

2016 - 2017 Blue Solutions® Plan Comparison — In-Network Benefits

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	Medical									Rx			
	Ded	OOPM	Co-Ins	PCP	Spec	ER	IP Fac	Rad	OP Surg	Gen	Form	Non-Form	Spec
Keystone HMO Platinum Preferred \$10/\$20/\$100	\$0	\$2,500	0%	\$10	\$20	\$125	\$100, 5 days	\$20/\$40	\$25/\$125	\$7	\$40	\$70	50% \$1,000 [†]
Keystone HMO Platinum Preferred \$10/\$20/\$100	\$0	\$3,000	0%	\$10	\$20	\$125	\$100, 5 days	\$20/\$40	\$25/\$125	\$7	\$40	\$70	50% \$1,000 [†]
Keystone HMO Platinum Preferred \$20/\$40/\$150	\$0	\$3,200	0%	\$20	\$40	\$125	\$150, 5 days	\$30/\$60	\$45/\$185	\$7	\$45	\$75	50% \$1,000 [†]
Keystone HMO Platinum Preferred \$20/\$40/\$150	\$0	\$4,000	0%	\$20	\$40	\$125	\$150, 5 days	\$30/\$60	\$45/\$185	\$7	\$45	\$75	50% \$1,000 [†]
Keystone HMO Gold Preferred \$30/\$60/\$600	\$0	\$6,850	0%	\$30	\$60	\$350	\$600, 5 days	\$60/\$250	\$300/\$600	\$7	\$50	\$75	N/A
Keystone HMO Gold Preferred \$30/\$60/\$650	\$0	\$7,150	0%	\$30	\$60	\$450	\$650, 5 days	\$60/\$250	\$400/\$750	\$7	\$50	\$150	50% \$1,000 [†]
Keystone HMO Gold Classic \$1,000/\$25/\$50/90%	\$1,000	\$5,500	10%	\$25	\$50	10%	10%	\$40/\$80	10%	\$7	\$50	\$150	50% \$1,000 [†]
Keystone HMO Gold Classic \$1,000 \$25/\$50/90%	\$1,000	\$5,500	10%	\$25	\$50	10%	10%	\$40/\$80	10%/30%	\$7	\$50	\$150	50% \$1,000 [†]
Keystone HMO Gold Proactive – Tier 1	\$0	\$6,850	0%	\$15	\$40	\$400	\$350, 5 days	\$60/\$120	\$150	\$15	50% \$200 [†]	50% \$300 [†]	50% \$1,000 [†]
Keystone HMO Gold Proactive – Tier 1	\$0	\$7,150	0%	\$15	\$40	\$400	\$350, 5 days	\$60/\$120	\$150	\$15	50% \$200 [†]	50% \$300 [†]	50% \$1,000 [†]
Keystone HMO Gold Classic \$2,000 \$40/\$80/100%	\$2,000	\$3,000	100%	\$40	\$80	\$300	100%	\$60/\$120	\$0	\$7	\$50	\$150	50% \$1,000 [†]
Keystone HMO Gold Classic \$2,000 \$40/\$80/100%	\$2,000	\$3,500	100%	\$40	\$80	\$300	100%	\$60/\$120	\$0/20%	\$7	\$50	\$150	50% \$1,000 [†]
Keystone HMO Silver Classic \$2,000/\$25/\$50/70%	\$2,000	\$6,600	30%	\$25	\$50	30%	30%	\$60/\$120	30%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Keystone HMO Silver Classic \$2,500/\$25/\$50/70%	\$2,500	\$7,150	30%	\$25	\$50	30%	30%	\$60/\$120	30%/50%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Keystone HMO Silver Secure \$3,500 \$40/\$80/\$600	\$3,500	\$6,850	100%	\$40	\$80	\$300 AD	\$600 AD 5 days	\$60/\$250	\$600 AD	\$7	\$60	\$150	50% \$1,000 [†]
Keystone HMO Silver Secure \$3,500 \$40/\$80/\$600	\$3,500	\$7,150	100%	\$40	\$80	\$300 AD	\$600 AD 5 days	\$60/\$250	\$600 AD	\$7	\$60	\$150	50% \$1,000 [†]
Keystone HMO Silver Classic \$4,250 \$40/\$80/100%	\$4,250	\$6,850	100%	\$40	\$80	\$300	100%	\$60/\$250	\$0	\$7	\$60	\$150	50% \$1,000 [†]
Keystone HMO Silver Classic \$4,250 \$40/\$80/100%	\$4,250	\$7,150	100%	\$40	\$80	\$300	100%	\$60/\$250	\$0/20%	\$7	\$60	\$150	50% \$1,000 [†]
Keystone HMO Silver Classic \$2,500/\$30/\$60/50%	\$2,500	\$6,600	50%	\$30	\$60	40%	40%	\$60/\$120	40%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Keystone HMO Silver Classic \$2,750/\$30/\$60/50%	\$2,750	\$7,150	50%	\$30	\$60	50%	50%	\$60/\$250	50%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Keystone HMO Silver Proactive – Tier 1	\$0	\$6,850	0%	\$30	\$60	\$550	\$500, 5 days	\$60/\$250	\$250	\$15	50% \$400 [†]	50% \$500 [†]	50% \$1,000 [†]
Keystone HMO Silver Proactive – Tier 1	\$0	\$7,150	0%	\$30	\$60	\$550	\$500, 5 days	\$60/\$250	\$250	\$15	50% \$400 [†]	50% \$500 [†]	50% \$1,000 [†]
Keystone HMO Bronze Essential \$6,000/\$50/\$100/\$700	\$6,000	\$6,850	50%	50%	\$100	\$500 AD	\$700 AD, 5 days [‡]	\$100/\$250	\$600 AD [‡]	\$15 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% \$1,000 [†]
Keystone HMO Bronze Essential \$6,850/\$50/\$100/\$700	\$6,850	\$7,150	50%	\$50	\$100	\$500 AD	\$700 AD, 5 days [‡]	\$100/\$250	\$750 AD [‡]	\$15 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% \$1,000 [†] AD

