2022-2023 Blue Solutions® Plan Comparison (In-Network Benefits)

This chart compares member cost-sharing for select benefits from 2023 plans (in blue text) with the 2022 version of each plan (in black text) within the Blue Solutions portfolio.

Medical

Rx

2022 Keystone HM0 Platinum \$5/\$15/\$500 \$0 \$5 2023 Keystone HM0 Platinum \$5/\$15/\$500 \$0 \$5 2022 HM0 Platinum Preferred \$10/\$20/\$200 \$0 \$4 2023 HM0 Platinum Preferred \$10/\$20/\$200 \$0 \$3 2022 HM0 Platinum Preferred \$20/\$40/\$250 \$0 \$5	00PM C 55,500 0 55,500 0 64,500 0	\$	PCP ¹	Spec ¹	ER	ID For	Rad		Low Cost				
2023 Keystone HM0 Platinum \$5/\$15/\$500 \$0 \$5 2022 HM0 Platinum Preferred \$10/\$20/\$200 \$0 \$4 2023 HM0 Platinum Preferred \$10/\$20/\$200 \$0 \$3 2022 HM0 Platinum Preferred \$20/\$40/\$250 \$0 \$5	55,500 0	· ·	T / C O			IP Fac	(routine-complex)	OP Surg	Generics	Gen	Preferred	Non-Preferred	Spec
2022 HM0 Platinum Preferred \$10/\$20/\$200 \$0 \$4 2023 HM0 Platinum Preferred \$10/\$20/\$200 \$0 \$3 2022 HM0 Platinum Preferred \$20/\$40/\$250 \$0 \$5	,	۰۰/ ۴	55/\$0	\$15/\$10	\$300	\$500, 5 days	\$60-\$120	10% \$45/10% \$185 [†]	\$3	\$10	\$75	\$125	50% \$1,000 [†]
2023 HM0 Platinum Preferred \$10/\$20/\$200 \$0 \$3 2022 HM0 Platinum Preferred \$20/\$40/\$250 \$0 \$5	64,500	1% \$	55/\$0	\$15/\$10	\$300°	\$500, 5 days	\$60-\$120	\$80/\$160	\$3	\$10	\$75	\$125	50% \$1,000 [†]
2022 HM0 Platinum Preferred \$20/\$40/\$250 \$0 \$5		\$	10/\$5	\$20/\$10	\$150	\$200, 5 days	\$30-\$60	10% \$25/10% \$125 [†]	\$3	\$10	\$60	\$100	50% \$1,000 [†]
	3,500 0	\$	510/\$5	\$20/\$10	\$150°	\$200, 5 days	\$40-\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2023 HM0 Platinum Preferred \$20/\$40/\$250 \$0 \$4	55,000 0	\$	20/\$15	\$40/\$25	\$175	\$250, 5 days	\$30-\$60	10% \$45/10% \$185 [†]	\$3	\$10	\$60	\$100	50% \$1,000 [†]
	54,000 0	\$	20/\$15	\$40/\$25	\$175°	\$250, 5 days	\$40-\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2022 HM0 Platinum Preferred \$30/\$60/\$400 \$0 \$5	55,500 0	\$.	30/\$20	\$60/\$40	\$300	\$400, 5 days	\$60-\$120	10% \$45/10% \$185 [†]	\$3	\$10	\$75	\$125	50% \$1,000 [†]
2023 HM0 Platinum Preferred \$25/\$50/\$400 \$0 \$4	64,500 0	\$	<mark>25/</mark> \$20	\$50/\$35	\$200₽	\$400, 5 days	\$40-\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2022 HM0 Gold Classic \$1,500/\$30/\$60/90% \$1,500 \$7	57,500 1	.0% \$	30/\$20	\$60/\$40	10%	10%	\$60-\$120	10%/40%	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 HM0 Gold Classic \$1,500/\$30/\$60/90% \$1,500 \$8	88,000 1	.0% \$	30/\$20	\$60/\$40	10%	10%	\$60-\$120	\$400 AD/\$750 AD	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2022 HM0 Gold Classic \$2,500/\$40/\$80/100% \$2,500 \$6	66,000 0	\$	40/\$30	\$80/\$55	\$400	0%	\$60-\$120	0%/30%	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 HM0 Gold Classic \$2,500/\$40/\$80/100% \$2,500 \$7	57,000 0	\$	540/\$30	\$80/\$55	\$400°	0%	\$60-\$120	0%/30%	