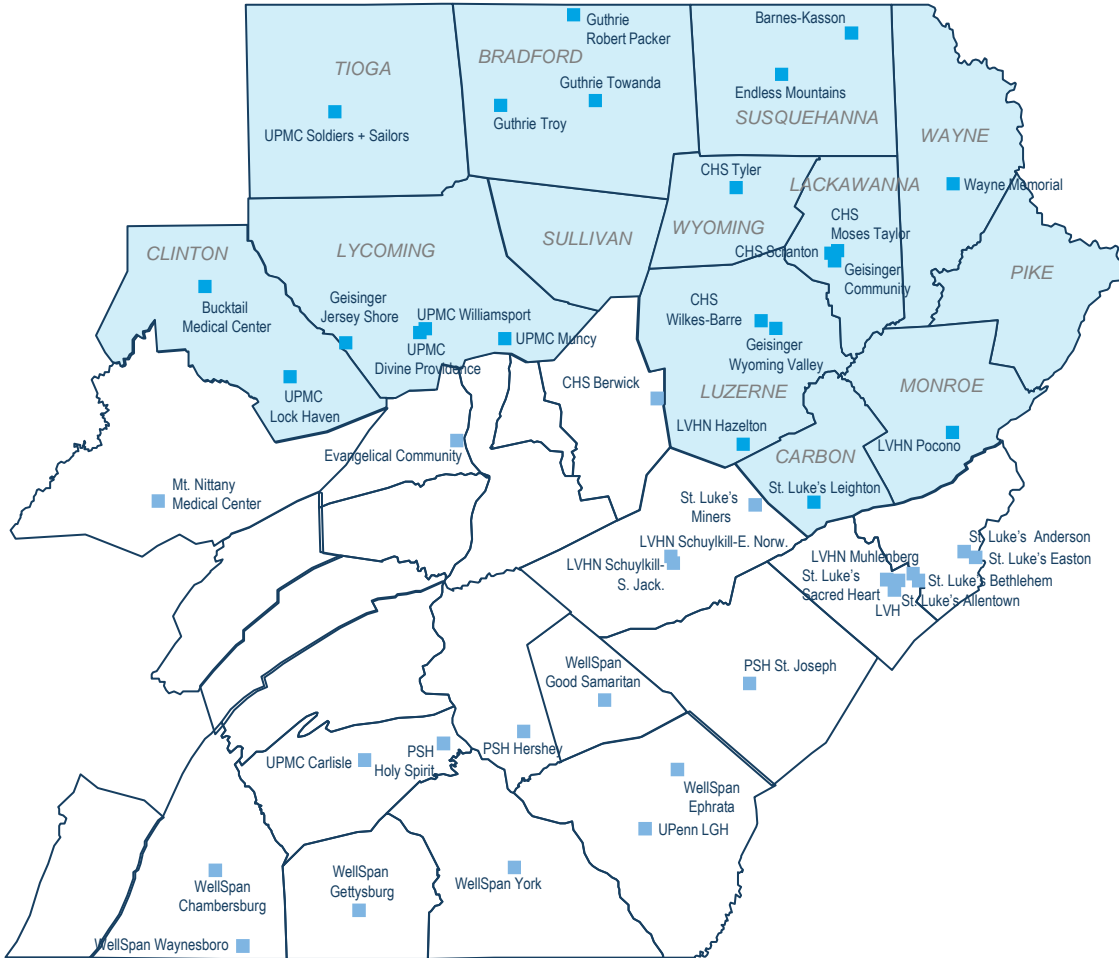
2023 Products/Networks – CPA | my Blue Access PPO



- – INN for my Direct Blue
- – INN for my Blue Access

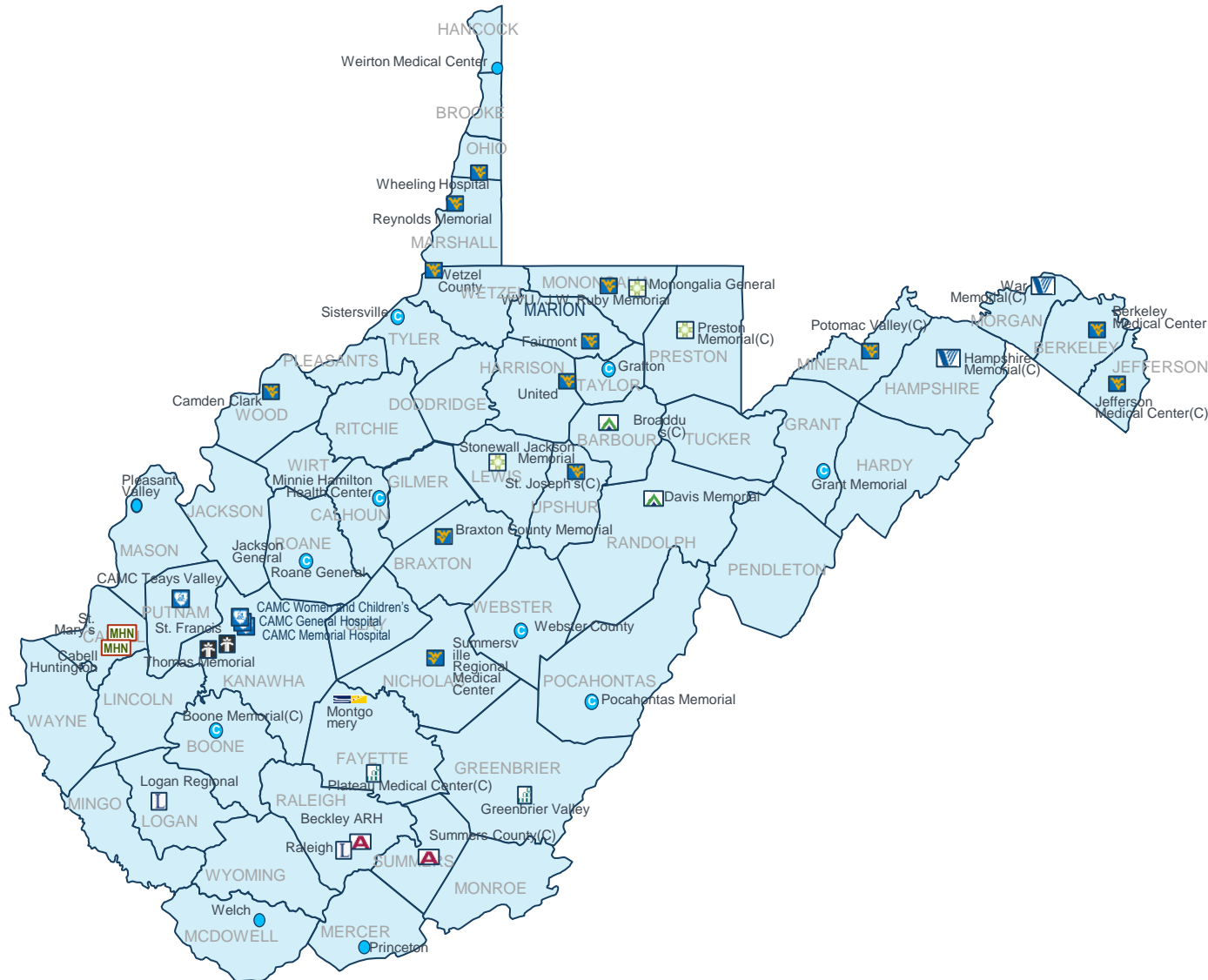
- Broadest Highmark network, available in all 21 CPA counties
 - Includes all hospitals in Central PA and Lehigh Valley
- Has BlueCard for in-network access to routine care nationwide, including providers in Philadelphia and NY/NJ
- PPO for flexibility to go in- and out-of-network and still be covered
- Renewing all current members

2023 Products/Networks – NEPA | my Priority Blue Flex PPO



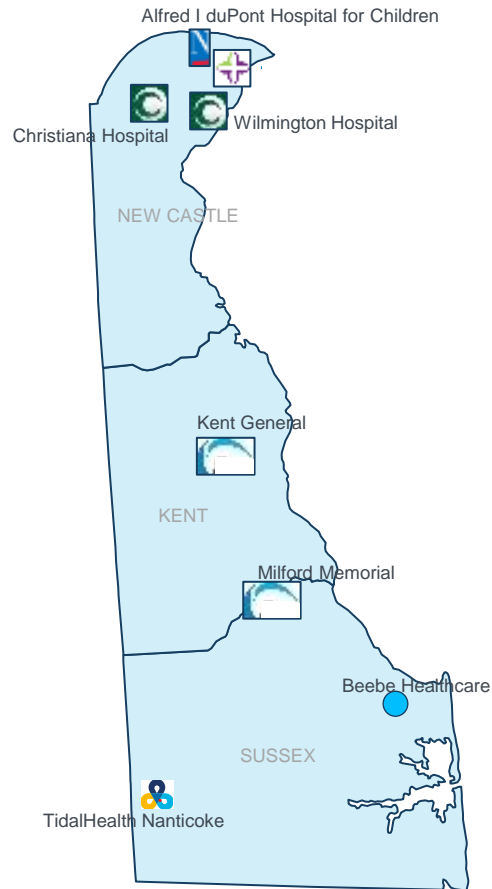
- **Discontinuing 2022's tiered *my Priority Blue Flex EPO* plans and crosswalk members to new, tiered *my Priority Blue Flex PPO***
- Same network as 2022 – Locally broad with all hospitals in 13 NEPA counties INN
- Has BlueCard for in-network access to routine care nationwide, including providers in Central PA, Lehigh Valley, Philadelphia and NY/NJ
 - St. Luke's is INN, as is ACA Select network in Central PA and LV
- PPO for flexibility to go in- and out-of-network and still be covered

