## **2018 – 2019 Blue Solutions® Plan Comparison — In-Network Benefits**

2018 Keystone HMO Platinum Preferred \$10;200;\$100 50 \$1,000 60% \$10 \$20 \$10 \$20 \$10 \$10 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$2	This chart compares member cost-sharing for select benefits from 2019 plans (in blue text) with the 2018 version of each plan (in black text) within the Blue Solutions portfolio.		Medical							Rx					
2019 Keystane HMO Platinum Preferred \$20;40;5150		Ded	00PM	Co-Ins	PCP	Spec	ER	IP Fac	Rad	OP Surg	Gen	Preferred	Non-Preferred	Spec	
2018 Keystone HMO Platinum Preferred \$20;840/3150	2018 Keystone HM0 Platinum Preferred \$10/\$20/\$100	\$0	\$3,500	0%	\$10	\$20	\$125	\$100, 5 days	\$20/\$40	10% \$25/10% \$125 <sup>†</sup>	\$7	\$40	\$70	50% \$1,000 <sup>†</sup>	
2019 Keystone HMO Gold Classic \$2,500 \$40,8200 0	2019 Keystone HM0 Platinum Preferred \$10/\$20/\$150	\$0	\$4,000	0%	\$10	\$20	\$125	<b>\$150</b> , 5 days	\$20/\$40	10% \$25/10% \$125 <sup>†</sup>	\$10	\$40	\$70	50% \$1,000 <sup>†</sup>	
2018 Keystone HMO Gold Classic \$1,000\$25,9550990\$ 11,000 10% 15,000 0% 300 10% 125 10% 10% 160/120 10% 145/10% \$185' \$7 530 \$100 50% \$1,000 50% \$1,000 2019 Keystone HMO Gold Classic \$1,000\$25,9550990\$ 11,000 10% 125 150 10% 10% 10% 10% 140/180 10% 144/10% \$185' \$10 330 \$100 50% \$1,000	2018 Keystone HM0 Platinum Preferred \$20/\$40/\$150	\$0	\$4,000	0%	\$20	\$40	\$125	\$150, 5 days	\$30/\$60	10% \$45/10% \$185 <sup>†</sup>	\$7	\$45	\$75	50% \$1,000 <sup>†</sup>	
2019 Keystone HMO Gold Classic \$1,500 \$25,550 90% \$1,00 \$5,00 \$10% \$25, \$50 \$10% \$25,	2019 Keystone HM0 Platinum Preferred \$20/\$40/\$200	\$0	\$4,500	0%	\$20	\$40	\$125	<b>\$200</b> , 5 days	\$30/\$60	10% \$45/10% \$185 <sup>†</sup>	\$10	\$45	\$75	50% \$1,000 <sup>†</sup>	
2019 Keystone HMO Gold Classic \$1,000 \$25/\$50/90% \$1,000 \$	2018 Keystone HM0 Platinum Preferred \$30/\$60/\$400	\$0	\$4,500	0%	\$30	\$60	\$300	\$400, 5 days	\$60/\$120	10% \$45/10% \$185†	\$7	\$50	\$100	50% \$1,000 <sup>†</sup>	
2019 Keystone HMO Glold Classic \$1,500 \$25,55090% \$1,500 \$4,000 \$1,000 \$25 \$50 \$100 \$25 \$50 \$100 \$100 \$500 \$100 \$500 \$150 \$500 \$150 \$500 \$1,000 \$2010	2019 Keystone HM0 Platinum Preferred \$30/\$60/\$400	\$0	\$5,000	0%	\$30	\$60	\$300	\$400, 5 days	\$60/\$120	10% \$45/10% \$185 <sup>†</sup>	\$10	\$50	\$100	50% \$1,000 <sup>†</sup>	
2018 Keystone HMO Glode Classic \$2,000;\$40;\$80;100% \$2,000 \$4,000 0% \$40 \$80 \$300 0% \$60;4120 \$0;30% \$7 \$50 \$150 \$50;\$1,000 \$2019 Keystone HMO Glode Classic \$2,500;\$40;\$80;100% \$2,500 \$4,500 \$60 \$4,500 \$60;51,000 \$60;51,	2018 Keystone HM0 Gold Classic \$1,000/\$25/\$50/90%	\$1,000	\$5,500	10%	\$25	\$50	10%	10%	\$40/\$80	10%/40%	\$7	\$50	\$150	50% \$1,000 <sup>†</sup>	
2019 Keystone HMO Gold Classic \$2,500 \$40,580 100% \$2,500 \$40,580 100% \$2,500 \$40,580 100% \$150 \$50% \$1,00 \$50 \$1,00 \$1,00 \$50 \$1,00 \$1,00 \$50 \$1,00 \$1,00 \$50 \$1,00 \$1,	2019 Keystone HMO Gold Classic <b>\$1,500</b> /\$25/\$50/90%	\$1,500	\$6,000	10%	\$25	\$50	10%	10%	\$40/\$80	10%/40%	\$10	\$50	\$150	50% \$1,000 <sup>†</sup>	
