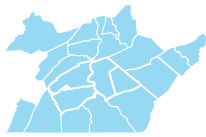


PRODUCER USE ONLY



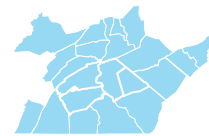
CENTRAL PENNSYLVANIA 2017 AT A GLANCE

**WE'RE HERE TO HELP SUPPORT YOUR SALES EFFORTS AND
ADDRESS YOUR CUSTOMERS' NEEDS.**

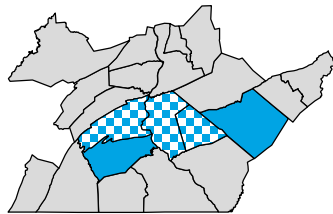
SUPPLEMENTAL TO PRODUCT TRAINING

PRODUCER USE ONLY

CPA PORTFOLIO SUMMARY

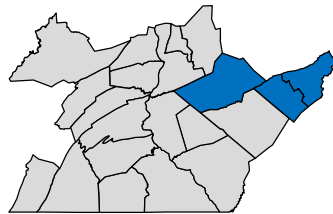


SUB-REGIONS



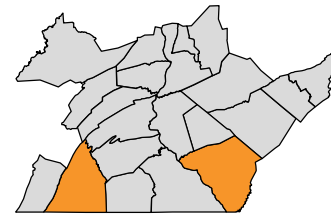
Berks, Cumberland, Dauphin, Perry, Lebanon

- Alliance Flex Blue PPO 1000
- Alliance Flex Blue PPO 2300
- Shared Cost Blue PPO 6800 (OffX Only)



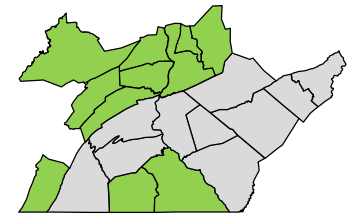
Lehigh, Northampton, Schuylkill

- my Lehigh Valley Flex Blue PPO 1000G
- my Lehigh Valley Flex Blue PPO 2900S
- Shared Cost Blue PPO 6800 (OffX Only)



Franklin & Lancaster

- my Premier Blue Flex PPO 1700GQ
- my Premier Blue Flex PPO 2700SQE
- my Premier Blue Flex PPO 3200S
- my Premier Blue Flex PPO 6000BQE
- Shared Cost Blue PPO 6800 (OffX Only)



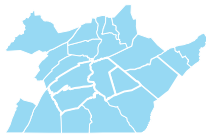
Adams, Centre, Columbia, Fulton, Juniata, Mifflin, Montour, Northumberland, Snyder, Union, York

- Shared Cost Blue PPO 6800 (OffX Only)

Dauphin, Lebanon, Perry OFF X ONLY

- Alliance Flex Blue PPO 6800
- Major Events Blue PPO 7150C

PRODUCER USE ONLY



2017 CPA PORTFOLIO SUMMARY

BROAD CHANGES

- Introduction of Essential (closed) Formulary
- Updates to site of Service cost sharing for Non-Hospital vs. Hospital Diagnostic Services in those markets where there is access
 - Apply appropriate cost share related to level of care
 - PCP - \$
 - Specialist - \$\$
 - Urgent Care - \$\$\$
 - ER - \$\$\$\$

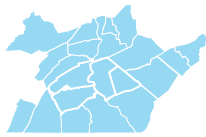
Addition/Changes to EHB:

- Hospice benefit - Addition of respite care for 7 days per six months
- Coverage for Artificial Insemination including specific related medications
- Physical Therapy - 30 visits each rehabilitative and habilitative

Removal of benefits:

- Removal of the Adult Vision Eye Exam (Davis)

PRODUCER USE ONLY



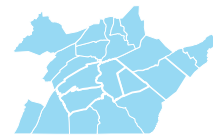
2017 MEMBER SCENARIOS

RENEWED, AUTO-ENROLLED OR DISCONTINUED

- **Renewed** members retain same plan as 2016 (changes may have been made to plan details)
- **Auto-enrolled** members will be enrolled into a different 2017 plan (varies by county)
 - No action needed for these members. To retain coverage members will need to pay their 2017 monthly premium
 - Members can actively choose new plan for 2017
 - Effective dates follow open enrollment guidelines
 - Some exceptions for Special Enrollment Periods (SEP) may apply
- **Discontinued** members will not be offered a 2017 plan (only certain counties)
 - These members need to enroll in a replacement plan by December 15, 2016 to ensure January 1 effective date and avoid a lapse in coverage.
 - May be eligible for a loss of minimum essential coverage SEP, however, we strongly encourage enrollment by December 15, 2016

PRODUCER USE ONLY

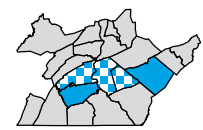
CENTRAL PA PORTFOLIO



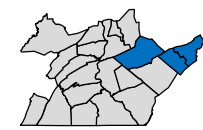
AT A GLANCE

Move from 8 to 11 plans total across all sub-regions. Only 1 plan from 2016 returning. More micro-market offerings. Mostly discontinued and auto-enrolled.