2023 Products/Networks – WV | my Blue Access WV PPO



- Discontinuing 2022's *my Blue Access WV EPO* plans and crosswalk members to new *my Blue Access WV PPO*
- Same network as 2022 – Broadest Highmark network in WV, available in all 55 counties
 - Includes all major hospitals in state
- Has BlueCard for in-network access to routine care nationwide, including providers in bordering states
- PPO for flexibility to go in- and out-of-network and still be covered

2023 Products/Networks – DE | my Blue Access PPO



- Broadest Highmark network in DE, available in all 3 counties
- Has BlueCard for in-network access to routine care nationwide, including providers in bordering states
- PPO for flexibility to go in- and out-of-network and still be covered
- Renewing all current members

2023 Plans

Consumer Type:		Cost Conscious				CSR Eligible		Benefit Focused						
Region	Product Family	Cat 9100	Bronze 8900/ 9100 ST	Bronze 6900 HSA	Bronze 3800 ¹	Silver 5900	Silver 2900 / 5800 ST ¹	Silver 3500 ^{1,2}	Gold 1700 HSA ³	Gold 2000 ST	Gold 0 ¹	Premier Gold 0 ¹	Plat. 0 ¹	Plat. 0 ST
WPA	Together Blue										+ Diabetes			
	my Direct Blue													
	my Blue Access													
CPA	my Direct Blue [LV]													
	my Blue Access													
NEPA	my Priority Blue Flex													
WV	my Blue Access WV													
DE	my Blue Access													

1 Available w/ Adult Dental + Vision 2 Available OffX only
3 Available OffX only in WV

Together Blue Diabetes

For 2023, we are introducing **Together Blue Diabetes** which provides a unique value proposition for members with Diabetes, and aims to lower the cost of care to manage the condition

- Diabetes is the most common condition among the ACA population
- Reduced cost sharing on common services to manage Diabetes
- Same Together Blue network, and same service from Together Connect Team

	Together Blue Diabetes
Plan Availability	Together Blue EPO
In-network deductible	Individual: \$0 Family: \$0
In-network out-of-pocket maximum	Individual: \$7,500 Family: \$15,000
Primary Care Visit	\$20 copay
Specialist Visit	\$20 copay *\$5 Select Specialist
Outpatient Mental Health / Substance Abuse Visits	\$20 copay
Speech, Physical, & Occupational Therapy / Chiropractic ⁿ	\$45 copay
Diagnostic Tests (Lab / X-ray)	\$35 copay *\$0 Select Labs
Urgent Care	\$40 copay
Emergency Services	\$300 copay
Hospital Inpatient (including Maternity)	\$500 copay
Pharmacy Summary ⁿ	\$0/\$30/\$150/50% *\$3 Select Rx
Includes Adult Dental and Vision Option ⁿ	✓

\$5 Select Specialist Copays:

- \$5 copays for Cardiologists, Endocrinologists, and Nephrologists

\$0 Diabetic Labs/Tests:

- Includes: HBA1C lab, LDL lab, Nephropathy exam, metabolic panel lab, diabetic foot exam, and diabetic retinal eye exam

\$3 Drugs for Diabetes Management:

- \$3 coverage for diabetes specific drugs, including some commonly used tier 2 & 3 drugs for Diabetes Management (Trulicity, Humalog, Ozempic, etc.)

New Plan Designs

Standard Plans in WV and DE

	Bronze	Silver	Silver CSR 73%	Silver CSR 87%	Silver CSR 94%	Gold	Platinum
Ded	\$9,100	\$5,800	\$4,100	\$800	\$0	\$2,000	\$0
OOPM	\$9,100	\$9,100	\$7,200	\$3,000	\$1,800	\$8,700	\$3,000
PCP	\$0 after ded.	\$40	\$40	\$20	\$0	\$30	\$10
Specialist	\$0 after ded.	\$80	\$80	\$40	\$10	\$60	\$20
Rx	\$0/\$0/\$0/\$0 after ded.	\$20*/\$40*/ \$80/\$125	\$20*/\$40*/ \$80/\$125	\$10*/\$20*/ \$60/\$100	\$0*/\$5*/ \$10*/\$20*	\$15*/\$30*/ \$60*/\$100*	\$5*/\$10*/ \$50*/\$75*

*SAMPLE Individual plans from Delaware. * Rx Only; Not Subject to Deductible*

- **All carriers in states using Healthcare.gov (so WV and DE) are required to offer Standard Plans. The cost-sharing for Standard Plans was designed by CMS for use in all Healthcare.gov states**
- These plans will be offered alongside our “non-standard” plans
- Standard Plans do not follow the typical Highmark plan design structure of identical PCP and Specialist Copays and \$0 Tier 1 Rx
- “Standard” will be included in the plan name

New Plan Designs

Gold 1700 HSA QHDHP On-Exchange

- **Now offering our Gold QHDHP on-exchange in 2023**
- Lower-cost than our existing Gold \$0 deductible plans
- Eligible to be paired with contributions to a Health Savings Account (HSA)
- This plan is designed for consumers looking for a lower-cost Gold option and/or a richer QHDHP (vs. Bronze 6900)
- “As a reminder, HSA contributions reduce a consumer’s taxable income, which could help with consumers around the 400% FPL cutoff for premium tax credits

	Deductible	OOPM	PCP	Specialist	Rx
GOLD HSA 1700	Ind: \$1,700 Family: \$3,400	Ind: \$5,700 Family: \$11,400	\$20 A/D	\$20 A/D	\$0/\$30/ \$150/50% A/D

Gold Plans

		Gold 1700 HSA	Gold 0	Premier Gold 0
	Premium	(\$16) - (\$48)	--	+ \$15 - \$46
	Ded	\$1,700	\$0	\$0
	OOP	\$5,700	\$7,500	\$6,500
Office Visits	PCP	\$20 A/D	\$20	\$15
	Specialist	\$20 A/D	\$20	\$15
	PT/OT/ST	\$20 A/D	\$45	\$40
Dx	Lab/x-ray	\$20 A/D	\$35	\$30
Facility	Imaging	\$175 A/D	\$400	\$250
	ER	\$175 A/D	\$300	\$250
	IP	\$300 A/D	\$500	\$375
Rx	Rx	\$0/\$30/\$150/50% A/D	\$0/\$30/\$150/50%	\$0/\$25/\$75/50%
ADV	Adult D/V Option	No	Yes	Yes

ILLUSTRATIVE rates for Together Blue Gold plans; individual member

- With the introduction of the American Rescue Plan, the average subsidized member is expected to pay ~\$100-150 more per month
- We expect most members will still see value in Gold plans, as they were our most popular plans in 2020, 2021 and 2022
- Our two “flagship” Gold plans – Gold 0 and Premier Gold 0 – will be **unchanged** and keep their **\$0 deductible and predictable copay structure**
 - The Premier Gold 0 has the \$1,000 lower OOPM and \$75 Tier 3 Rx copay
 - Premier Gold 0 members will also enjoy our lowest copays and have access to our “Premier” bonus benefits which include: TruHearing, Papa, and a \$25/quarter OTC allowance
- The Standard Gold plan in WV and DE will be lower cost than “non-standard” Gold plans (1700 HSA, 0, Premier 0)

“Premier” Benefits

For members who enroll in our “Premier” plans, they will enjoy some of our richest benefits, but also gain access to unique bonus benefits which include: TruHearing, Papa, and a \$25/quarter OTC allowance

TruHearing

- \$35 office visit copay
- Hearing Aid Copays:
 - Advanced: \$699**
 - 8 styles, 32 channels
 - Retail Cost: \$2,500+
 - Premium: \$999**
 - 11 styles, 48 channels
 - Retail Cost: \$3,250+

Papa

- 36 hours per member per year, with uses including:
 - *Giving Time Back* – Grocery shopping, light housework, dog walking
 - *Supporting Working Parents* – homework, snacks, meals while parents work from home
 - *Care for Aging Parents* – companionship, transportation
- Hours can be used for member, or someone they care about, and can be combined for families

OTC Allowance

NEW for 2023

- \$25 per quarter per member
- Product listing and ordering available online
 - Members will login with their member ID (username) and DOB (password)
 - Items include: Allergy, cold, and flu medications, first aid supplies, vitamins, dental products
- Allowances are pooled for family coverage (i.e., family of 4 has \$100/quarter to spend)

Premier plans also feature some of our most generous cost-sharing designs

- **Gold provides our lowest copays of any base plan in PA and WV**
- **“Premier Extra Savings Silver 0” plans offer \$0 PCP and \$0 Specialist visits (Under 200% FPL)**

Gold to Bronze Buy-down

		Bronze 3800	Bronze 6900
	Consumer Type	"Medical First"	"Pharmacy First"
Office Visits	Ded	\$3,800	\$6,900
	OOP	\$9,100	\$6,900
	PCP	\$75	\$0 A/D
	Specialist	\$75	\$0 A/D
	PT/OT/ST	\$75	\$0 A/D
Dx	Lab/x-ray	\$65 / \$150	\$0 A/D
Rx	HDHP Rx List	50% A/D	\$0 <i>Ded. does not apply</i>
	All other Rx	50% A/D	\$0 A/D
ADV	Adult D/V Option	Yes	No

For the price-sensitive consumers, or those that feel Gold plans no longer fit into their budget if ARPA subsidies expire, we will offer 2 bronze options that support different consumer types

Bronze 3800 – for the consumer most interested in medical benefits

- Copays before deductible on all office visits, as well as labs and x-rays
- Low deductible for a Bronze plan

Bronze 6900 HSA – for the consumer most interested in pharmacy benefits (or HSA)