2018 Keystone HMO Gold Preferred \$30;\$60;\$650 \$0 \$7,350 0% \$30 \$60 \$450 \$650,5 days \$100;\$250 30% \$400;30% \$750' \$7 \$50 \$150 50% \$1,00 \$2019 Keystone HMO Gold Preferred \$35;\$70;\$650 \$0 \$7,900 0% \$35 \$70 \$460 \$650,5 days \$660;5120 \$150 \$15 50% \$200' 50% \$300' 50% \$1,00 \$2018 Keystone HMO Gold Proactive — Tier 1 \$0 \$7,350 0% \$15 \$40 \$400 \$350,5 days \$60;5120 \$150 \$15 50% \$200' 50% \$300' 50% \$1,00 \$2018 Keystone HMO Gold Proactive — Tier 1 \$0 \$7,350 0% \$15 \$40 \$400 \$350,5 days \$60;5120 \$150 \$15 50% \$200' 50% \$300' 50% \$300' 50% \$1,00 \$2018 Keystone HMO Gold Proactive — Tier 1 \$0 \$7,350 0% \$15 \$40 \$400 \$350,5 days \$60;5120 \$150 \$15 50% \$200' 50% \$300' 50% \$1,00 \$2018 Keystone HMO Silver Classic \$4,000;\$25;\$50,70% \$4,000 \$7,350 30% \$25 \$50 30% 30% \$100;\$250 30%,50% \$7 50% \$125' 50% \$250' 50% \$1,00 \$2018 Keystone HMO Silver Classic \$4,250,325;\$50,70% \$4,250 \$7,900 30% \$25 \$50 30% 30% \$120;\$250 30%,50% \$7 50% \$125' 50% \$250' 50% \$1,00 \$2018 Keystone HMO Silver Classic \$3,250,530;\$60,50% \$3,250 \$7,350 50% \$30 \$60 50% 50% 50% \$120;\$250 50% \$1,00 50% \$150 50% \$1,00 50%	2018 Keystone HM0 Gold Classic \$2,000/\$40/\$80/100%	\$2,000	\$4,000	0%	\$40	\$80	\$300	0%	\$60/\$120	\$0/30%	\$7	\$50	\$150	50% \$1,000 <sup>†</sup>	
2019 Keystone HM0 Gold Preferred \$35/\$70/\$650  \$0 \$7,900 0% \$35 \$70 \$450 \$650, 5 days \$100/\$250 30% \$400/30% \$750' \$10 \$50 \$150 50% \$300' 50% \$1,00 \$2018 Keystone HM0 Gold Proactive — Tier 1 \$0 \$7,950 0% \$15 \$40 \$400 \$350, 5 days \$60/\$120 \$150 \$15 50% \$200' 50% \$300' 50% \$300' 50% \$1,00 \$2019 Keystone HM0 Gold Proactive — Tier 1 \$0 \$7,900 0% \$15 \$40 \$400 \$350, 5 days \$60/\$120 \$150 \$15 50% \$200' 50% \$300' 50% \$300' 50% \$1,00 \$2019 Keystone HM0 Silver Classic \$4,000/\$25/550/70% \$4,000 \$7,350 30% \$25 \$50 30% 30% \$100/\$250 30%/50% \$7 50% \$125' 50% \$250' 50% \$1,00 \$2019 Keystone HM0 Silver Classic \$3,250/\$30/\$60/50% \$3,250 \$7,350 50% \$30 \$60 50% 50% \$300 \$0 \$120/\$250 30%/50% \$7 50% \$125' 50% \$250' 50% \$1,00 \$2019 Keystone HM0 Silver Classic \$4,250/\$40/\$80/100% \$4,250 \$7,350 50% \$30 \$60 50% 50% \$120/\$250 50% \$100 50% \$100 50% \$100 50% \$150 50% \$150 50% \$150 50% \$150 50% \$150 50% \$150 50% \$150 50% \$100 50%	2019 Keystone HM0 Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$4,500	0%	\$40	\$80	\$300	0%	\$60/\$120	\$0/30%	\$10	\$50	\$150	50% \$1,000 <sup>†</sup>	
2018 Keystone HM0 Gold Proactive — Tier 1 \$0 \$7,350 0% \$15 \$40 \$400 \$350,5 days \$60/\$120 \$150 \$15 50% \$200' 50% \$300' 50% \$1,000 \$2019 Keystone HM0 Gold Proactive — Tier 1 \$0 \$7,900 0% \$15 \$40 \$400 \$350,5 days \$60/\$120 \$150 \$15 50% \$200' 50% \$300' 50% \$1,000 \$2018 Keystone HM0 Silver Classic \$4,000/\$25/\$50/70% \$4,000 \$7,350 30% \$25 \$50 30% 30% \$100/\$250 30%/50% \$7 50% \$125' 50% \$250' 50% \$1,000 \$2019 Keystone HM0 Silver Classic \$4,250/\$25/\$50/70% \$4,250 \$7,900 30% \$25 \$50 30% 30% \$120/\$250 50% \$30%/50% \$10 50% \$125' 50% \$250' 50% \$1,000 \$2019 Keystone HM0 Silver Classic \$3,250/\$30/\$60/50% \$3,250 \$7,350 50% \$30 \$60 50% 50% 50% \$60/\$250 50% \$7 50% \$125' 50% \$250' 50% \$1,000 \$2019 Keystone HM0 Silver Classic \$3,250/\$30/\$60/50% \$3,250 \$7,350 50% \$30 \$60 50% 50% 50% \$120/\$250 50% \$10 50% \$125' 50% \$250' 50% \$1,000 \$2018 Keystone HM0 Silver Classic \$4,250/\$\$40/\$80/100% \$4,250 \$7,350 0% \$40 \$80 \$300 AD 0% \$100/\$250 \$0/30% \$10 50% \$125' 50% \$250' 50% \$1,000 \$2018 Keystone HM0 Silver Classic \$4,500/\$\$40/\$80/\$80/\$80/\$40/\$80/\$40/\$80 \$300 AD 0% \$100/\$250 \$0/30% \$10 50% \$125' 50% \$250' 50% \$1,000 \$2018 Keystone HM0 Silver Classic \$4,500/\$\$40/\$80/\$80/\$80/\$40/\$40/\$40/\$40/\$40/\$40/\$40/\$40/\$40/\$4	2018 Keystone HM0 Gold Preferred \$30/\$60/\$650	\$0	\$7,350	0%	\$30	\$60	\$450	\$650, 5 days	\$100/\$250	30% \$400/30% \$750 <sup>†</sup>	\$7	\$50	\$150	50% \$1,000 <sup>†</sup>	