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2022 HM0 Gold Preferred \$40/\$80/\$650 \$0 \$8	88,550 0	\$	40/\$30	\$80/\$55	\$500	\$650, 5 days	\$120-\$250	30% \$400/30% \$750 [†]	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 HM0 Gold Preferred \$40/\$80/\$650 \$0 \$9	59,100 0	\$	40/\$30	\$80/\$55	\$500°	\$650, 5 days	\$120-\$250	\$400/\$750	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2022 HM0 Gold Proactive – Tier 1 \$0 \$8	88,550 0	\$	515/\$10	\$40/\$30	\$400	\$350, 5 days	\$60-\$120	\$150	\$3	\$20	\$100	50% \$300 [†]	50% \$1,000 [†]
2023 HM0 Gold Proactive – Tier 1 \$0 \$9	59,100	\$	515/\$10	\$40/\$30	\$400°	\$350, 5 days	\$60-\$120	\$150	\$3	\$20	\$100	50% \$300 [†]	50% \$1,000 [†]
2022 HM0 Silver Classic \$4,750/\$30/\$60/70% \$4,750 \$8	88,550 3	0% \$	30/\$20	\$60/\$40	30%	30%	\$120-\$300	30%/50%	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2023 HM0 Silver Classic \$4,750/\$40/\$80/70% \$4,750 \$9	59,100 3	0% \$	540/\$30	\$80/\$55	30%	30%	\$120-\$300	\$500 AD/\$1,000 AD	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2022 HM0 Silver Classic \$3,750/\$30/\$60/50% \$3,750 \$8	58,550 5	\$0% \$	30/\$20	\$60/\$40	50%	50%	\$120-\$300	50%	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2023 HM0 Silver Classic \$3,750/\$40/\$80/50% \$3,750 \$9	59,100 5	\$0%	40/\$30	\$80/\$55	50%	50%	\$120-\$300	\$1,000 AD	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2022 HM0 Silver Secure \$5,000/\$50/\$100/\$600 \$5,000 \$8	88,550 0	\$	550/\$35	\$100/\$70	\$450 AD	\$600 AD, 5 days*	\$120-\$300	30% \$600 AD†	\$3	\$20	\$85	\$225	50% \$1,000 [†]
2023 HM0 Silver Secure \$5,000/\$50/\$100/\$600 \$5,000 \$9	59,100 0	% \$	550/\$35	\$100/\$70	\$450 AD ^P	\$600 AD, 5 days*	\$120-\$300	\$600 AD	\$3	\$20	\$85	\$225	50% \$1,000 [†]
2022 HM0 Silver Proactive – Tier 1 \$0 \$8	58,700 0	\$	540/\$30	\$80/\$55	\$550	\$600, 5 days	\$150-\$300	\$250	\$3	\$20	\$100 AD§	50% \$500† AD§	50% \$1,000† AD
2023 HM0 Silver Proactive – Tier 1 \$0 \$9	59,100	\$	540/\$30	\$90/\$65	\$950₽	\$600, 5 days	\$150-\$300	\$250	\$5	\$20	\$100 AD§	50% \$500† AD\$	50% \$1,000† AD
2022 HM0 Silver Proactive Value - Tier 1 \$1,500 \$8	88,700 0	\$	40/\$30	\$80/\$55	\$550	\$600 AD, 5 days ⁴	\$150-\$300	\$250 AD [¥]	\$3	\$20	\$100 AD§	50% \$500† AD\$	50% \$1,000† AE
2023 HM0 Silver Proactive Value - Tier 1 \$1,500 \$9	59,100 0	% \$	40/\$30	\$90/\$65	\$950₽	\$600 AD, 5 days ⁴	\$150-\$300	\$250 AD [¥]	\$5	\$20	\$100 AD§	50% \$500† AD\$	50% \$1,000† AE
2022 HM0 Bronze Essential \$7,500/\$70/\$140/\$700 \$7,500 \$8	58,700 5	0% \$	70/\$50	\$140/\$95	\$500 AD	\$700 AD, 5 days*	\$150-\$350	30% \$750 AD [†]	\$3	\$25 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% AD
2023 HM0 Bronze Essential \$7,500/\$70/\$140/\$700 \$7,500 \$9	59,100 5	\$0% \$	570/\$50	\$140/\$95	\$500 AD ^P	\$700 AD, 5 days*	\$150-\$350	\$1,000 AD	\$5	\$25 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% AD