- NEW for 2023:** HDHP drug list, which covers select prescriptions to manage chronic conditions at \$0 before deductible (i.e., free) – will be noted in the plan name as “Custom Drug Benefit”
 - Includes popular Rx:** 20 of the 25 most filled scripts are on list, as well as 9 of the 10 most filled Tier 3 drugs
 - Examples:** Lipitor, Metformin, Albuterol, Jardiance, Trulicity, Entresto (*full list of prescriptions will be available online*)
 - Considered a QHDHP (noted in plan name as “HSA”) to allow for tax-deductible contributions to an HSA

Both Bronze plans should be similarly priced after subsidy

2023 Adult Dental and Vision benefits

Regardless of the medical plan you choose, the Adult Dental and Vision benefits are always the same

Adult Dental

- \$50 individual deductible / \$1,250 annual maximum per person (Note: Does not accumulate to medical deductible or MOOP)
- 100% coverage on cleanings (2 free annually), x-rays, sealants
- 80% coverage on minor restorative services (e.g., fillings, repairs of existing crowns)
- 50% coverage on major restorative services (e.g., root canals, new crowns)
- No waiting period longer than 6 months, most benefits have no waiting period
- Broad UCD Network

Adult Vision (**Upgraded benefits for 2023!**)

- **\$0 Copay on Examination OR Contact Lens Evaluation (once yearly)**
- **Allowances (allowance for *either* Frames or Contact Lenses)**
 - Frame allowance up to \$150 + 20% discount on any overage
 - Contact allowance up to \$150 + 15% discount on any overages
- **Davis Vision Exclusive Collection (in lieu of the provided allowance)**
 - \$0 copays on Fashion, Designer, and Premier frames

Dental Networks

PA: “Advantage”

WV: “Advantage Plus”

DE: “Advantage Plus
2.0”

NY Individual ACA – What's New?

- **Discontinue Standard Bronze (non-HSAQ) and replace with Standard Bronze (HSAQ)**
 - Discontinue without crosswalk OnX members due to state regs
 - Crosswalk OffX members to Standard Bronze (HSAQ)
- **Renew all other members in WNY and NENY**
- **Add OON coverage/benefits to Destination 65 HMO and rebrand as Destination 65 POS**
- **Transition to Essential Formulary (same as legacy HM)**
 - Essential Formulary Tiers 1+2 in PA/WV/DE = Tier 1 in NY
 - Tier 3 in PA/WV/DE = Tier 2 in NY
 - Tier 4 in PA/WV/DE = Tier 3 in NY
- **Embed Pediatric Dental and Vision benefits in Medical plans**

2023 Medicare Product Designs

2023 MA Direct Pay Product Highlights

We heard you...again!

- *We made major investments in 2023 – launching new plans and improving already strong offerings.*
- *As always, your feedback played a huge role in shaping our strategy!*

New Plans & Markets

- **New MA-Only Plan** across Highmark's footprint
- **Ultra-rich buy back plan** built around AHN in Western PA
- **Community Blue Medicare HMO Prestige**, a \$50 plan, completely redesigned to grow in WPA
- **New \$0 w/ Buy Back plan** and **\$50 ultra-rich plan in WV**
- **WV County Expansions** – expanded \$0 Signature into 21 new counties and Distinct into 16 new counties

Major Product Enhancements

Across Highmark's existing suite of products, we made key investments:

- Increased Part B Buybacks
- Raised Comp Dental + OTC allowances
- Lowered T2 and T3 copays, with many \$0 T2 copays
- Lowered Lab copays to \$0 on a number of products
- Reduced copays to key providers
- And a whole lot more!!!!

NEW: Together Blue HMO Overview

We built a market-leading, AHN-aligned, \$0 premium, \$24 buy back plan in WPA to attract shoppers looking for value and/or are aligned with Highmark's AHN-led networks.

Target Market

\$0 shoppers who are not currently tied to a competitor's network, or age-ins who are already comfortable with Highmark's WPA narrow network.

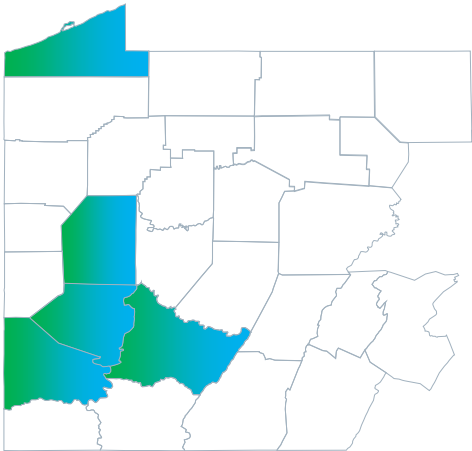
2022 Market/Portfolio Context

- \$0 market continues to grow and we want to have a variety of options
- Our ACA Together Blue product has been extremely successful, showing that AHN-focused products are appealing to a segment of WPA consumers

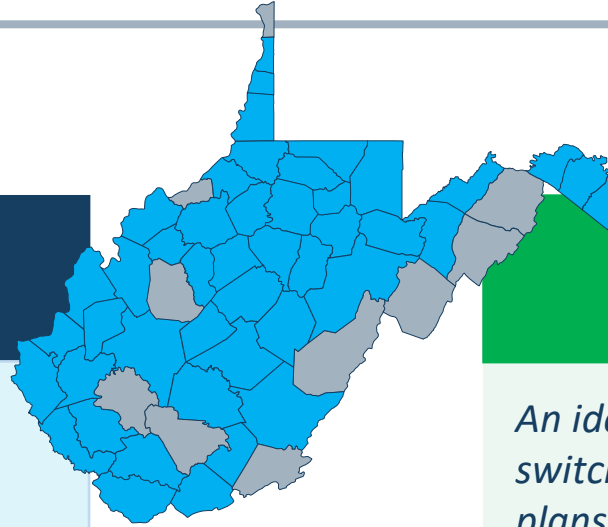
Key Features

- \$0 premium with \$24 Part B buy back
- Targeting the best medical benefits in the region, like \$0 PCP, Specialist & Labs and \$10 PT
- Higher touch customer service model for members in the plan
- More innovative payer/provider care models and programs for seniors, which aligns with Highmark's Living Health strategy

Together Blue Medicare HMO Signature (\$0)



NEW: West Virginia Products



Freedom Blue PPO Merit \$0 premium w/ \$34 Part Buy Back

This plan was specifically designed with the cost-conscious shopper in mind; some key highlights include:

- No monthly premium, no deductibles
- A \$34 Part B Buyback
- \$0 PCP copayment
- \$1,500 comprehensive dental services allowance
- \$25 quarterly OTC allowance

Freedom Blue PPO Prestige \$50 Premium

An ideal landing spot for Medigap shoppers & switchers buying down from higher priced MA plans, this plan features extremely rich medical benefits and supplementals, such as:

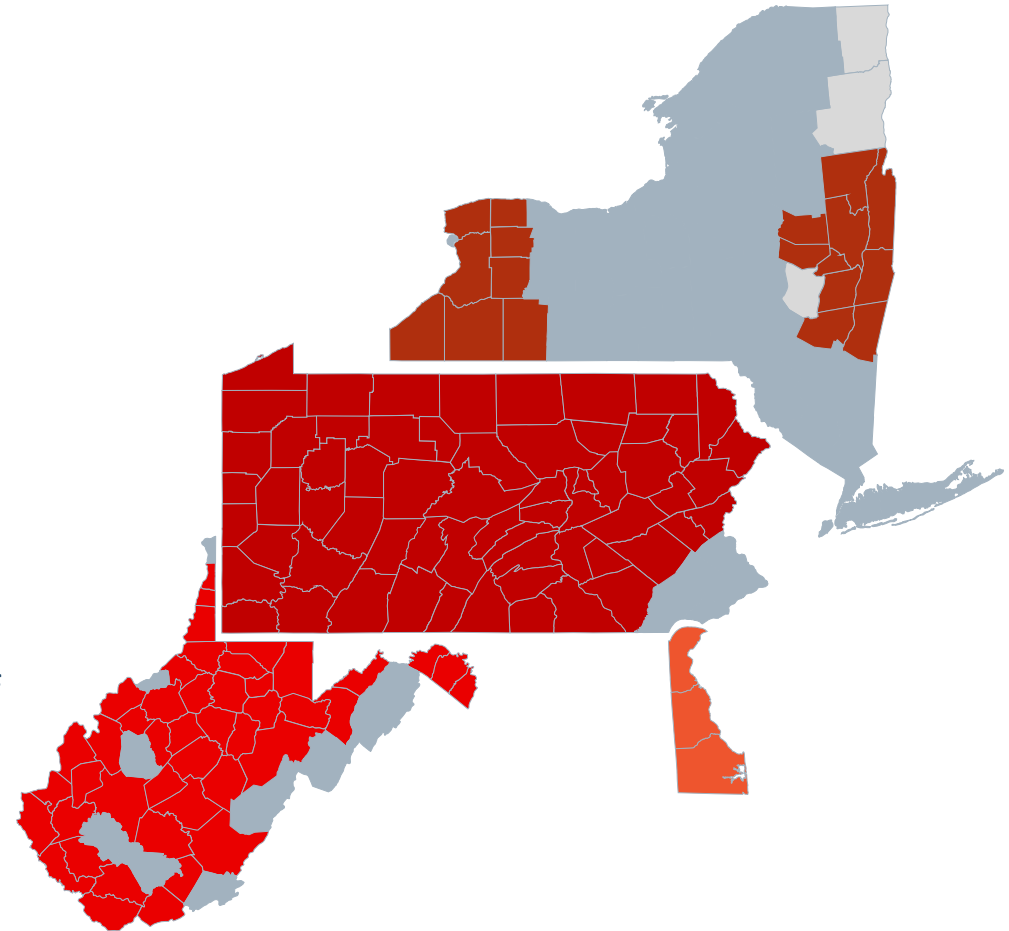
- \$0 copayment for PCP and specialist visits
- \$20 copay for SSM insulins
- \$3,500 comprehensive dental services allowance
- \$115 quarterly OTC allowance

NEW: Freedom Blue PPO Valor

Highmark partnered with its veteran groups & employees to develop the perfect MA Only plan for veterans.