2019 Keystone HMO Silver Classic \$4,000\\$25/\$50/70% \$4,000 \$7,350 30% \$25 \$50 30% 30% \$100\\$250 30%/50% \$7 50% \$125¹ 50% \$250¹ 50% \$1,000 \$100 \$100 \$100 \$100 \$100 \$100 \$1	2019 Keystone HM0 Gold Preferred \$35/\$70/\$650	\$0	\$7,900	0%	\$35	\$70	\$450	\$650, 5 days	\$100/\$250	30% \$400/30% \$750 <sup>†</sup>	\$10	\$50	\$150	50% \$1,000 <sup>†</sup>	
2018 Keystone HMO Silver Classic \$4,000;\$25;\$50;70% \$4,000 \$7,350 30% \$25 \$50 30% 30% \$100;\$250 30%;50% \$7 50% \$125¹ 50% \$250¹ 50% \$1,000 \$2018 Keystone HMO Silver Classic \$4,250;\$25;\$50,70% \$4,250 \$7,900 30% \$25 \$50 30% 30% \$120;\$250 50% \$100 50% \$125¹ 50% \$250¹ 50% \$1,000 \$108 Keystone HMO Silver Classic \$3,250;\$30;\$60;50% \$3,250 \$7,350 50% \$30 \$60 50% 50% 50% \$120;\$250 50% \$100 50% \$125¹ 50% \$250¹ 50% \$1,000 \$108 Keystone HMO Silver Classic \$4,250;\$40;\$80;100% \$4,250 \$7,900 50% \$30 \$60 50% 50% 50% \$120;\$250 50% \$100 50% \$125¹ 50% \$250¹ 50% \$1,000 \$108 Keystone HMO Silver Classic \$4,250;\$40;\$80;100% \$4,250 \$7,350 0% \$40 \$80 \$300 AD 0% \$100;\$250 \$0/30% \$7 50% \$125¹ 50% \$250¹ 50% \$1,000 \$100 \$100 Keystone HMO Silver Classic \$4,250;\$40;\$80;100% \$4,250 \$7,350 0% \$40 \$80 \$300 AD 0% \$120;\$250 \$0/30% \$7 50% \$125¹ 50% \$250¹ 50% \$1,000 \$	2018 Keystone HMO Gold Proactive – Tier 1	\$0	\$7,350	0%	\$15	\$40	\$400	\$350, 5 days	\$60/\$120	\$150	\$15	50% \$200 <sup>†</sup>	50% \$300 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2019 Keystone HM0 Silver Classic \$4,250/\$25/\$50/70% \$4,250 \$7,350 50% \$30 \$60 50% 50% 50% \$120/\$250 50% \$10 50% \$125¹ 50% \$250¹ 50% \$1,00 2018 Keystone HM0 Silver Classic \$3,250/\$30/\$60/50% \$3,250 \$7,350 50% \$30 \$60 50% 50% 50% \$120/\$250 50% \$10 50% \$125¹ 50% \$250¹ 50% \$1,00 2019 Keystone HM0 Silver Classic \$4,250/\$40/\$80/100% \$4,250 \$7,350 0% \$40 \$80 \$300 AD 0% \$120/\$250 \$0/30% \$10 50% \$125¹ 50% \$250¹ 50% \$1,00 2019 Keystone HM0 Silver Classic \$4,500/\$40/\$80/100% \$4,250 \$7,350 0% \$40 \$80 \$300 AD 0% \$120/\$250 \$0/30% \$10 50% \$125¹ 50% \$250¹ 50% \$1,00 2018 Keystone HM0 Silver Classic \$4,500/\$40/\$80/100% \$4,500 \$7,350 0% \$40 \$80 \$300 AD 0% \$120/\$250 \$0/30% \$10 50% \$125¹ 50% \$250¹ 50% \$1,00 2018 Keystone HM0 Silver Secure \$4,500/\$40/\$80/\$600 \$4,500 \$7,350 0% \$40 \$80 \$300 AD \$600 AD, 5 days* \$100/\$250 30% \$600 AD¹ \$7 \$60 \$150 50% \$1,00 2019 Keystone HM0 Silver Secure \$5,5000/\$40/\$80/\$600 \$5,000 \$7,900 0% \$40 \$80 \$300 AD \$600 AD, 5 days* \$120/\$250 30% \$600 AD¹ \$10 \$60 \$150 50% \$1,00 2019 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500,5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ 50% \$1,00 2019 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500,5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ 50% \$1,00 2019 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500,5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ 50% \$1,00 2018 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500,5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ 50% \$1,00 2018 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500,5 days \$120/\$250 \$250 \$15 50% \$500¹ 50% \$500¹ 50% \$1,00 2018 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500,5 days \$120/\$250 \$250 \$15 50% \$500¹ 50% \$500¹ 50% \$1,00 2018 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500,5 days \$120/\$250 \$250 \$15 50% \$500° AD 50% \$500¹ A	2019 Keystone HM0 Gold Proactive – Tier 1	\$0	\$7,900	0%	\$15	\$40	\$400	\$350, 5 days	\$60/\$120	\$150	\$15	50% \$200 <sup>†</sup>	50% \$300 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2018 Keystone HMO Silver Classic \$3,250/\$30/\$60/50% \$3,250 \$7,350 50% \$30 \$60 50% 50% \$50% \$120/\$250 50% \$10 50% \$125' 50% \$250' 50% \$1,000 \$109 