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This chart compares member cost-sharing for select benefits from 2017 plans (in blue text) with the 2016 version of each plan (in black text) within the Blue Solutions portfolio.

	Medical									Rx			
	Ded	00PM	Co-Ins	PCP	Spec	ER	IP Fac	Rad	OP Surg	Gen	Form	Non-Form	Spec
Personal Choice PPO Platinum Preferred \$10/\$20/\$150	\$0	\$2,000	0%	\$10	\$20	\$125	\$150, 5 days	\$70/\$175	\$35/\$155	\$7	\$40	\$70	50% \$1,000 [†]
Personal Choice PPO Platinum Preferred \$10/\$20/\$150	\$0	\$2,500	0%	\$10	\$20	\$125	\$150, 5 days	\$70/\$175	\$35/\$155	\$7	\$40	\$70	50% \$1,000 [†]
Personal Choice PPO Platinum Preferred \$20/\$40/\$150	\$0	\$1,950	0%	\$20	\$40	\$125	\$150, 5 days	\$70/\$175	\$45/\$185	\$7	\$45	\$75	50% \$1,000 [†]
Personal Choice PPO Platinum Preferred \$20/\$40/\$150	\$0	\$2,000	0%	\$20	\$40	\$125	\$150, 5 days	\$70/\$175	\$45/\$185	\$7	\$45	\$75	50% \$1,000 [†]
Personal Choice PPO Gold Preferred \$35/\$70/\$600	\$0	\$5,500	0%	\$35	\$70	\$300	\$600, 5 days	\$70/\$175	\$300/\$700	\$7	\$50	\$75	50% \$1,000 [†]
Personal Choice PPO Gold Preferred \$35/\$70/\$600	\$0	\$6,850	0%	\$35	\$70	\$450	\$600, 5 days	\$70/\$175	\$300/\$700	\$7	\$50	\$150	50% \$1,000 [†]
Personal Choice PPO Gold Classic \$1,000/\$15/\$30/80%	\$1,000	\$5,500	20%	\$15	\$30	20%	20%	20%	20%	\$7	\$50	\$75	50% \$1,000 [†]
Personal Choice PPO Gold Classic \$1,000/\$15/\$30/80%	\$1,000	\$5,500	20%	\$15	\$30	20%	20%	20%	20%/40%	\$7	\$50	\$150	50% \$1,000 [†]
Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	\$2,000	\$3,000	100%	\$40	\$80	\$300	100%	\$70/\$175	\$0	\$7	\$50	\$150	50% \$1,000 [†]
Personal Choice PPO Gold Classic \$2,000 \$40/\$80/100%	\$2,000	\$3,200	100%	\$40	\$80	\$300	100%	\$70/\$175	\$0/20%	\$7	\$50	\$150	50% \$1,000 [†]
Personal Choice PPO Silver Secure \$3,000 \$30/\$60/\$600	\$3,000	\$6,850	100%	\$30	\$60	\$300 AD	\$600 AD, 5 days	\$70AD/\$175 AD	\$600 AD	\$7	\$60	\$150	50% \$1,000 [†]
Personal Choice PPO Silver Secure \$3,000 \$30/\$60/\$600	\$3,000	\$7,150	100%	\$30	\$60	\$300 AD	\$600 AD, 5 days	\$70AD/\$175 AD	\$600 AD	\$7	\$60	\$150	50% \$1,000 [†]
Personal Choice PPO Silver Classic \$3,300 \$40/\$80/100%	\$3,300	\$6,400	100%	\$40	\$80	\$300	100%	\$60/\$250	\$0	\$7	\$60	\$150	50% \$1,000 [†]
Personal Choice PPO Silver Classic \$3,300 \$40/\$80/100%	\$3,300	\$6,800	100%	\$40	\$80	\$300	100%	\$60/\$250	\$0/\$20	\$7	\$60	\$150	50% \$1,000 [†]
Personal Choice PPO Silver Classic \$2,500/\$30/\$60/80%	\$2,500	\$6,000	20%	\$30	\$60	20%	20%	20%	20%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Personal Choice PPO Silver Classic \$2,500/\$30/\$60/80%	\$2,500	\$6,400	20%	\$30	\$60	20%	20%	20%	20%/40%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Personal Choice PPO Platinum HSA-50 \$1,500/100%	\$1,500	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†]
Personal Choice PPO Platinum HSA-50 \$1,600/100%**	\$1,600	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Gold HSA-25 \$2,200/100%	\$2,200	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Gold HSA-25 \$2,400/100%*	\$2,400	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD

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Personal Choice PPO Gold HSA-0 \$1,700/100%	\$1,700	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Gold HSA-0 \$1,900/100%	\$1,900	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Gold HSA-50 \$2,200/70%	\$2,200	\$6,550	30%	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Gold HSA-50 \$2,650/70%**	\$2,650	\$6,550	30%	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Silver HSA-25 \$2,400/50%	\$2,400	\$6,550	50%	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Silver HSA-0 \$2,100/70%	\$2,100	\$6,550	30%	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Silver HSA-0 \$2,400/90%	\$2,400	\$6,550	10%	10% AD	10% AD	10% AD	10% AD	10% AD	10% AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Silver HSA-0 \$2,700/90%	\$2,700	\$6,550	10%	10% AD	10% AD	10% AD	10% AD	10% AD	10% AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Bronze HSA-0 \$4,000/50%	\$4,000	\$6,550	50%	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Bronze HSA-0 \$5,200/50%	\$5,200	\$6,550	50%	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Bronze HSA-0 \$6,550/100%	\$6,550	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD
Personal Choice PPO Bronze HSA-0 \$6,550/100%	\$6,550	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD
Personal Choice PPO Platinum HRA-50 \$1,850/100%	\$1,850	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Platinum HRA-50 \$1,500/100% ^{‡‡}	\$1,500	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice PPO Gold HRA-25 \$2,200/100%	\$2,000	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
Personal Choice Gold HRA-25 \$2,900/100% [‡]	\$2,900	\$6,550	0%	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$7 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD

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Keystone DPOS Platinum Preferred \$10/\$20/\$100	\$0	\$2,500	0%	\$10	\$20	\$125	\$100, 5 days	\$20/\$40	\$25/\$125	\$7	\$40	\$70	50% \$1,000 [†]
Keystone DPOS Platinum Preferred \$10/\$20/\$100	\$0	\$3,000	0%	\$10	\$20	\$125	\$100, 5 days	\$20/\$40	\$25/\$125	\$7	\$40	\$70	50% \$1,000 [†]
Keystone DPOS Platinum Preferred \$20/\$40/\$150	\$0	\$3,200	0%	\$20	\$40	\$125	\$150, 5 days	\$30/\$60	\$45/\$185	\$7	\$45	\$75	50% \$1,000 [†]
Keystone DPOS Platinum Preferred \$20/\$40/\$150	\$0	\$4,000	0%	\$20	\$40	\$125	\$150, 5 days	\$30/\$60	\$45/\$185	\$7	\$45	\$75	50% \$1,000 [†]
Keystone DPOS Gold Preferred \$30/\$60/\$600	\$0	\$6,850	0%	\$30	\$60	\$350	\$600, 5 days	\$60/\$250	\$300/\$600	\$7	\$50	\$150	50% \$1,000 [†]
Keystone DPOS Gold Preferred \$30/\$60/\$650	\$0	\$7,150	0%	\$30	\$60	\$450	\$650, 5 days	\$60/\$250	\$400/\$750	\$7	\$50	\$150	50% \$1,000 [†]
Keystone DPOS Gold Classic \$1,000/\$25/\$50/90%	\$1,000	\$5,500	10%	\$25	\$50	10%	10%	\$40/\$80	10%	\$7	\$50	\$150	50% \$1,000 [†]
Keystone DPOS Gold Classic \$1,000/\$25/\$50/90%	\$1,000	\$5,500	10%	\$25	\$50	10%	10%	\$40/\$80	10%/30%	\$7	\$50	\$150	50% \$1,000 [†]
Keystone DPOS Gold Classic \$2,000 \$40/\$80/100%	\$2,000	\$3,000	100%	\$40	\$80	\$300	100%	\$60/\$120	\$0	\$7	\$50	\$150	50% \$1,000 [†]
Keystone DPOS Gold Classic \$2,000 \$40/\$80/100%	\$2,000	\$3,500	100%	\$40	\$80	\$300	100%	\$60/\$120	\$0/20%	\$7	\$50	\$150	50% \$1,000 [†]
Keystone DPOS Silver Classic \$2,000/\$25/\$50/70%	\$2,000	\$6,600	30%	\$25	\$50	30%	30%	\$60/\$120	30%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Keystone DPOS Silver Classic \$2,500/\$25/\$50/70%	\$2,500	\$6,600	30%	\$25	\$50	30%	30%	\$60/\$120	30%/50%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Keystone DPOS Silver Secure \$3,500 \$40/\$80/\$600	\$3,500	\$6,850	100%	\$40	\$80	\$300 AD	\$600 AD, 5 days	\$60/\$250	\$600 AD	\$7	\$60	\$150	50% \$1,000 [†]
Keystone DPOS Silver Secure \$3,500 \$40/\$80/\$600	\$3,500	\$7,150	100%	\$40	\$80	\$300 AD	\$600 AD, 5 days	\$60/\$250	\$600 AD	\$7	\$60	\$150	50% \$1,000 [†]
Keystone DPOS Silver Classic \$4,250 \$40/\$80/100%	\$4,250	\$6,850	100%	\$40	\$80	\$300	100%	\$60/\$250	\$0	\$7	\$60	\$150	50% \$1,000 [†]
Keystone DPOS Silver Classic \$4,250 \$40/\$80/100%	\$4,250	\$7,150	100%	\$40	\$80	\$300	100%	\$60/\$250	\$0/20%	\$7	\$60	\$150	50% \$1,000 [†]
Keystone DPOS Silver Classic \$2,500/\$30/\$60/50%	\$2,500	\$6,600	50%	\$30	\$60	50%	40%	\$60/\$250	50%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Keystone DPOS Silver Classic \$2,750/\$30/\$60/50%	\$2,750	\$7,150	50%	\$30	\$60	50%	50%	\$60/\$250	50%	\$7	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
Keystone DPOS Bronze Essential \$6,000/\$50/\$100/\$700	\$6,000	\$6,850	0%	\$40	\$80	0%	0%	\$60/\$250	\$0	\$15 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% \$1000 [†] AD
Keystone DPOS Bronze Essential \$6,850/\$50/\$100/\$700	\$6,850	\$7,150	50%	\$50	\$100	\$500 AD	\$700 AD, 5 days [‡]	\$100/\$250	\$750 AD [‡]	\$15 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% \$1,000 [†] AD

The information in this document represents only a partial listing of benefits and exclusions of the plans. Benefits and exclusions may be further defined by medical policy. Coinsurances are applied after the deductible. Copayments are first-dollar coverage unless otherwise noted with "AD" (after deductible).

- * HSA 25 Employer Contribution Amount is 25% of the deductible.
- ** HSA 50 Employer Contribution Amount is 50% of the deductible.
- † Member responsible for coinsurance up to maximum shown per Rx.
- ‡ HRA 25 Employer covers 25% of the deductible.
- ‡‡ HRA 50 Employer covers 50% of the deductible.
- ‡‡ Subject to deductible