- **By not providing Part D coverage, Highmark can aggressively invest in other core benefits and key selling features:**
 - *Large Part B Buybacks (\$50 - \$60), low copays for providers, labs, imaging, IP/Outpatient services, market leading supplemental benefits, and much more!*
- **Highmark will be launching Freedom Blue PPO Valor products across its entire footprint (see maps to right)**
 - PA, WV, & DE will have a consistent plan design across these markets for implementation, marketing, and administrative synergies*
 - WNY & NENY will have a slightly less rich plan design to fit the needs of the NY Market

**DE product does not have supplemental transportation benefit*



MA Only – Freedom Blue PPO Valor: WPA, CPA, NEPA, WV, DE

Freedom Blue PPO Valor

\$0 w/ \$60 Part B Buyback

MA Only product, geared toward and designed with veterans in mind (who commonly access their drug benefits through the VA). Leading the market in medical benefits, strong mental and behavioral health cost sharing, and large Part B Buyback to assist with the overall cost of healthcare.

Offered across WPA, CPA, NEPA, WV, DE

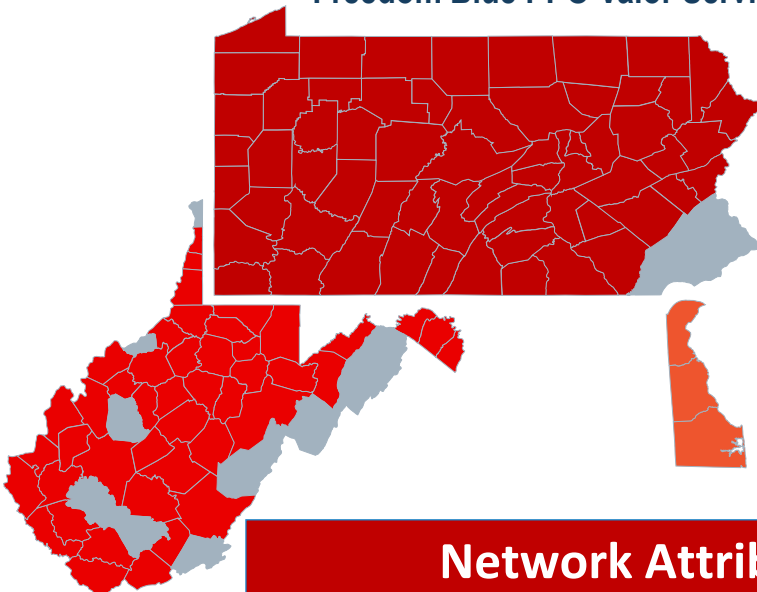
NEW PLAN!

Benefits	Freedom Blue PPO Valor
Premium	\$0 w/ \$60 Part B Buyback
MOOP	\$6,000
IP	\$275/Stay
PCP	\$0
Specialist	\$10
PT/SP	\$15
OP / ASC	\$245 / \$195
Labs / Diagnostic Tests & Proc	\$0
Advanced Imaging	\$225
Healthcare Kits	N/A
Senior Savings Model Participant	No
30 Day Retail Scripts	NC
90 Day Mail Scripts	NC
Dental	\$0 Exams / \$0 X-ray \$3,000 (50%)
OTC Mail Order	\$100/quarter
Transportation	\$0 copay / 24 trips (annually)*

Relevant benefits for our target market beyond the grid:

- \$5 copays for outpatient mental health and physician psych benefits (for both individual and group services)
- \$5 copays for opioid treatment services
- \$5 copays for substance abuse treatment (for both individual and group services)

Freedom Blue PPO Valor Service Area:



Network Attributes

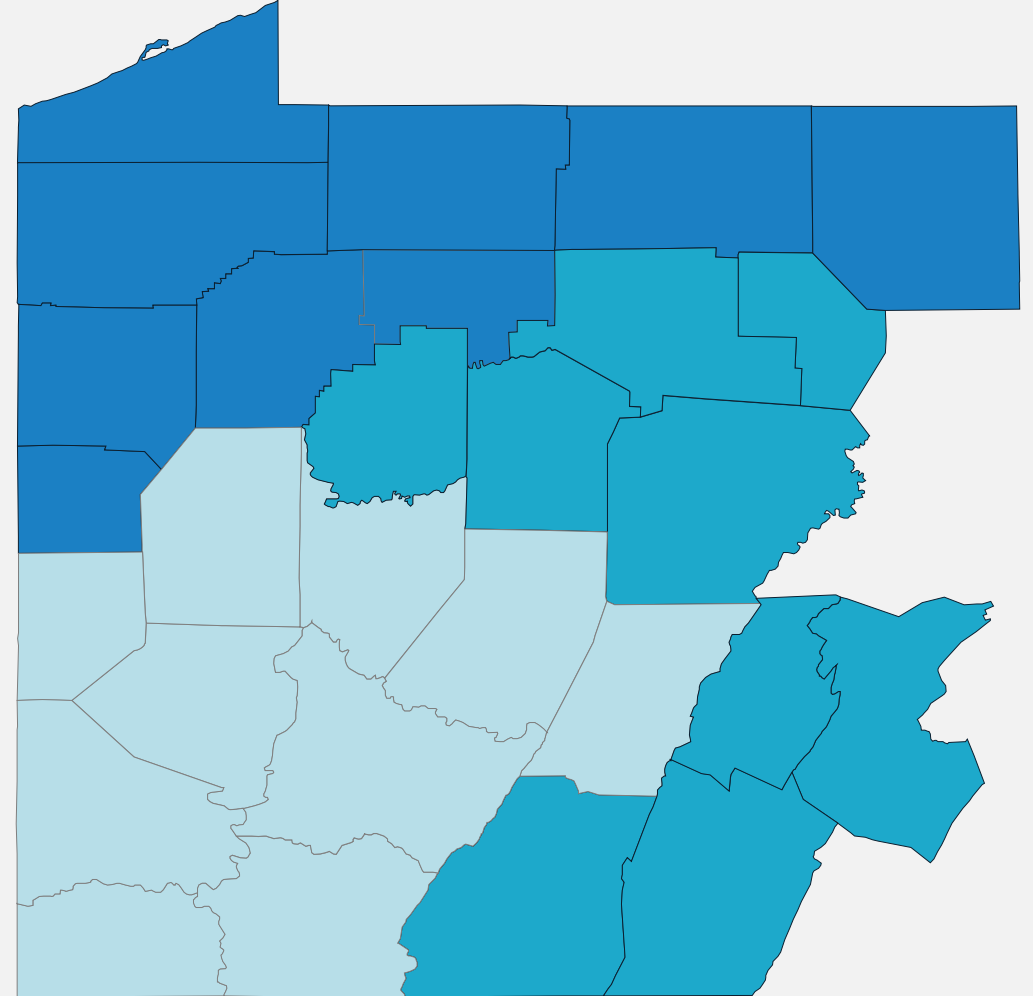
- INN Access to all Freedom Blue PPO Hospitals
- Broad Network of Supplemental Providers (SNF, DME, etc) throughout WPA
- INN access to all BCBS MA providers across country
- Emergent and Urgent care covered worldwide

*Routine Transportation benefit not included in Delaware

Medicare Advantage

Western Pennsylvania Market

2023 Product Strategy



Western PA – What's New?

- 1

Launch new products to attract new segments of shoppers
- 2

Invest in top growth products

- Reduced copays on key medical services like specialists, PT, labs, diagnostics
 - Lowered Rx copays
 - Expanded and enhanced popular supplementals
- 3

Reboot CB Prestige

- Reduced Premium from \$268 to \$50
 - Rich benefits include \$0 specialist, \$200/Stay IP copay, \$20 Insulin, 25% coinsurance for comp dental and a rich formulary, Prestige is perfect for the heavy utilizer willing to have access to a high-quality, narrow network of doctors and hospitals
- 4

Focus on stability and continuity with year over year improvements for our most loyal members

- Lower premiums, reduced urgent care copays (among other benefits), lower combined MOOPs

NEW: Together Blue HMO Signature

NEW: Freedom Blue PPO Valor

Improve existing growth products

Redesign Community Blue Medicare HMO Prestige

Enhance Freedom Blue PPO & Security Blue HMO-POS portfolio

Together Blue Medicare HMO: Western PA

NEW PLAN!

Together Blue Medicare HMO

\$0 w/ \$24 Part B Buyback

Strongest medical benefits across the market, coordinated care centered and narrowed around AHN and will be future landing spot for innovation.