Keystone HMO Silver Classic \$3,250/\$30/\$60/50% \$3,250 \$7,900 50% \$30 \$60 50% 50% \$120/\$250 50% \$10 50% \$125' 50% \$250' 50% \$1,000 \$2018 Keystone HMO Silver Classic \$4,250/\$40/\$80/100% \$4,250 \$7,350 0% \$40 \$80 \$300 AD 0% \$100/\$250 \$0/30% \$7 50% \$125' 50% \$250' 50% \$1,000 \$2019 Keystone HMO Silver Classic \$4,500/\$40/\$80/\$80/\$000 \$4,500 \$7,350 0% \$40 \$80 \$300 AD 0% \$120/\$250 \$0/30% \$7 50% \$125' 50% \$250' 50% \$1,000 \$2018 Keystone HMO Silver Secure \$4,500/\$40/\$80/\$600 \$4,500 \$7,350 0% \$40 \$80 \$300 AD \$600 AD, 5 days' \$100/\$250 30% \$600 AD' \$7 \$60 \$150 50% \$1,000 \$2019 Keystone HMO Silver Secure \$5,000/\$40/\$80/\$600 \$5,000 \$7,900 0% \$40 \$80 \$300 AD \$600 AD, 5 days' \$100/\$250 30% \$600 AD' \$10 \$60 \$150 50% \$1,000 \$2018 Keystone HMO Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400' 50% \$500' 50% \$1,000 \$2019 Keystone HMO Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400' 50% \$500' 50% \$1,000 \$2018 Keystone HMO Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400' 50% \$500' 50% \$1,000 \$6,680/\$50/\$50/\$500/\$500/\$700/\$700 AD, 5 days' \$100/\$250 30% \$750 AD' \$15 AD 50% \$500' AD 50% \$1,000 \$6,680/\$50/\$50/\$50/\$50/\$50/\$50/\$50/\$50/\$50/\$5	2018 Keystone HM0 Silver Classic \$4,000/\$25/\$50/70%	\$4,000	\$7,350	30%	\$25	\$50	30%	30%	\$100/\$250	30%/50%	\$7	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2019 Keystone HM0 Silver Classic \$3,250/\$30/\$60/50% \$3,250 \$7,900 50% \$30 \$60 50% 50% \$120/\$250 50% \$10 50% \$125¹ 50% \$250¹ 50% \$1,000 2018 Keystone HM0 Silver Classic \$4,250/\$40/\$80/100% \$4,250 \$7,350 0% \$40 \$80 \$300 AD 0% \$100/\$250 \$0/30% \$7 50% \$125¹ 50% \$250¹ 50% \$1,000 2019 Keystone HM0 Silver Classic \$4,500/\$40/\$80/\$100% \$4,500 \$7,900 0% \$40 \$80 \$300 AD 0% \$120/\$250 \$0/30% \$10 50% \$125¹ 50% \$250¹ 50% \$1,000 2018 Keystone HM0 Silver Secure \$4,500/\$40/\$80/\$600 \$4,500 \$7,350 0% \$40 \$80 \$300 AD \$600 AD, 5 days* \$100/\$250 30% \$600 AD¹ \$7 \$60 \$150 50% \$1,000 2018 Keystone HM0 Silver Secure \$5,000/\$40/\$80/\$600 \$5,000 \$7,900 0% \$40 \$80 \$300 AD \$600 AD, 5 days* \$120/\$250 30% \$600 AD¹ \$10 \$60 \$150 50% \$1,000 2018 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ 50% \$1,000 2019 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ 50% \$1,000 2018 Keystone HM0 Bronze Essential \$6,850 \$7,350 50% \$50 \$100 \$500 AD \$700 AD, 5 days* \$100/\$250 30% \$750 AD¹ \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 2018 Keystone HM0 Bronze Essential \$6,850 \$7,350 50% \$500 \$500 \$500 \$100 \$500 AD \$700 AD, 5 days* \$100/\$250 30% \$750 AD¹ \$15 AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD, 5 days* \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$600 AD 500 AD 500 AD 500 AD 500 AD 500 AD	2019 Keystone HM0 Silver Classic \$4,250/\$25/\$50/70%	\$4,250	\$7,900	30%	\$25	\$50	30%	30%	<b>\$120</b> /\$250	30%/50%	\$10	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2018 Keystone HM0 Silver Classic \$4,250/\$40/\$80/100% \$4,250 \$7,350 0% \$40 \$80 \$300 AD 0% \$100/\$250 \$0/30% \$7 50% \$125¹ 50% \$250¹ 50% \$1,00 \$100 \$100 \$100 \$100 \$100 \$100 \$10	2018 Keystone HM0 Silver Classic \$3,250/\$30/\$60/50%	\$3,250	\$7,350	50%	\$30	\$60	50%	50%	\$60/\$250	50%	\$7	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2019 Keystone HM0 Silver Classic \$4,500/\$40/\$80/100% \$4,500 \$7,900 0% \$40 \$80 \$300 AD 0% \$120/\$250 \$0/30% \$10 50% \$125¹ 50% \$250¹ 50% \$1,000 \$108 Keystone HM0 Silver Secure \$4,500/\$40/\$80/\$600 \$4,500 \$7,350 0% \$40 \$80 \$300 AD \$600 AD, 5 days* \$100/\$250 