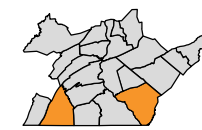
Berks, Cumberland, Dauphin, Perry, Lebanon



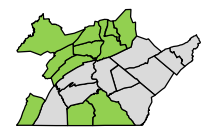
Lehigh, Northampton, Schuylkill



Franklin & Lancaster



Adams, Centre, Columbia, Fulton, Juniata, Mifflin, Montour, Northumberland, Snyder, Union, York

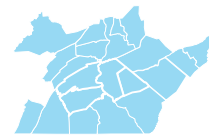


HHIC	Shared Cost Blue PPO 6800 (off X only)				Off
HHIC & HSR	Alliance Flex Blue PPO Plans+				(3)
HSR	Major Events 7150C	Off			(1)
HHIC	My Lehigh Valley Flex Blue PPO Plans*				(2)
HHIC	my Premium Blue Flex PPO Plans*				(4)

+Certain Alliance Flex Blue PPO Plans may be offered in limited counties and off-marketplace only under Highmark Select Resources (HSR)

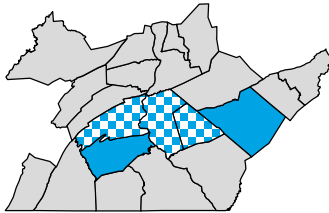
* Multiple plan designs available

PRODUCER USE ONLY



CENTRAL PA

2017 PRODUCTS BY SUB-REGION

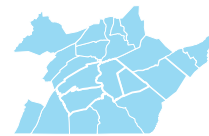


**Berks, Cumberland,
Dauphin, Perry,
Lebanon**



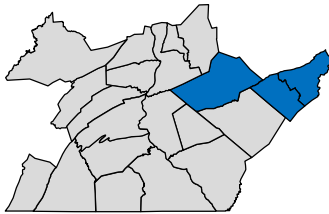
2016 Plan	On/Off Marketplace	Berks & Cumberland	Dauphin, Lebanon, Perry Only	2017 Plan Name
Shared Cost Blue PPO 6000	Off	Renewed		Shared Cost Blue PPO 6800
Health Savings Blue PPO Embedded 4500	Off	Auto-Enrolled		
Shared Cost Blue PPO 6000	On	Auto-Enrolled		NEW! Alliance Flex Blue PPO 2300
Health Savings Blue PPO Embedded 4500	On	Auto-Enrolled		
Health Savings Blue PPO Embedded 2700	On & Off	Auto-Enrolled		
BCBS Shared Cost 3200, a Multi-state plan	On	Auto-Enrolled		
Health Savings Blue PPO 1400	On & Off	Auto-Enrolled		NEW! Alliance Flex Blue PPO 1000
BCBS Shared Cost 1500, a Multi-state plan	On	Auto-Enrolled		
Alliance Flex Blue PPO 2100	Off	Discontinued	Auto-Enrolled	NEW! Alliance Flex Blue PPO 6800
Alliance Flex Blue PPO 1000	Off	Discontinued	Auto-Enrolled	
Alliance Flex Blue PPO 2100	On	Discontinued		
Alliance Flex Blue PPO 1000	On	Discontinued		
	Off	n/a	NEW!	NEW! Major Events Blue PPO 7150

PRODUCER USE ONLY



CENTRAL PA

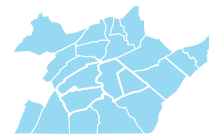
2017 PRODUCTS BY SUB-REGION



**Lehigh,
Northampton,
Schuylkill**

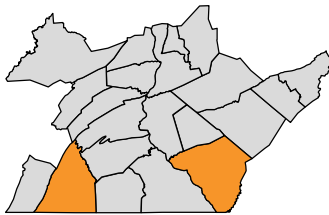
2016 Plan	On/Off Marketplace	Lehigh, Northampton & Schuylkill	2017 Plan Name
Shared Cost Blue PPO 6000	Off	Renewed	Shared Cost Blue PPO 6800
Health Savings Blue PPO Embedded 4500	Off	Auto-Enrolled	
Shared Cost Blue PPO 6000	On	Auto-Enrolled	NEW! my Lehigh Valley Flex Blue PPO 2900S
Health Savings Blue PPO Embedded 4500	On	Auto-Enrolled	
Health Savings Blue PPO Embedded 2700	On & Off	Auto-Enrolled	
BCBS Shared Cost 3200, a Multi-state plan	On	Auto-Enrolled	
Health Savings Blue PPO 1400	On & Off	Auto-Enrolled	NEW! my Lehigh Valley Flex Blue PPO 1000G
BCBS Shared Cost 1500, a Multi-state plan	On	Auto-Enrolled	