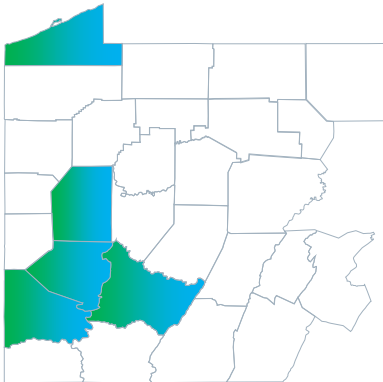
Higher touch customer service model for members in the plan

More innovative payer/provider care models and programs for seniors, which aligns with Highmark’s Living Health strategy

Offered across Metro West

Benefits	Together Blue Medicare HMO Signature
Premium	\$0 w/ \$24 Part B Buyback
MOOP	\$6,700
IP	\$200/Stay
PCP	\$0
Specialist	\$0
PT/SP	\$10
OP / ASC	\$145 / \$95
Labs/Diagnostic Test & Proc	\$0
Advanced Imaging	\$95
Diabetic Kits	N/A
Senior Savings Model Participant	No
30 Day Retail Scripts	\$0 / \$5 / \$47 / \$100 / 33%
90 Day Mail Scripts	\$0 / \$0 / \$120 / \$275 / NC
Dental	\$0 Exam / \$0 X-Ray \$1,000 Limit (50%)
OTC Mail Order	\$75/quarter

Together Blue Medicare HMO Signature (\$0)



Network Attributes

- Narrow Provider Network focused on Allegheny Health Network facilities in service area*
- Sole Community UPMC providers In-Network*
- Only Emergent and Urgent care covered worldwide*

Community Blue Medicare HMO: Western PA

Community Blue Medicare HMO

\$0

\$50

For the members that want the best products that don't mind not having OON benefits and a network of specific, high-quality providers.

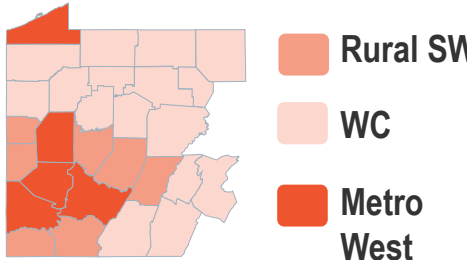
- CB HMO Signature (\$0)
- CB HMO Prestige (\$48)

Offered across WPA

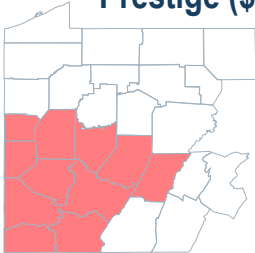
Benefits	Community Blue Medicare HMO Signature (Metro West)	Community Blue Medicare HMO Signature	Community Blue Medicare HMO Prestige
Premium	\$0 w/ \$4 Part B Buyback	\$0 w/ \$4 Part B Buyback	\$50
MOOP	\$6,700	\$6,000	\$5,500
IP	\$295/Stay	\$250/Stay	\$200/Stay
PCP	\$0	\$0	\$0
Specialist	\$30	\$25	\$0
PT/SP	\$30	\$20	\$10
OP / ASC	\$245 / \$195	\$245 / \$175	\$150 / \$75
Labs/Diagnostic Test & Proc	\$0 - \$30	\$0	\$0
Advanced Imaging	\$195	\$195	\$95
Diabetic Kits	N/A	N/A	N/A
Senior Savings Model Participant	No	No	Yes - \$20 copay
30 Day Retail Scripts	\$0 / \$0 / \$42 / \$100 / 33%	\$0 / \$0 / \$42 / \$100 / 33%	\$0 / \$0 / \$40 / \$95 / 33%
90 Day Mail Scripts	\$0 / \$0 / \$120 / \$275 / NC	\$0 / \$0 / \$120 / \$275 / NC	\$0 / \$0 / \$92.50 / \$275 / NC
Dental	\$0 Exam / \$0 X-Ray \$3,000 Limit (50%)	\$0 Exam / \$0 X-Ray \$3,000 Limit (50%)	\$0 Exam / \$0 X-Ray \$3,500 Limit (25%)
OTC Mail Order	\$75/quarter	\$100/quarter	\$55/quarter

REDESIGNED!

Community Blue Medicare HMO Signature (\$0)



Community Blue Medicare HMO Prestige (\$50)



Network Attributes

- Limited Provider Network excluding UPMC providers in Allegheny and Erie counties
- Sole Community UPMC providers In-Network
- Cleveland Clinic INN access
- Only Emergent and Urgent care covered worldwide

Complete Blue PPO: Western PA

Complete Blue PPO

\$0

\$25

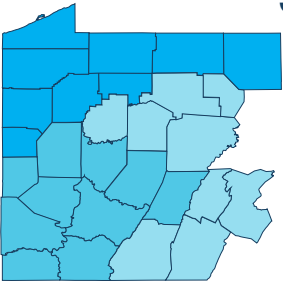
Top of the market, broad access plan for the senior that wants robust benefits and access to most docs and hospitals in the region.

- CMP Signature (\$0)
- CMP Distinct (\$25)

Offered across WPA

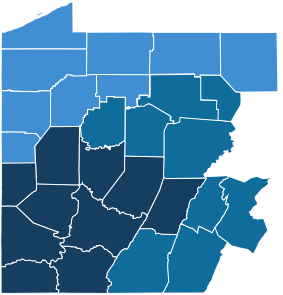
Benefits	Complete Blue PPO Signature (SW & WC)	Complete Blue PPO Signature (NW)	Complete Blue PPO Distinct
Premium	\$0 w/ \$4 Part B Buyback	\$0 w/ \$4 Part B Buyback	\$25
MOOP	\$7,550	\$7,000	\$6,500
IP	\$150/Day for Days 1-3	\$250/Stay	\$225/Stay
PCP	\$0	\$0	\$0
Specialist	\$25	\$25	\$10
PT/SP	\$20	\$20	\$5
OP / ASC	\$245 / \$195	\$225 / \$175	\$200 / \$175
Labs/Diagnostic Test & Proc	\$0	\$0	\$0
Advanced Imaging	\$195	\$195	\$175
Senior Savings Model Participant	No	No	Yes - \$35 copay
30 Day Retail Scripts	\$0 / \$0 / \$47 / \$100 / 33%	\$0 / \$0 / \$47 / \$100 / 33%	\$0 / \$0 / \$42 / \$100 / 33%
90 Day Mail Scripts	\$0 / \$0 / \$120 / \$275 / NC	\$0 / \$0 / \$120 / \$275 / NC	\$0 / \$0 / \$120 / \$280 / NC
Dental	\$15 Exam / \$15 X-Ray \$2,500 (50%)	\$15 Exam / \$15 X-Ray \$2,500 (50%)	\$0 Exam / \$0 X-Ray \$3,000 (50%)
OTC Mail Order	\$100/quarter	\$125/quarter	\$135/quarter

Complete Blue PPO Signature (\$0)



SW
WC
NW

Complete Blue PPO Distinct (\$25)



SW
WC
NW

Network Attributes

- Broad Access including INN to all WPA Hospitals
- Highest Quality, Narrow Network Supplemental Providers (SNF, DME, etc)
- INN access to all BCBS MA providers across country
- Emergent and Urgent care covered worldwide

Green Text indicates an enhancement

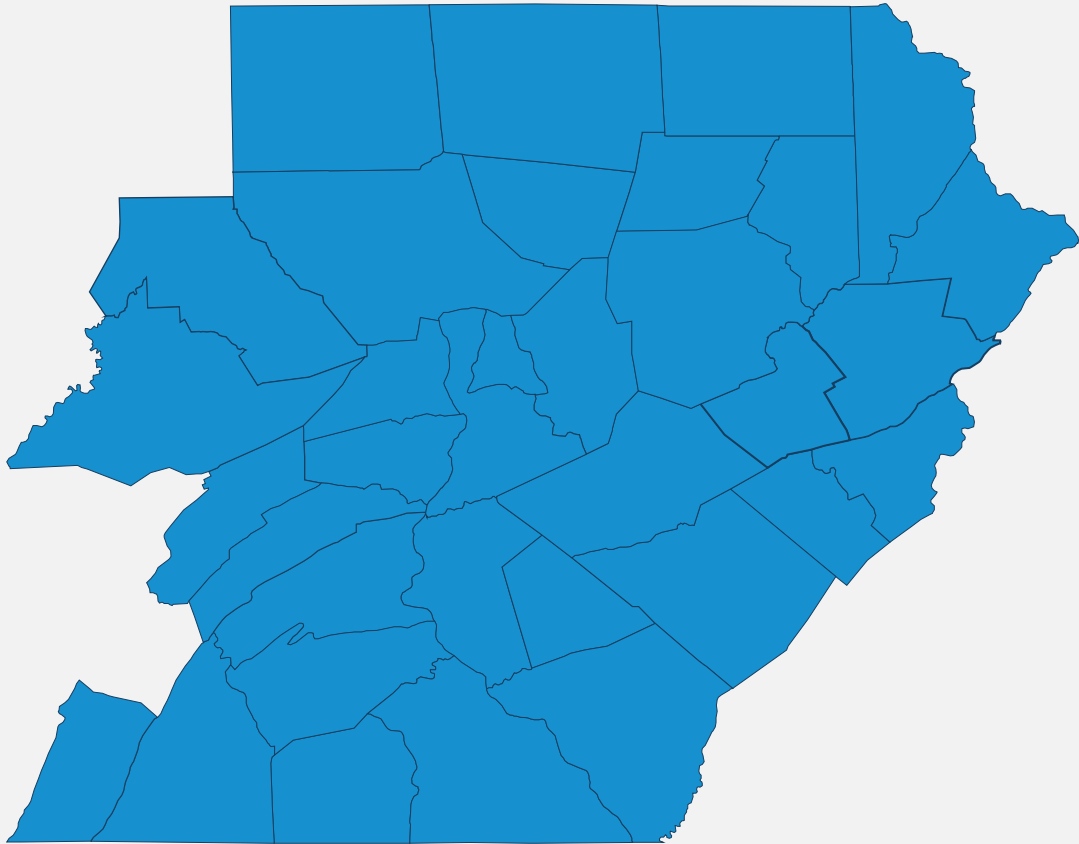
CONFIDENTIAL & COMPETITIVELY SENSITIVE

ALL BENEFITS & PREMIUMS SUBJECT TO FINAL CMS APPROVAL

Medicare Advantage

Central & Northeastern Pennsylvania Market

2023 Product Strategy



Central & Northeastern – What's New?