This chart compares member cost-sharing for select benefits from 2023 plans (in blue text) with the 2022 version of each plan (in black text) within the Blue Solutions portfolio.		Medical										Rx				
Personal Choice PPO	Ded	00PM	Co-Ins	PCP ¹	Spec ¹	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec		
2022 PP0 Platinum Preferred \$10/\$20/\$200	\$0	\$4,500	0%	\$10/\$5	\$20/\$10	\$150	\$200, 5 days	\$50/\$150 - \$125/\$250	10% \$35/10% \$155 [†]	\$3	\$10	\$60	\$100	50% \$1,000 [†]		
2023 PP0 Platinum Preferred \$10/\$20/\$200	\$0	\$3,500	0%	\$10/\$5	\$20/\$10	\$150°	\$200, 5 days	\$40/\$80 - \$125/\$250	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]		
2022 PP0 Platinum Preferred \$20/\$40/\$250	\$0	\$5,000	0%	\$20/\$15	\$40/\$25	\$175	\$250, 5 days	\$50/\$150 - \$125/\$250	10% \$45/10% \$185 [†]	\$3	\$10	\$60	\$100	50% \$1,000 [†]		
2023 PP0 Platinum Preferred \$20/\$40/\$250	\$0	\$4,000	0%	\$20/\$15	\$40/\$25	\$175 ^P	\$250, 5 days	\$40/\$80 - \$125/\$250	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]		
2022 PP0 Gold Classic \$1,500/\$20/\$40/80%	\$1,500	\$7,500	20%	\$20/\$15	\$40/\$25	20%	20%	20%/40%	20%/50%	\$3	\$15	\$75	\$200	50% \$1,000 [†]		
2023 PP0 Gold Classic \$1,500/\$20/\$40/80%	\$1,500	\$8,000	20%	\$20/\$15	\$40/\$25	20%	20%	20%/40%	20%/50%	\$3	\$15	\$75	\$200	50% \$1,000 [†]		
2022 PP0 Gold Preferred \$40/\$80/\$600	\$0	\$8,550	0%	\$40/\$30	\$80/\$55	\$500	\$600, 5 days	\$70/\$175 - \$150/\$300	30% \$300/30% \$700 [†]	\$3	\$15	\$75	\$200	50% \$1,000 [†]		
2023 PP0 Gold Preferred \$40/\$80/\$600	\$0	\$9,100	0%	\$40/\$30	\$80/\$55	\$500°	\$600, 5 days	\$70/\$175 - \$150/\$300	\$300/\$700	\$3	\$15	\$75	\$200	50% \$1,000 [†]		
2022 PP0 Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$6,000	0%	\$40/\$30	\$80/\$55	\$400	0%	\$70/\$175 - \$150/\$300	0%/30%	\$3	\$15	\$75	\$200	50% \$1,000 [†]		
2023 PP0 Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$7,000	0%	\$40/\$30	\$80/\$55	\$400°	0%	\$70/\$175 - \$150/\$300	0%/30%	\$3	\$15	\$75	\$200	50% \$1,000 [†]		
2022 PP0 Silver Classic \$3,750/\$30/\$60/70%	\$3,750	\$8,550	30%	\$30/\$20	\$60/\$40	30%	30%	30%/50%	30%/50%	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]		
2023 PP0 Silver Classic \$3,800/\$40/\$80/70%	\$3,800	\$9,100	30%	\$40/\$30	\$80/\$55	30%	30%	30%/50%	30%/50%	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]		
2022 PP0 Silver Secure \$4,750/\$40/\$80/\$600	\$4,750	\$8,550	0%	\$40/\$30	\$80/\$55	\$450 AD	\$600 AD, 5 days [*]	\$80 AD/\$200 AD - \$200 AD/\$400 AD	40% \$600 AD†	\$3	\$20	\$85	\$225	50% \$1,000 [†]		
2023 PP0 Silver Secure \$4,750/\$40/\$80/\$600	\$4,750	\$9,100	0%	\$40/\$30	\$80/\$55	\$450 AD ^P	\$600 AD, 5 days ⁴	\$80 AD/\$200 AD - \$200 AD/\$400 AD	\$600	\$3	\$20	\$85	\$225	50% \$1,000 [†]		
2022 PP0 Silver Classic \$5,000/\$50/\$100/90%	\$5,000	\$8,550	10%	\$50/\$35	\$100/\$70	\$450 AD	10%	\$80/\$200 - \$200/\$400	10%/30%	\$3	\$20	\$85	\$225	50% \$1,000 [†]		
2023 PPO Silver Classic \$5,000/\$50/\$100/90%	\$5,000	\$9,100	10%	\$50/\$35	\$100/\$70	\$450 AD	10%	\$80/\$200 - \$200/\$400	\$400 AD/ \$750 AD	\$3	\$20	\$85	\$225	50% \$1,000 [†]		