30% \$600 AD¹ \$7 \$60 \$150 50% \$1,000 \$108 Keystone HM0 Silver Secure \$5,000/\$40/\$80/\$600 \$5,000 \$7,900 0% \$40 \$80 \$300 AD \$600 AD, 5 days* \$120/\$250 30% \$600 AD¹ \$10 \$60 \$150 50% \$1,000 \$108 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ AD \$60% \$1,000 \$108 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,900 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ AD \$60% \$1,000 \$108 Keystone HM0 Silver Proactive — Tier 1 \$0 \$7,900 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400¹ 50% \$500¹ AD 50% \$500¹ AD \$60% \$1,000 \$108 Keystone HM0 Bronze Essential \$6,850 \$7,350 50% \$500 \$100 \$500 AD \$700 AD, 5 days* \$100/\$250 30% \$750 AD¹ \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$108 Keystone HM0 Bronze Essential \$6,850 \$7,350 50% \$500 \$100 \$500 AD \$700 AD, 5 days* \$100/\$250 30% \$750 AD¹ \$15 AD 50% \$500¹ AD 50% \$500¹ AD 50% \$1,000 \$108 Keystone HM0 Bronze Essential \$6,850 \$7,350 50% \$500 \$100 \$500 AD \$700 AD, 5 days* \$100/\$250 \$100/\$250 \$15 AD 50% \$500¹ AD 50% \$	2019 Keystone HM0 Silver Classic \$3,250/\$30/\$60/50%	\$3,250	\$7,900	50%	\$30	\$60	50%	50%	<b>\$120</b> /\$250	50%	\$10	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2018 Keystone HM0 Silver Secure \$4,500/\$40/\$80/\$600 \$4,500 \$7,350 0% \$40 \$80 \$300 AD \$600 AD, 5 days* \$100/\$250 30% \$600 AD† \$7 \$60 \$150 50% \$1,000 \$1,000 \$100 \$100 \$100 \$100 \$100	2018 Keystone HM0 Silver Classic \$4,250/\$40/\$80/100%	\$4,250	\$7,350	0%	\$40	\$80	\$300 AD	0%	\$100/\$250	\$0/30%	\$7	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2019 Keystone HM0 Silver Secure \$5,000/\$40/\$80/\$600 \$5,000 \$7,900 0% \$40 \$80 \$300 AD \$600 AD, 5 days* \$120/\$250 30% \$600 AD† \$10 \$60 \$150 50% \$1,000 \$100 \$100 \$100 \$100 \$100 \$100 \$1	2019 Keystone HMO Silver Classic \$4,500/\$40/\$80/100%	\$4,500	\$7,900	0%	\$40	\$80	\$300 AD	0%	<b>\$120</b> /\$250	\$0/30%	\$10	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2018 Keystone HM0 Silver Proactive – Tier 1 \$0 \$7,350 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400† 50% \$500† 50% \$1,000 \$2019 Keystone HM0 Silver Proactive – Tier 1 \$0 \$7,900 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400† 50% \$500† 50% \$1,000 \$2018 Keystone HM0 Bronze Essential \$6,850 \$7,350 50% \$500 \$500 \$100 \$500 AD \$700 AD, 5 days \$100/\$250 30% \$750 AD† \$15 AD 50% \$500† AD 50% \$500† AD 50% \$1,000 \$2019 Keystone HM0 Bronze Essential \$6,850/\$50/\$100/\$700	2018 Keystone HM0 Silver Secure \$4,500/\$40/\$80/\$600	\$4,500	\$7,350	0%	\$40	\$80	\$300 AD	\$600 AD, 5 days*	\$100/\$250	30% \$600 AD†	\$7	\$60	\$150	50% \$1,000 <sup>†</sup>	
2019 Keystone HM0 Silver Proactive – Tier 1 \$0 \$7,900 0% \$40 \$80 \$550 \$500, 5 days \$120/\$250 \$250 \$15 50% \$400† 50% \$500† 50% \$1,000 \$6,850/\$50/\$100/\$700 \$6,850/\$50/\$100/\$700 \$500 \$100 \$500 AD, 5 days \$100/\$250 30% \$750 AD† \$15 AD 50% \$500† AD 50% \$500† AD 50% \$1,000 \$2018 Keystone HM0 Bronze Essential	2019 Keystone HM0 Silver Secure \$5,000/\$40/\$80/\$600	\$5,000	\$7,900	0%	\$40	\$80	\$300 AD	\$600 AD, 5 days <sup>4</sup>	<b>\$120</b> /\$250	30% \$600 AD†	\$10	\$60	\$150	50% \$1,000†	
2018 Keystone HM0 Bronze Essential \$6,850 \$7,350 50% \$50 \$100 \$500 AD \$700 AD, 5 days* \$100/\$250 30% \$750 AD† \$15 AD 50% \$500† AD 50% \$500† AD 50% \$1,000 \$2018 Keystone HM0 Bronze Essential	2018 Keystone HM0 Silver Proactive – Tier 1	\$0	\$7,350	0%	\$40	\$80	\$550	\$500, 5 days	\$120/\$250	\$250	\$15	50% \$400 <sup>†</sup>	50% \$500 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