1 Launch Freedom Blue PPO Valor, a highly competitive MA-Only product

**Launch Freedom Blue
PPO Valor**

2 Invest in existing growth products

- Reduced copays on key medical services like specialists, PT, labs, diagnostics
- Lowered Rx copays
- Expanded and enhanced popular supplementals

**Improve existing
growth products**

3 Carve out unique value propositions on key growth products

- Increased Part B Buyback to \$27 on CB Medicare PPO Signature (select markets) and CB Medicare HMO (Lehigh)
- Made OON equal to INN cost sharing for key shopping benefits on CB Distinct
- Added supplemental benefits to CB Medicare HMO (non-Lehigh), alongside rich medical/drug benefits

**Establish core design
components at each price
point and product**

4 Focus on stability and continuity with year over year improvements for our most loyal members

- Lower premiums, reduced urgent care copays (among other benefits), lower combined MOOPs

**Enhance Freedom Blue PPO
portfolio**

Community Blue Medicare PPO Signature: CPA/NEPA

Community Blue PPO Signature

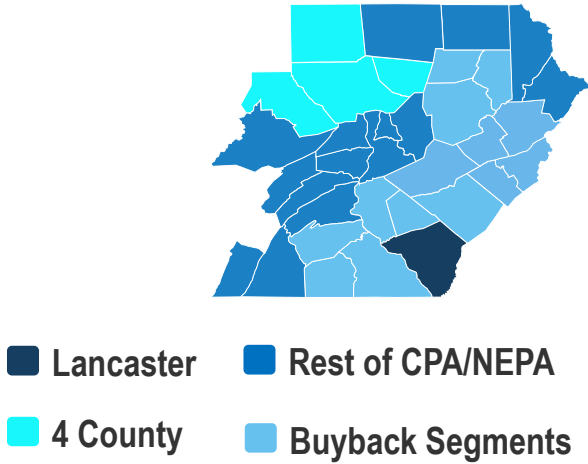
\$0

\$0 w/ \$25 Buy Back

For the members who want the best value; competitive supplementals with **broad** network access.

Offered across CPA/NEPA

Benefits	Community Blue Medicare PPO Signature			
	Rest of CPA/NEPA	Buyback Segments	Lancaster	4 County
Premium	\$0 w/ \$4 Part B Buyback	\$0 w/ \$27 Part B Buyback		
MOOP	\$7,550	\$8,300	\$8,300	\$8,300
IP	\$250/Stay	\$325/Stay	\$325/Stay	\$395/Stay
PCP	\$0	\$0	\$0	\$0
Specialist	\$25	\$30	\$30	\$30
PT/SP	\$25	\$35	\$30	\$30
OP / ASC	\$300 / \$225	\$350 / \$275	\$350 / \$275	\$350 / \$275
Labs/Diagnostic Test & Proc	\$0	\$0 - \$10	\$0 - \$10	\$0 - \$10
Advanced Imaging	\$175	\$195	\$195	\$195
Diabetic Kits	N/A			
Senior Savings Model Participant	No			
30 Day Retail Scripts	\$0 / \$5 / \$47 / \$100 / 33%			
90 Day Mail Scripts	\$0 / \$0 / \$120 / \$275 / NC			
Dental	\$15 Exam / \$15 X-Ray \$2,500 Limit (50%)			
OTC Mail Order	\$100/quarter			



- Network Attributes
- Broad Access PPO including most hospitals in CPA/NEPA including St Luke’s, Penn State Health, and more
 - 4 County PPO Plus Segment includes exclusive INN access to Geisinger Danville
 - INN access to all BCBS MA providers across country

Community Blue Medicare PPO Distinct: CPA/NEPA

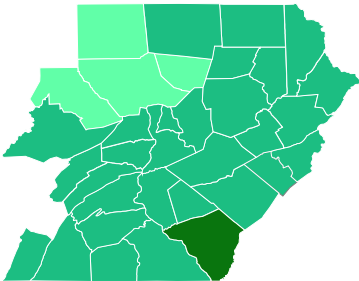
Community Blue PPO Distinct

\$25

Broad network access paired with rich supplementals along with additional perks and programs.

Offered across CPA/NEPA

Benefits	Community Blue Medicare PPO Distinct		
	Rest of CPA/NEPA	Lancaster	4 County
Premium	\$25	\$25	\$25
MOOP	\$6,000	\$6,000	\$6,000
IP	\$200/Stay	\$200/Stay	\$250/Stay
PCP	\$0	\$0	\$0
Specialist	\$20	\$10	\$20
PT/SP	\$15	\$15	\$15
OP / ASC	\$245 / \$175	\$245 / \$175	\$245 / \$175
Labs/Diagnostic Test & Proc	\$0	\$0	\$0
Advanced Imaging	\$175	\$175	\$175
Diabetic Kits	N/A	N/A	N/A
Senior Savings Model Participant	Yes - \$35 copay	Yes - \$35 copay	Yes - \$35 copay
30 Day Retail Scripts	\$0 / \$0 / \$42 / \$100 / 33%		
90 Day Mail Scripts	\$0 / \$0 / \$120 / \$275 / NC		
Dental	\$15 Exam / \$15 X-Ray \$3,000 Limit (50%)		
OTC Mail Order	\$145/quarter	\$170 /quarter	\$145 /quarter



4 County
Rest of CPA/NEPA Lancaster

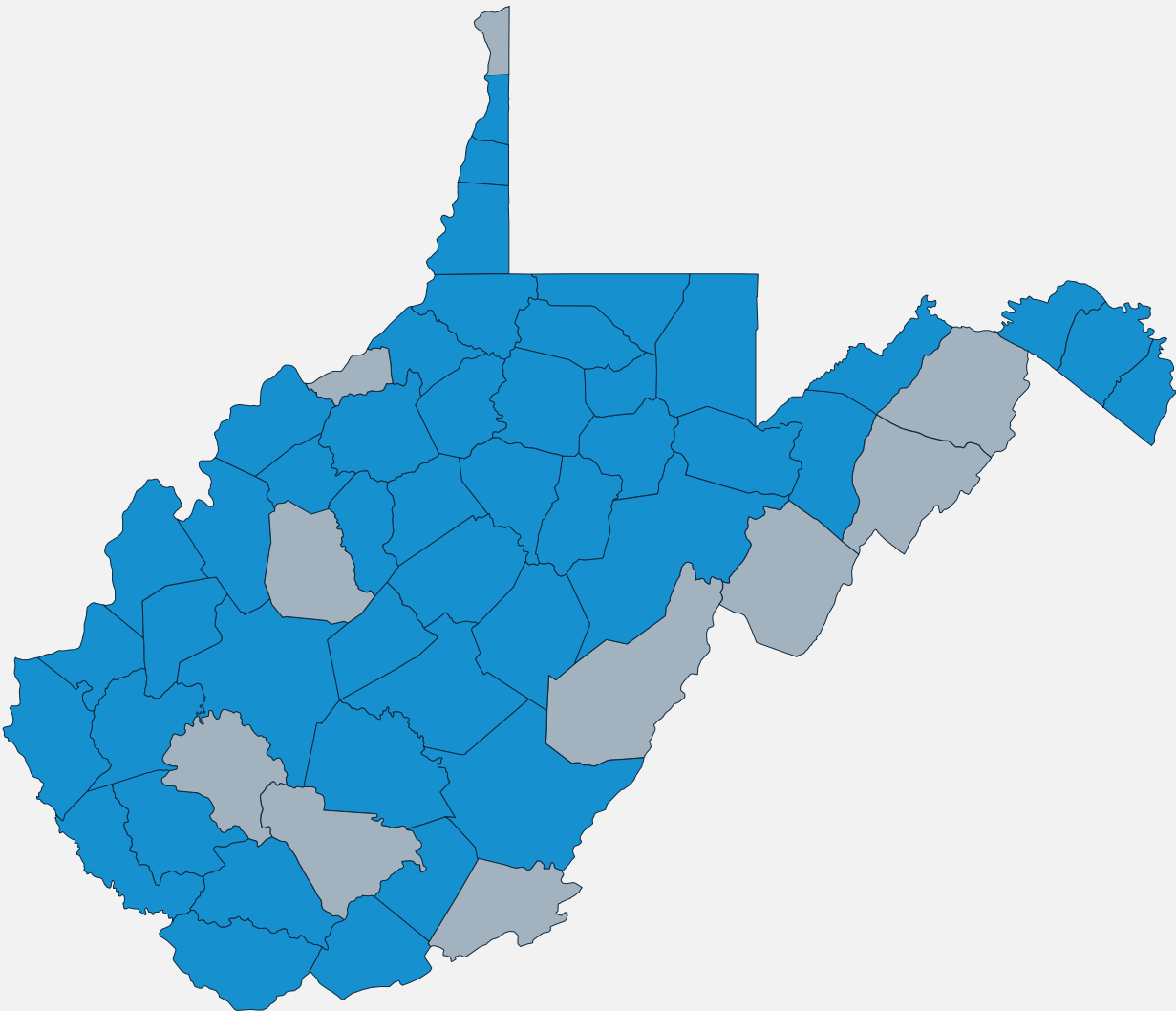
Network Attributes

- Broad Access PPO including most hospitals in CPA/NEPA including St Luke’s, Penn State Health, and more
- 4 County PPO Plus Segment includes exclusive INN access to Geisinger Danville
- INN access to all BCBS MA providers across county

Medicare Advantage

West Virginia

2023 Product Strategy



West Virginia – What's New?