PRODUCER USE ONLY



CENTRAL PA

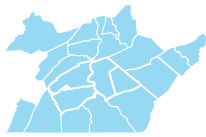
2017 PRODUCTS BY SUB-REGION



Franklin & Lancaster

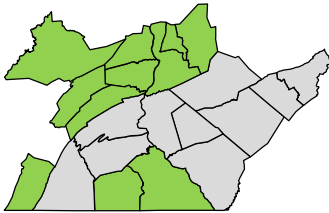
2016 Plan	On/Off Marketplace	Lehigh, Northampton & Schuylkill	2017 Plan Name
Shared Cost Blue PPO 6000	Off	Renewed	Shared Cost Blue PPO 6800
Shared Cost Blue PPO 6000	On	Auto-Enrolled	NEW! my Premier Blue Flex 6000BQE
Health Savings Blue PPO Embedded 4500	On & Off	Auto-Enrolled	
Health Savings Blue PPO Embedded 2700	On & Off	Auto-Enrolled	NEW! my Premier Blue Flex 2700SQE
BCBS Shared Cost 1500, a Multi-state plan	On	Auto-Enrolled	
BCBS Shared Cost 3200, a Multi-state plan	On	Auto-Enrolled	
Health Savings Blue PPO 1400	On & Off	Auto-Enrolled	NEW! my Premier Blue Flex 1700GQE
		NEW!	my Premier Blue Flex PPO 3200S

PRODUCER USE ONLY



CENTRAL PA

2017 PRODUCTS BY SUB-REGION

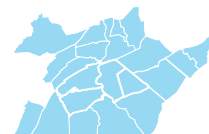


**Adams, Centre, Columbia,
Fulton, Juniata, Mifflin,
Montour, Northumberland,
Snyder, Union, York**

2016 Plan	On/Off Marketplace	Lehigh, Northampton & Schuylkill	2017 Plan Name
Shared Cost Blue PPO 6000	Off	Renewed	Shared Cost Blue PPO 6800
	On	Discontinued	
Health Savings Blue PPO Embedded 4500	On & Off	Discontinued	
Health Savings Blue PPO Embedded 2700	On & Off	Discontinued	
Health Savings Blue PPO 1400	On & Off	Discontinued	
BCBS Shared Cost 1500, a Multi-state plan	On	Discontinued	
BCBS Shared Cost 3200, a Multi-state plan	On	Discontinued	

PRODUCER USE ONLY

ALLIANCE FLEX BLUE



CPA PLANS

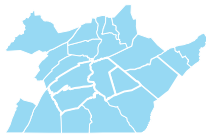
Members' out-of-pocket costs depend upon whether their selected provider participates in the Enhanced Value or Standard Value level of benefits

- Available to individuals living in these counties: Berks, Cumberland, Dauphin, Lebanon, Perry
- Out-of-network hospitals and providers that do not participate in the Premier Blue, Keystone Health Plan West, or BlueCard networks will have the highest cost sharing
- Outside of the five-county service area, services received from providers participating in a local Blue plan's BlueCard® program will be covered at the Standard Value level of benefits



Enhanced	Standard
<ul style="list-style-type: none">• Penn State Milton S. Hershey Medical Center• Penn State Health St. Joseph• PinnacleHealth System Hospitals: <ul style="list-style-type: none">◦ Community General Osteopathic Hospital◦ Harrisburg Hospital◦ Polyclinic Hospital◦ West Shore Hospital	<ul style="list-style-type: none">• Carlisle Regional Medical Center• Good Samaritan Hospital• Holy Spirit Hospital• Reading Hospital• Surgical Institute of Reading• All other providers in the Premier Blue Shield Network, the Highmark Blue Shield Network, Keystone Health Plan West, or BlueCard® networks

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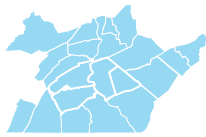
my LEHIGH VALLEY FLEX BLUE

NEW CPA PLANS



- Collaboration with Lehigh Valley Health Network (LVHN) and other aligned providers
- Two different member levels of network benefits
- Available in the following counties of Central PA: Lehigh, Northampton, Schuylkill
- Members will also be able to access care at Lehigh Valley Health Network's facility in Hazleton, Luzerne County

PRODUCER USE ONLY



PHARMACY



ESSENTIAL FORMULARY: CLOSED

- Essential Formulary is a closed formulary that is tightly managed and only covers products on the formulary
- Use formulary search
- Tiers may include both generic and brand drugs
- Major Events Blue PPO 7150 is the only plan that will continue to use the HCR Comprehensive Formulary

2017 Essential Closed Formulary

Tier	Retail (31 Day Supply)			Mail Order (90 Day Supply)		
	Coins	Min	Max	Coins	Min	Max
1	15%	\$3	\$10	15%	\$6	\$20
2	25%	\$20	\$75	25%	\$40	\$150
3	35%	\$70	\$250	35%	\$140	\$500
4	50%	\$150	\$1,000	50%	\$300	\$2,000

When pharmacy is combined with medical deductible, Rx will apply to the medical deductible, then member will pay coinsurance level based on the medical plan design.