\$6,850\\$50\\$100\\$700 \$50\\$100\\$700 \$500\ AD \$500	2019 Keystone HM0 Silver Proactive – Tier 1	\$0	\$7,900	0%	\$40	\$80	\$550	\$500, 5 days	\$120/\$250	\$250	\$15	50% \$400 <sup>†</sup>	50% \$500 <sup>†</sup>	50% \$1,000 <sup>†</sup>	
2019 Keystone HMO Bronze Essential		\$6,850	\$7,350	50%	\$50	\$100	\$500 AD	\$700 AD, 5 days <sup>4</sup>	\$100/\$250	30% \$750 AD <sup>†</sup>	\$15 AD	50% \$500 <sup>†</sup> AD	50% \$500 <sup>†</sup> AD	50% \$1,000 <sup>†</sup> AD	
\$6,850 \$7,900 50% \$50 \$100 \$500 AD \$700 AD, 5 days* \$100/\$250 30% \$750 AD† \$15 AD 50% \$500†AD 50% \$500†AD 50% \$1,00	2019 Keystone HM0 Bronze Essential \$6,850/\$50/\$100/\$700	\$6,850	\$7,900	50%	\$50	\$100	\$500 AD	\$700 AD, 5 days <sup>4</sup>	\$100/\$250	30% \$750 AD†	\$15 AD	50% \$500 <sup>†</sup> AD	50% \$500 <sup>†</sup> AD	50% \$1,000† AD	

## **2018 – 2019 Blue Solutions® Plan Comparison — In-Network Benefits**

This chart compares member cost-sharing for select benefits from 2019 plans (in blue text) with the 2018 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	Preferred	Non-Preferred	Spec		
2018 Personal Choice PP0 Platinum Preferred \$10/\$20/\$150	\$0	\$3,500	0%	\$10	\$20	\$125	\$150, 5 days	\$70/\$100 /\$175/\$215	10% \$35/10% \$155†	\$7	\$40	\$70	50% \$1,000 <sup>†</sup>		
2019 Personal Choice PPO Platinum Preferred \$10/\$20/\$150	\$0	\$4,000	0%	\$10	\$20	\$125	\$150, 5 days	\$70/\$100 /\$175/\$215	10% \$35/10% \$155†	\$10	\$40	\$70	50% \$1,000†		
2018 Personal Choice PPO Platinum Preferred \$20/\$40/\$150	\$0	\$3,000	0%	\$20	\$40	\$125	\$150, 5 days	\$70/\$100/\$175/\$215	10% \$45/10% \$185 <sup>†</sup>	\$7	\$45	\$75	50% \$1,000 <sup>†</sup>		
2019 Personal Choice PPO Platinum Preferred \$20/\$40/\$150	\$0	\$3,500	0%	\$20	\$40	\$125	\$150, 5 days	\$70/\$100/\$175/\$215	10% \$45/10% \$185 <sup>†</sup>	\$10	\$45	\$75	50% \$1,000 <sup>†</sup>		
2018 Personal Choice PPO Gold Classic \$1,000/\$15/\$30/80%	\$1,000	\$5,500	20%	\$15	\$30	20%	20%	20%/40%	20%/50%	\$7	\$50	\$150	50% \$1,000†		
2019 Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	\$1,500	\$6,000	20%	\$15	\$30	20%	20%	20%/40%	20%/50%	\$10	\$50	\$150	50% \$1,000†		
2018 Personal Choice PPO Gold Preferred \$35/\$70/\$600	\$0	\$7,350	0%	\$35	\$70	\$450	\$600, 5 days	\$100/\$130/\$250/\$290	30% \$300/30% \$700 <sup>†</sup>	\$7	\$50	\$150	50% \$1,000 <sup>†</sup>		
2019 Personal Choice PPO Gold Preferred \$35/\$70/\$600	\$0	\$7,900	0%	\$35	\$70	\$450	\$600, 5 days	\$100/\$130/\$250/\$290	30% \$300/30% \$700 <sup>†</sup>	\$10	\$50	\$150	50% \$1,000 <sup>†</sup>		
2018 Personal Choice PPO Gold Classic \$2,000/\$40/\$80/100%	\$2,000	\$4,000	0%	\$40	\$80	\$300	0%	\$70/\$100/\$175/\$215	0%/30%	\$7	\$50	\$150	50% \$1,000 <sup>†</sup>		
2019 Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$4,500	0%	\$40	\$80	\$300	0%	\$70/\$100/\$175/\$215	0%/30%	\$10	\$50	\$150	50% \$1,000†		
2018 Personal Choice PPO Silver Classic \$3,000/\$30/\$60/70%	\$3,000	\$7,350	30%	\$30	\$60	30%	30%	30%/50%	30%/50%	\$7	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>		
2019 Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	\$3,250	\$7,900	30%	\$30	\$60	30%	30%	30%/50%	30%/50%	\$10	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>		
2018 Personal Choice PPO Silver Secure \$4,250/\$30/\$60/\$600	\$4,250	\$7,350	0%	\$30	\$60	\$450 AD	\$600 AD, 5 days <sup>¥</sup>	\$70 AD/\$100 AD/\$175 AD/\$215 AD	40% \$600 AD†	\$7	\$60	\$150	50% \$1,000 <sup>†</sup>		
2019 Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	\$4,500	\$7,900	0%	\$35	\$75	\$450 AD	\$600 AD, 5 days <sup>¥</sup>	\$70 AD/\$100 AD/\$175 AD/\$215 AD	40% \$600 AD†	\$10	\$60	\$150	50% \$1,000†		