1

Launch new plans to capture new shoppers

- Lean \$0 PPO w/ buyback – Freedom Blue Merit for low cost shoppers
- Ultra-rich \$48 PPO - Freedom Blue Prestige for Medigap and legacy, high-premium plan shoppers
- MA-only – Freedom Blue Valor

2

Expand our footprint to more counties

- In Northern WV: Barbour, Calhoun, Gilmer, Grant, Preston, Randolph, & Tucker
- In Southern WV: Fayette, Greenbrier, McDowell, Mercer, Mingo, Nicholas, Summers, Webster, & Wyoming
- \$0 FB Signature was expanded in addition to the counties listed above into: Mineral, Morgan, Clay, Kanawha, and Logan

3

Improve our leading \$25/\$35 Distinct products

- Invest in key shopping benefits to improve health outcomes
- Lower lab copay to \$0 and reduce specialist and diagnostic radiology

4

Enhance Freedom Blue Standard to discourage shopping

- Reduced urgent care, diagnostic radiology, surgery and obs copays
- Decreased premiums by \$1

**Attract new shoppers
with new plans**

**Expand Freedom Blue PPO
Signature footprint**

**Invest in Distinct products,
continue growth success**

**Enhance Freedom Blue
PPO Standard**

Freedom Blue PPO Plan \$0 Plan – West Virginia

NEW PLAN!

Freedom Blue PPO Merit

\$0 w/ \$32 Part B Buyback

New for 2023!!! Competitive medical benefits and broad access combined with a generous Part B buyback.

Offered in Select Counties in WV

Freedom Blue PPO Signature

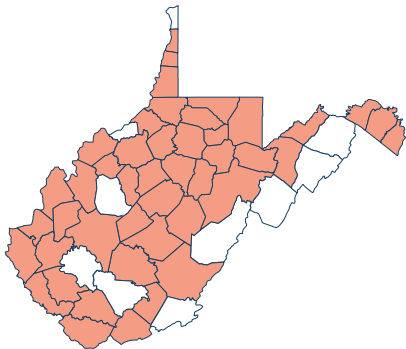
\$0

For the members who want the best value; ample coverage along with competitive supplementals and broad network access.

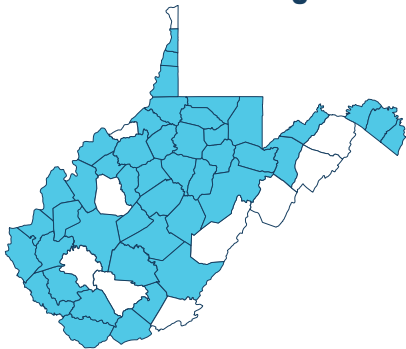
Offered in Select Counties in WV

Benefits	Freedom Blue PPO Merit	Freedom Blue PPO Signature
Premium	\$0 w/ \$34 Part B Buyback	\$0
MOOP	\$8,300	\$7,550
IP	\$495/Day for Days 1-3	\$250/Day for Days 1-3
PCP	\$0	\$0
Specialist	\$40	\$30
PT/SP	\$40	\$30
OP / ASC	\$325 / \$275	\$300 / \$250
Labs/Diagnostic Test & Proc	\$0 - \$30	\$0 - \$10
Advanced Imaging	\$300	\$250
Diabetic Testing Supplies	\$0 – 20%	\$0 – 20%
Diabetic Kits	N/A	N/A
Senior Savings Model Participant	No	No
30 Day Retail Scripts	\$0 / \$10 / \$47 / \$100 / 33%	\$0 / \$5 / \$47 / \$100 / 33%
90 Day Mail Scripts	\$0 / \$0 / \$120 / \$275 / NC	\$0 / \$0 / \$120 / \$275 / NC
Dental	\$15 Exam / \$15 X-Ray \$1,500 Limit (50%)	\$0 Exam / \$0 X-Ray \$2,500 Limit (50%)
OTC Mail Order	\$25/per quarter	\$75/per quarter

Freedom Blue PPO Merit (\$0 w/ \$32 Buyback)



Freedom Blue PPO Signature (\$0)



Freedom Blue PPO Mid-Price Plans – West Virginia

NEW PLAN!

Freedom Blue PPO Distinct

N: \$35

S: \$25

Broad network access and robust medical paired with rich supplementals, plus additional perks and programs.

Offered in Select Counties in WV

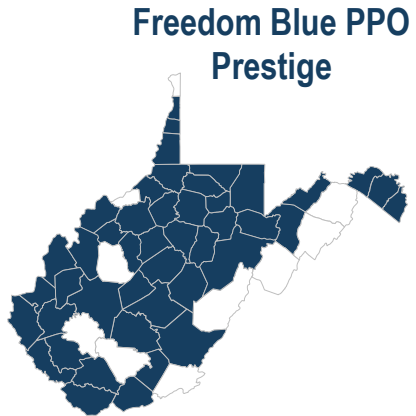
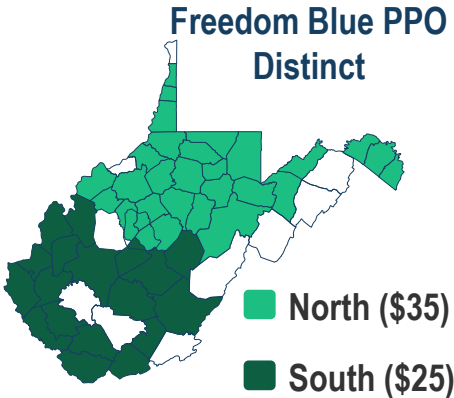
Freedom Blue PPO Prestige

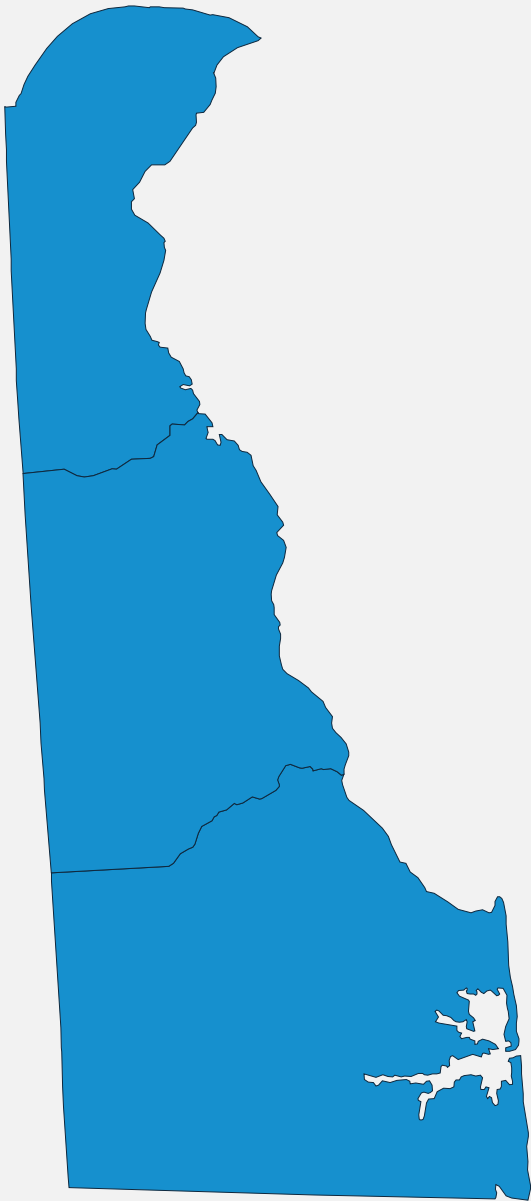
\$50

New for 2023!!! Ultra rich medical with broad network access and competitive supplementals appealing to Medigap shoppers and switchers from higher premium plans.

Offered in Select Counties in WV

Benefits	Freedom Blue PPO Distinct	Freedom Blue PPO Prestige
Premium	\$33/\$23	\$48
MOOP	\$6,500	\$6,000
IP	\$400/Stay	\$350/Stay
PCP	\$0	\$0
Specialist	\$25	\$0
PT/SP	\$25	\$30
OP / ASC	\$300 / \$225	\$300 / \$225
Labs/Diagnostic Test & Proc	\$0	\$0
Advanced Imaging	\$200	\$150
Diabetic Testing Supplies	\$0 – 20%	\$0 – 20%
Diabetic Kits	N/A	N/A
Senior Savings Model Participant	Yes - \$35 copay	Yes - \$20 copay
30 Day Retail Scripts	\$0 / \$0 / \$42 / \$100 / 33%	\$0 / \$0 / \$42 / \$100 / 33%
90 Day Mail Scripts	\$0 / \$0 / \$120 / \$275 / NC	\$0 / \$0 / \$105 / \$275 / NC
Dental	\$0 Exam / \$0 X-Ray \$3,000 Limit (50%)	\$0 Exam / \$0 X-Ray \$3,500 Limit (50%)
OTC Mail Order	\$115 Limit	\$115 Limit
Meal Benefit	28 Meals / 14 Days Max	28 Meals / 14 Days Max
PAPA Pals	\$0 copay/36 hours	NC





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Medicare Advantage

Delaware

2023 Product Strategy

ALL BENEFITS & PREMIUMS SUBJECT TO FINAL CMS APPROVAL

Delaware: What's New?

- 1** **Maintain momentum** after a successful market entry in 2021 and set pace for sustainable long-term growth
- 2** **Invest in \$0 PPO by** focusing on key benefits that attract price sensitive shoppers
 - Reduced MOOP and PT, ASC and diagnostic radiology copays
 - Increased OTC limit to \$100 and comp dental to \$3k
- 3** **Further enhance Freedom Blue Distinct** to maintain lead in mid-priced market and appeal to 3 primary consumer groups: \$0 MA plan switchers, buy-downs from higher priced MA plans, and Medigap & FFS switchers
- 4** **Leverage provider partners** to promote growth and create a viable financial path



Freedom Blue PPO Plans: Delaware

Freedom Blue PPO Signature

\$0

For seniors looking to be in a highly cost-effective plan without having to compromise on ample coverage, rich supplemental benefits & a flexible, broad network of doctors and hospitals.