2022-2023 Blue Solutions® Plan Comparison (In-Network Benefits)

\$7,050

\$7,450

\$5,600

\$5,600

50%

50%

50% AD

\$3 AD

\$5 AD

\$25 AD

\$25 AD

\$85 AD

\$85 AD

\$175 AD

\$175 AD

This chart compares member cost-sharing for select benefits from 2023 plans (in blue text)

2022 PP0 Bronze HSA-0 \$5,600/50%

2023 PP0 Bronze HSA-0 \$5,600/50%

Medical Rx with the 2022 version of each plan (in black text) within the Blue Solutions portfolio. Low Cost Personal Choice PPO Ded **00PM** PCP1 Spec¹ ER IP Fac **OP Surg** Gen Preferred Non-Preferred Spec routine-complex Generics 2022 PP0 Platinum HSA-50 \$1,800/100%** \$1,800 \$7,050 0% 0% AD 0% AD 0% AD 0% AD 0% AD 0% AD \$3 AD \$10 AD \$60 AD \$100 AD 50% \$1,000† AD \$10 AD 2023 PP0 Platinum HSA-50 \$1,800/100%** \$1,800 \$7,450 0% 0% AD 0% AD 0% AD 0% AD 0% AD 0% AD \$3 AD \$60 AD \$100 AD 50% \$1,000† AD 2022 PP0 Gold HSA-0 \$2,100/100% 0% AD \$3 AD \$15 AD \$75 AD \$2,100 \$7,050 0% 0% AD 0% AD 0% AD 0% AD 0% AD \$125 AD 50% \$1,000[†] AD 2023 PPO Gold HSA-0 \$2,100/100% \$7,450 0% 0% AD 0% AD 0% AD 0% AD 0% AD \$3 AD \$75 AD \$125 AD \$2,100 0% AD \$15 AD 50% \$1,000[†] AD 2022 PP0 Gold HSA-25 \$2,400/\$25/\$50/90%3 \$2,400 \$7,050 \$25/\$20 AD \$50/\$35 AD 10% AD 10% AD 10% AD 10% AD \$3 AD \$15 AD \$75 AD \$125 AD 50% \$1,000[†] AD 2023 PP0 Gold HSA-25 \$2,400/\$25/\$50/90%3 \$2,400 \$7,450 10% \$25/\$20 AD \$50/\$35 AD 10% AD 10% AD 10% AD 10% AD \$3 AD \$15 AD \$75 AD \$125 AD 50% \$1,000† AD 2022 PPO Gold HRA-20 \$3,700/100%‡ \$3,700 \$7,050 0% 0% AD 0% AD 0% AD 0% AD 0% AD 0% AD \$3 AD \$15 AD \$75 AD \$125 AD 50% \$1,000[†] AD 2023 PPO Gold HRA-20 \$3,700/100%[‡] \$3,700 \$7,450 0% 0% AD 0% AD 0% AD 0% AD 0% AD 0% AD \$3 AD \$15 AD \$75 AD \$125 AD 50% \$1,000[†] AD 0% AD 0% AD \$3 AD \$75 AD \$150 AD 2022 PP0 Silver HSA-0 \$3,700/100% \$7,050 0% 0% AD 0% AD 0% AD 0% AD \$20 AD 50% \$1,000† AD \$3,700 2023 PP0 Silver HSA-0 \$4,100/100% 0% 0% AD 0% AD 0% AD 0% AD 0% AD 0% AD \$3 AD \$20 AD \$75 AD \$150 AD \$4,100 \$7,450 50% \$1,000† AD 10% AD 2022 PP0 Silver HSA-0 \$3,000/90% \$3,000 \$7,050 10% 10% AD 10% AD 10% AD 10% AD 10% AD \$3 AD \$20 AD \$75 AD \$150 AD 50% \$1,000[†] AD \$7,450 2023 PP0 Silver HSA-0 \$3,400/90% \$3,400 10% 10% AD 10% AD 10% AD 10% AD 10% AD 10% AD \$3 AD \$20 AD \$75 AD \$150 AD 50% \$1,000[†] AD \$75 AD 2022 PP0 Silver HSA-0 \$2,100/70% \$7,050 30% 30% AD 30% AD 30% AD 30% AD 30% AD 30% AD \$3 AD \$20 AD \$150 AD 50% \$1,000† AD \$2,100 2023 PP0 Silver HSA-0 \$2,300/70% \$2,300 \$7,450 30% 30% AD 30% AD 30% AD 30% AD 30% AD 30% AD \$3 AD \$20 AD \$75 AD \$150 AD 50% \$1,000[†] AD 2022 EP0 Silver HSA-0 \$3,000/80% \$7,050 20% 20% AD 20% AD 20% AD 20% AD 20% AD 20% AD \$3 AD \$20 AD \$75 AD \$150 AD 50% \$1,000 AD \$3,000 \$3 AD 2023 EP0 Silver HSA-0 \$3,000/80% \$3,000 \$7,450 20% 20% AD 20% AD 20% AD 20% AD 20% AD 20% AD \$20 AD \$75 AD \$150 AD 50% \$1,000 AD 0% AD 0% AD \$0 AD 0% AD 0% AD 0% AD 0% AD 2022 PP0 Bronze HSA-0 \$7,050/100% \$7,050 \$7,050 0% 0% AD 0% AD 0% AD 0% AD 2023 PPO Bronze HSA-0 \$7,450/100% \$7,450 \$7,450 0% 0% AD 0% AD 0% AD 0% AD 0% AD 0% AD \$0 AD 0% AD 0% AD 0% AD 0% AD