2018 Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	\$4,750	\$7,350	10%	\$50	\$100	\$300 AD	10%	\$100/\$130/\$250/\$290	10%/30%	\$7	\$60	\$150	50% \$1,000 <sup>†</sup>		
2019 Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	\$4,750	\$7,900	10%	\$50	\$100	\$300 AD	10%	\$100/\$130/\$250/\$290	10%/30%	\$10	\$60	\$150	50% \$1,000 <sup>†</sup>		

## 2018 – 2019 Blue Solutions® Plan Comparison — In-Network Benefits

This chart compares member cost-sharing for select benefits Medical Rx from 2019 plans (in blue text) with the 2018 version of each plan (in black text) within the Blue Solutions portfolio. 00PM OP Surg Non-Preferred Ded Co-Ins PCP Spec ER IP Fac Rad Gen Preferred Spec 2018 Personal Choice PP0 Platinum HSA-50 \$1,600/100%\*\* \$1,600 \$6,650 0% \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$7 AD \$50 AD \$100 AD 50% \$1,000<sup>†</sup> AD 2019 Personal Choice PPO Platinum HSA-50 \$1,600/100%\*\* \$100 AD \$1,600 \$6,750 0% \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$10 AD \$50 AD 50% \$1,000† AD 2018 Personal Choice PPO Gold HSA-0 \$1,900/100% \$0 AD \$7 AD 50% \$1,000<sup>†</sup> AD \$1,900 0% \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$50 AD \$100 AD \$6,650 2019 Personal Choice PPO Gold HSA-0 \$1,900/100% 0% \$0 AD \$0 AD \$0 AD \$10 AD \$50 AD \$100 AD \$1,900 \$6,750 \$0 AD \$0 AD \$0 AD 50% \$1,000<sup>†</sup> AD 2018 Personal Choice PPO Gold HSA-25 \$2,400/90%\* \$2,400 \$6,650 10% 10% 10% 10% 10% 10% 10% \$7 AD \$50 AD \$100 AD 50% \$1,000† AD 2019 Personal Choice PPO Gold HSA-25 \$2,400/90%\* \$6,750 10% 10% \$50 AD \$100 AD \$2,400 10% 10% 10% 10% 10% \$10 AD 50% \$1,000<sup>†</sup> AD 2018 Personal Choice PPO Gold HSA-50 \$2,650/60%\*\* \$2,650 \$6,650 40% 40% 40% 40% 40% 40% 40% \$7 AD \$50 AD \$100 AD 50% \$1,000<sup>†</sup> AD \$100 AD 2019 Personal Choice PPO Gold HSA-25 \$2,600/80%\* \$2,600 \$6,750 20% 20% 20% 20% 20% 20% 20% \$10 AD \$50 AD 50% \$1,000<sup>†</sup> AD 2018 Personal Choice Gold HRA-25 \$2,900/100%<sup>‡</sup> 0% \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$7 AD \$50 AD \$100 AD 50% \$1,000<sup>†</sup> AD \$2,900 \$6,650 2019 Personal Choice Gold HRA-25 \$3,200/100%<sup>‡</sup> \$3,200 \$6,750 0% \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$10 AD \$50 AD \$100 AD 50% \$1,000† AD 2018 Personal Choice PPO Silver HSA-0 \$3,200/100% 0% \$0 AD \$0 AD \$0 AD \$7 AD \$50 AD \$100 AD 50% \$1,000<sup>†</sup> AD \$3,200 \$6,650 \$0 AD \$0 AD \$0 AD \$0 AD \$10 AD \$100 AD 2019 Personal Choice PPO Silver HSA-0 \$3,200/100% \$3,200 \$6,750 0% \$0 AD \$0 AD \$0 AD \$0 AD \$0 AD \$50 AD 50% \$1,000<sup>†</sup> AD 2018 Personal Choice PPO Silver HSA-0 \$2,700/90% \$6,650 10% 10% 10% 10% 10% 10% \$7 AD \$50 AD \$100 AD 50% \$1,000† AD \$2,700 10% 2019 Personal Choice PPO Silver HSA-0 \$2,700/90% \$2,700 \$6,750 10% 10% 10% 10% 10% 10% 10% \$10 AD \$50 AD \$100 AD 50% \$1,000<sup>†</sup> AD 2018 Personal Choice PPO Silver HSA-0 \$2,100/70% 30% 30% 30% 30% 30% 30% 30% \$7 AD \$50 AD \$100 AD 50% \$1,000<sup>†</sup> AD \$2,100 \$6,650 2019 Personal Choice PPO Silver HSA-0 \$2,100/70% \$2,100 \$6,750 30% 30% 30% 30% 30% 30% 30% \$10 AD \$50 AD \$100 AD 50% \$1,000<sup>†</sup> AD 2018 Personal Choice EPO Silver HSA-0 \$3,000/80% \$3,000 \$6,650 20% 20% 20% 20% 20% 20% 20% \$7 AD \$50 AD \$100 AD 50% \$1,000 AD 2019 Personal Choice EPO Silver HSA-0 \$3,000/80% \$3,000 \$6,750 20% 20% 20% 20% 20% 20% 20% \$10 AD \$50 AD \$100 AD 50% \$1,000 AD 2018 Personal Choice PPO Bronze HSA-0 \$6,650/100% \$6,650 \$6,650 0% \$0 AD 2019 Personal Choice PPO Bronze HSA-0 \$6,750/100% \$6,750 \$6,750 0% \$0 AD 2018 Personal Choice PPO Bronze HSA-0 \$5,200/50% \$5,200 \$6,650 50% 50% 50% 50% 50% 50% 50% \$7 AD \$50 AD \$100 AD 50% \$1,000<sup>†</sup> AD 2019 Personal Choice PPO Bronze HSA-0 \$5,200/50% \$5,200 \$6,750 50% 50% 50% 50% 50% 50% 50% \$10 AD \$50 AD \$100 AD 50% \$1,000† AD