Offered in all Counties

Freedom Blue PPO Distinct

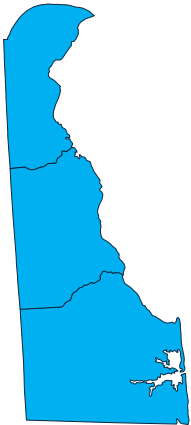
\$33

MAPD option for the younger, active senior that wants robust coverage with flexibility across a broad network of doctors and hospitals or the senior that wants to better manage their health and/or chronic condition and doesn't mind paying an up-front, affordable premium for added perks and programs.

Offered in all Counties

Benefits	Freedom Blue PPO Signature	Freedom Blue PPO Distinct
Premium	\$0 w/ \$2 Part B Buyback	\$33
MOOP	\$6,700	\$5,500
IP	\$175/Day for Days 1-3 & \$0/Day for Days 7-90	\$295/Stay
ER	\$95	\$95
Urgent Care	\$50	\$0
PCP	\$0	\$0
Specialist	\$30	\$0
PT/SP	\$25	\$0
OP / ASC	\$300 / \$225	\$200 / \$155
Advanced Imaging	\$225	\$150
Diabetic Kits	N/A	N/A
Senior Savings Model Participant	No	Yes
30 Day Retail Scripts	\$0 / \$5 / \$47 / \$100 / 33%	\$0 / \$0 / \$47 / \$100 / 33%
90 Day Mail Scripts	\$0 / \$0 / \$120 / \$275 / NC	\$0 / \$0 / \$120 / \$275 / NC
Dental	\$15 Exam / \$15 X-Ray \$3,000 Limit (50%)	\$15 Exam / \$15 X-Ray \$3,500 Limit (50%)
OTC Mail Order	\$100 /quarter	\$135 /quarter
Meal Benefit	NC	28 Meals / 14 Days Max
PAPA Pals	NC	\$0 copay/36 hours

Available in all counties



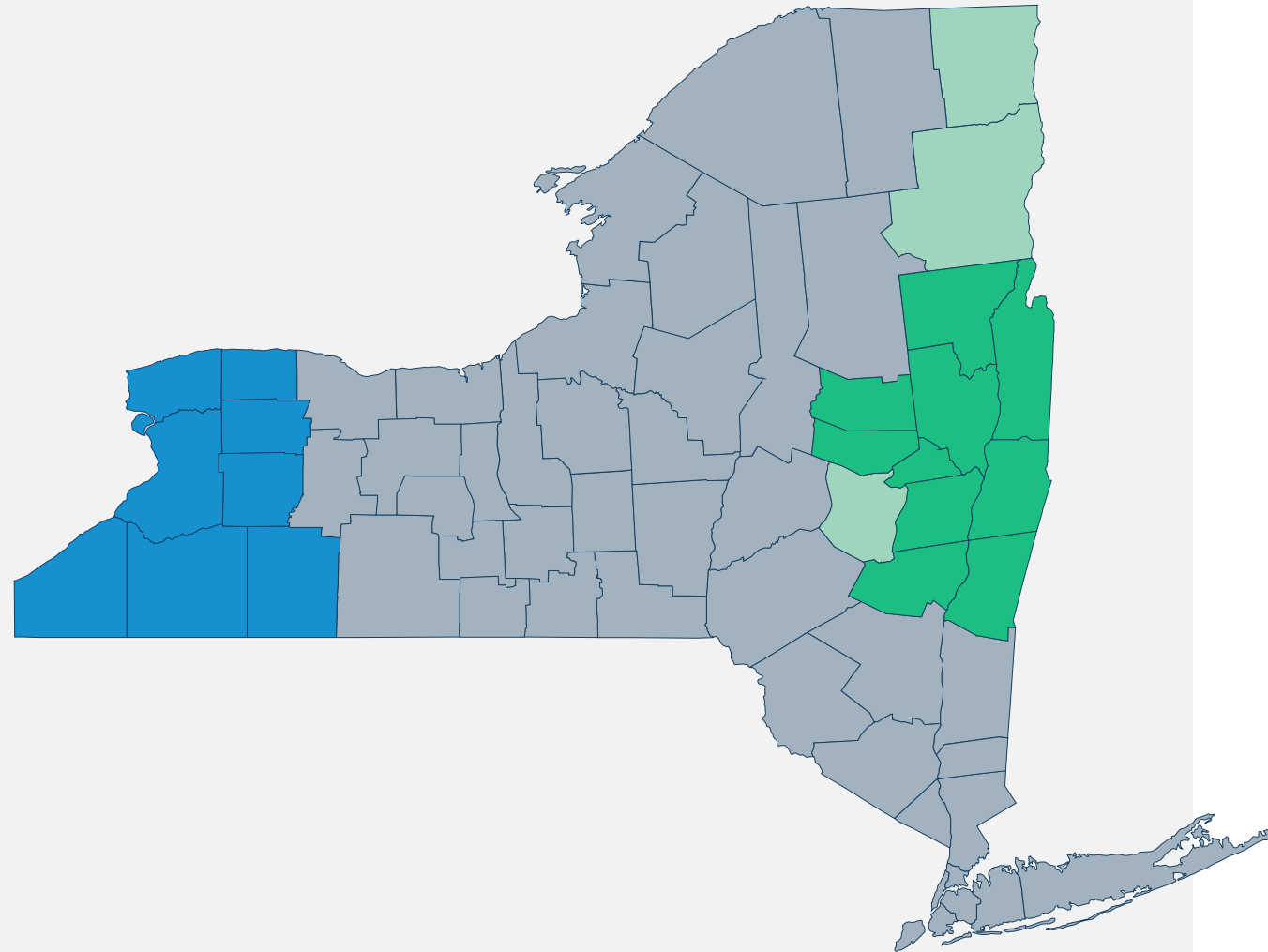
Network Attributes

- Broad Access PPO including most hospitals in Delaware
- Collaboration with ChristianaCare Health System and BayHealth
- INN access to all BCBS MA providers across country

Medicare Advantage

Western & Northeastern New York Market

2023 Product Strategy



Western NY & Northeastern – What's New?

1 **Invest in \$0 options** (including buybacks) to maintain momentum and capture price driven switchers

2 **Improve Freedom Nation plan in WNY to attract switchers from higher priced plans and jump start growth overall within this segment**

- Invest in key shopping benefits to improve health outcomes and maintain competitive positioning (e.g. \$2k comp dental allowance)
- Lower PCP to \$0 on lead growth product and reduce drug deductible

3 **Launch MA Only** plan design to target the emerging veteran/VA-utilizing segment

4 **Enhance Senior/Forever Blue** to discourage shopping and retain loyal members

- Addition of \$2k comp dental; minor benefit right-sizing
- Select modest premium reductions

Invest in Growth Products

Capture switchers and remove barriers to care

Enter new shopping segments

Reward and retain loyal members

Operations Updates

Medicare Enrollment Kit Updates

2023 Improvements

- New Network Info section with PPO Network Sharing Map and Hospital Map inserts
- New Senior Savings Model Select Insulins insert
- Enhanced Supplemental Benefits Insert with how to access \$0 diabetic testing supplies
- Table of Contents enhanced with color stripes corresponding to colored Divider Pages for easy reference

New for NY

- New name: Medicare Enrollment Guide
- Bound book with perforated Enrollment App pages for easy tear out
- Enhanced Supplemental Benefits section to include Blue Total Health
- Simplified **Find a Pharmacy** and **Find a Provider** encouraging online usage

Medicare Orders & delivery

- Orders will be made through MarCom (MarketCentral)
- Marcom opens **8/15** for 2023 Enrollment Kit orders
- Order by **9/2** for delivery week of **9/15**
- Order by **9/19** for guaranteed delivery **10/1**
- ACA Material will be available at a later date

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Western New York
Medicare Enrollment Guide 2023


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Medicare Operations Updates

Agent Certification & Training

- **Highmark Medicare Trainings**

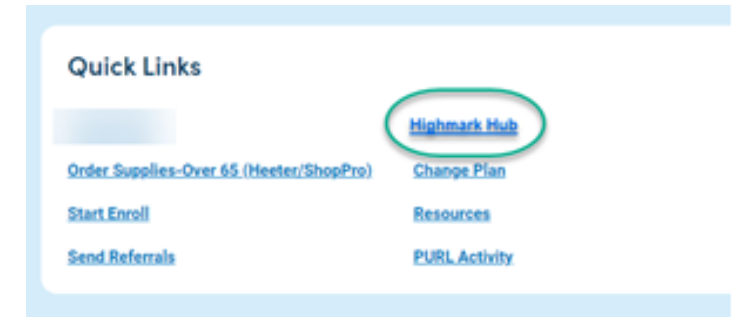
- Highmark Medicare Product Specific Training
 - Released Thursday, July 21st
 - Single sign on through Producer Portal through Highmark Hub link, then select Onboarding on left hand navigation
 - If you cannot access Producer Portal, contact Broker Hotline or highmarkseniormarkets@highmark.com to reset access
- ACA Training is optional; release date TBD

- **AHIP/ NAHU Medicare Training**

- Agents have the choice to complete AHIP **OR** NAHU Training this year
- Agents who sell 15 or more new Medicare Advantage 1/1 effective policies (not including plan changes) will be reimbursed \$125.00 of their training fees on commission statement at end of January
- Highmark and AHIP/NAHU Training must be 100% complete by September 21 to be eligible for reimbursement

- **Health Risk Assessment (HRA) – to launch October 1**

- Training in mid-September
- Online submission only, paper form will be provided for agent use
- Compensation will be provided for replacement or T65





Questions?