50% AD

50% AD

This chart compares member cost-sharing for select benefits from 2023 plans (in blue text) with the 2022 version of each plan (in black text) within the Blue Solutions portfolio.						Rx								
Keystone DP0S	Ded	00PM	Co-Ins	PCP1	Spec ¹	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec
2022 DPOS Platinum Preferred \$10/\$20/\$200	\$0	\$4,500	0%	\$10/\$5	\$20/\$10	\$150	\$200, 5 days	\$30-\$60	10% \$25/10% \$125 [†]	\$3	\$10	\$60	\$100	50% \$1,000†
2023 DPOS Platinum Preferred \$10/\$20/\$200	\$0	\$3,500	0%	\$10/\$5	\$20/\$10	\$150°	\$200, 5 days	\$40-\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000†
2022 DPOS Platinum Preferred \$20/\$40/\$250	\$0	\$5,000	0%	\$20/\$15	\$40/\$25	\$175	\$250, 5 days	\$30-\$60	10% \$45/10% \$185 [†]	\$3	\$10	\$60	\$100	50% \$1,000†
2023 DPOS Platinum Preferred \$20/\$40/\$250	\$0	\$4,000	0%	\$20/\$15	\$40/\$25	\$175°	\$250, 5 days	\$40-\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000†
2022 DPOS Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$7,500	10%	\$30/\$20	\$60/\$40	10% AD	10% AD	\$60-\$120	10%/40% AD	\$3	\$15	\$75	\$200	50% \$1,000†
2023 DPOS Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$8,000	10%	\$30/\$20	\$60/\$40	10% AD	10% AD	\$60-\$120	\$400 AD/\$750 AD	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2022 DPOS Gold Preferred \$40/\$80/\$650	\$0	\$8,550	0%	\$40/\$30	\$80/\$55	\$500	\$650, 5 days	\$120-\$250	30% \$400/30% \$750 [†]	\$3	\$15	\$75	\$200	50% \$1,000†
2023 DPOS Gold Preferred \$40/\$80/\$650	\$0	\$9,100	0%	\$40/\$30	\$80/\$55	\$500°	\$650, 5 days	\$120-\$250	\$400/\$750	\$3	\$15	\$75	\$200	50% \$1,000†
2022 DPOS Silver Classic \$3,750/\$30/\$60/50%	\$3,750	\$8,550	50%	\$30/\$20	\$60/\$40	50%	50%	\$120-\$300	50%	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000†
2023 DPOS Silver Classic \$3,750/\$40/\$80/50%	\$3,750	\$9,100	50%	\$40/\$30	\$80/\$55	50%	50%	\$120-\$300	\$1,000 AD	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]

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.

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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^{*} HSA 25 Employer Contribution Amount is 25% of the deductible.

^{**} HSA 50 Employer Contribution Amount is 50% of the deductible.

 $[\]dagger$ $\;$ Member responsible for coinsurance up to maximum shown.

[‡] HRA 20 Employer Contribution Amount is 20% of the deductible.

Y Subject to deductible.

[§] Plan has separate Rx deductible.

P Copay waived if admitted to the hospital.

¹ PCP and Specialist cost sharing listed are for in-office/virtual visits with an in-network provider. Virtual visits from an MDLIVE or network behavioral health provider are \$0 cost share. For certain health plans, virtual visits with an MDLIVE or network behavioral health provider are \$0 cost-share after deductible.