This chart compares member cost-sharing for select benefits from 2019 plans (in blue text) with the 2018 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	Preferred	Non-Preferred	Spec		
2018 Keystone DPOS Platinum Preferred \$10/\$20/\$100	\$0	\$3,500	0%	\$10	\$20	\$125	\$100, 5 days	\$20/\$40	10% \$25/10% \$125 <sup>†</sup>	\$7	\$40	\$70	50% \$1,000†		
2019 Keystone DPOS Platinum Preferred \$10/\$20/ <b>\$150</b>	\$0	\$4,000	0%	\$10	\$20	\$125	<b>\$150</b> , 5 days	\$20/\$40	10% \$25/10% \$125 <sup>†</sup>	\$10	\$40	\$70	50% \$1,000 <sup>†</sup>		
2018 Keystone DPOS Platinum Preferred \$20/\$40/\$150	\$0	\$4,000	0%	\$20	\$40	\$125	\$150, 5 days	\$30/\$60	10% \$45/10% \$185 <sup>†</sup>	\$7	\$45	\$75	50% \$1,000†		
2019 Keystone DPOS Platinum Preferred \$20/\$40/\$200	\$0	\$4,500	0%	\$20	\$40	\$125	<b>\$200</b> , 5 days	\$30/\$60	10% \$45/10% \$185 <sup>†</sup>	\$10	\$45	\$75	50% \$1,000†		
2018 Keystone DPOS Gold Classic \$1,000/\$25/\$50/90%	\$1,000	\$5,500	10%	\$25	\$50	10%	10%	\$40/\$80	10%/40%	\$7	\$50	\$150	50% \$1,000†		
2019 Keystone DPOS Gold Classic <b>\$1,500</b> /\$25/\$50/90%	\$1,500	\$6,000	10%	\$25	\$50	10%	10%	\$40/\$80	10%/40%	\$10	\$50	\$150	50% \$1,000†		
2018 Keystone DPOS Gold Preferred \$30/\$60/\$650	\$0	\$7,350	0%	\$30	\$60	\$450	\$650, 5 days	\$100/\$250	30% \$400/30% \$750 <sup>†</sup>	\$7	\$50	\$150	50% \$1,000 <sup>†</sup>		
2019 Keystone DPOS Gold Preferred \$35/\$70/\$650	\$0	\$7,900	0%	\$35	\$70	\$450	\$650, 5 days	\$100/\$250	30% \$400/30% \$750 <sup>†</sup>	\$10	\$50	\$150	50% \$1,000†		
2018 Keystone DPOS Silver Classic \$4,000/\$25/\$50/70%	\$4,000	\$7,350	30%	\$25	\$50	30%	30%	\$100/\$250	30%/50%	\$7	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000†		
2019 Keystone DPOS Silver Classic \$4,250/\$25/\$50/70%	\$4,250	\$7,900	30%	\$25	\$50	30%	30%	<b>\$120</b> /\$250	30%/50%	\$10	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000†		
2018 Keystone DPOS Silver Classic \$3,250/\$30/\$60/50%	\$3,250	\$7,350	50%	\$30	\$60	50%	50%	\$60/\$250	50%	\$7	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000 <sup>†</sup>		
2019 Keystone DPOS Silver Classic \$3,250/\$30/\$60/50%	\$3,250	\$7,900	50%	\$30	\$60	50%	50%	<b>\$120</b> /\$250	50%	\$10	50% \$125 <sup>†</sup>	50% \$250 <sup>†</sup>	50% \$1,000†		
2018 Keystone DPOS Bronze Essential \$6,850/\$50/\$100/\$700	\$6,850	\$7,350	50%	\$50	\$100	\$500 AD	\$700 AD, 5 days <sup>*</sup>	\$100/\$250	30% \$750 AD <sup>†</sup>	\$15 AD	50% \$500†AD	50% \$500 <sup>†</sup> AD	50% \$1,000† AE		
2019 Keystone DPOS Bronze Essential \$6,850/\$50/\$100/\$700	\$6,850	\$7,900	50%	\$50	\$100	\$500 AD	\$700 AD, 5 days*	\$100/\$250	30% \$750 AD†	\$15 AD	50% \$500 <sup>†</sup> AD	50% \$500 <sup>†</sup> AD	50% \$1,000 <sup>†</sup> AE		

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.

 $\label{eq:Rx} \textbf{Rx coinsurances shown are before deductible unless otherwise noted with ``AD'' (after deductible).}$ 

 $Copayments\ are\ first-dollar\ coverage\ unless\ otherwise\ noted\ with\ ``AD''\ (after\ deductible).$ 



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<sup>\*</sup> HSA 25 Employer Contribution Amount is 25% of the deductible.

 $<sup>\</sup>ensuremath{^{**}}$  HSA 50 Employer Contribution Amount is 50% of the deductible.

<sup>†</sup> Member responsible for coinsurance up to maximum shown.

<sup>‡</sup> HRA 25 Employer Contribution Amount is 25% of the deductible.

Y Subject to deductible.