

2023 – 2024 Blue Solutions® Plan Comparison (In-Network Benefits)

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	Medical									Rx				
Keystone HMO	Ded	OOPM	Co-Ins	PCP ¹	Spec ¹	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec
2023 Keystone HMO Platinum \$5/\$15/\$500	\$0	\$5,500	0%	\$5/\$0	\$15/\$10	\$300 ^P	\$500, 5 days	\$60–\$120	\$80/\$160	\$3	\$10	\$75	\$125	50% \$1,000 [†]
2024 Keystone HMO Platinum \$5/\$15/\$500	\$0	\$5,500	0%	\$5/\$0	\$15/\$10	\$300 ^P	\$500, 5 days	\$60–\$120	\$80/\$160	\$3	\$10	\$75	\$125	50% \$1,000 [†]
2023 HMO Platinum Preferred \$10/\$20/\$200	\$0	\$3,500	0%	\$10/\$5	\$20/\$10	\$150 ^P	\$200, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2024 HMO Platinum Preferred \$10/\$20/\$200	\$0	\$3,500	0%	\$10/\$5	\$20/\$10	\$150 ^P	\$200, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2023 HMO Platinum Preferred \$20/\$40/\$250	\$0	\$4,000	0%	\$20/\$15	\$40/\$25	\$175 ^P	\$250, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2024 HMO Platinum Preferred \$20/\$40/\$250	\$0	\$4,000	0%	\$20/\$15	\$40/\$25	\$175 ^P	\$250, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2023 HMO Platinum Preferred \$25/\$50/\$400	\$0	\$4,500	0%	\$25/\$20	\$50/\$35	\$200 ^P	\$400, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2024 HMO Platinum Preferred \$25/\$50/\$400	\$0	\$4,500	0%	\$25/\$20	\$50/\$35	\$200 ^P	\$400, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2023 HMO Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$8,000	10%	\$30/\$20	\$60/\$40	10%	10%	\$60–\$120	\$400 AD/\$750 AD	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2024 HMO Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$8,000	10%	\$30/\$20	\$60/\$40	10%	10%	\$60–\$120	\$400 AD/\$750 AD	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 HMO Gold Preferred \$40/\$80/\$650	\$0	\$9,100	0%	\$40/\$30	\$80/\$55	\$500 ^P	\$650, 5 days	\$120–\$250	\$400/\$750	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2024 HMO Gold Preferred \$40/\$80/\$650	\$0	\$9,450	0%	\$40/\$30	\$80/\$55	\$500 ^P	\$650, 5 days	\$120–\$250	\$400/\$750	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 HMO Gold Proactive – Tier 1	\$0	\$9,100	0%	\$15/\$10	\$40/\$30	\$400 ^P	\$350, 5 days	\$60–\$120	\$150	\$3	\$20	\$100	50% \$300 [†]	50% \$1,000 [†]
2024 HMO Gold Proactive – Tier 1	\$0	\$9,450	0%	\$15/\$10	\$40/\$30	\$400 ^P	\$350, 5 days	\$60–\$120	\$150	\$3	\$20	\$100	50% \$300 [†]	50% \$1,000 [†]
2023 HMO Silver Classic \$4,750/\$40/\$80/70%	\$4,750	\$9,100	30%	\$40/\$30	\$80/\$55	30%	30%	\$120–\$300	\$500 AD/\$1,000 AD	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2024 HMO Silver Classic \$4,750/\$40/\$80/70%	\$4,750	\$9,450	30%	\$40/\$30	\$80/\$55	30%	30%	\$125–\$300	\$500 AD/\$1,000 AD	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2023 HMO 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 [†]
2024 HMO Silver Classic \$3,750/\$40/\$80/50%	\$3,750	\$9,450	50%	\$40/\$30	\$80/\$55	50%	50%	\$125–\$300	\$1,000 AD	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2023 HMO Silver Secure \$5,000/\$50/\$100/\$600	\$5,000	\$9,100	0%	\$50/\$35	\$100/\$70	\$450 AD ^P	\$600 AD, 5 days [†]	\$120–\$300	\$600 AD	\$3	\$20	\$85	\$225	50% \$1,000 [†]
2024 HMO Silver Secure \$5,000/\$50/\$100/\$600	\$5,000	\$9,450	0%	\$50/\$35	\$100/\$70	\$450 AD ^P	\$600 AD, 5 days [†]	\$125–\$300	\$600 AD	\$3	\$20	\$85	\$225	50% \$1,000 [†]
2023 HMO Silver Proactive – Tier 1	\$0	\$9,100	0%	\$40/\$30	\$90/\$65	\$950 ^P	\$600, 5 days	\$150–\$300	\$250	\$5	\$20	\$100 AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
2024 HMO Silver Proactive – Tier 1	\$0	\$9,450	0%	\$40/\$30	\$90/\$65	\$950 ^P	\$600, 5 days	\$150–\$375	\$250	\$5	\$25	\$100 AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
2023 HMO Silver Proactive Value - Tier 1	\$1,500	\$9,100	0%	\$40/\$30	\$90/\$65	\$950 ^P	\$600 AD, 5 days [†]	\$150–\$300	\$250 AD [†]	\$5	\$20	\$100 AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
2024 HMO Silver Proactive Value - Tier 1	\$1,500	\$9,450	0%	\$40/\$30	\$90/\$65	\$950 ^P	\$600 AD, 5 days [†]	\$150–\$375	\$250 AD [†]	\$5	\$25	\$100 AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
2023 HMO Bronze Essential \$7,500/\$70/\$140/\$700	\$7,500	\$9,100	50%	\$70/\$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
2024 HMO Bronze Essential \$7,500/\$70/\$140/\$700	\$7,500	\$9,450	50%	\$70/\$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



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This chart compares member cost-sharing for select benefits from 2024 plans (in blue text) with the 2023 version of each plan (in black text) within the Blue Solutions portfolio.

Personal Choice PPO	Medical									Rx				
	Ded	OOPM	Co-Ins	PCP ¹	Spec ¹	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec
2023 PPO Platinum Preferred \$10/\$20/\$200	\$0	\$3,500	0%	\$10/\$5	\$20/\$10	\$150 ^P	\$200, 5 days	\$40/\$80–\$125/\$250	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2024 PPO Platinum Preferred \$10/\$20/\$200	\$0	\$3,500	0%	\$10/\$5	\$20/\$10	\$150 ^P	\$200, 5 days	\$40/\$80–\$125/\$250	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2023 PPO 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 [†]
2024 PPO 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 [†]
2023 PPO 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 [†]
2024 PPO 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 [†]
2023 PPO Gold Preferred \$40/\$80/\$600	\$0	\$9,100	0%	\$40/\$30	\$80/\$55	\$500 ^P	\$600, 5 days	\$70/\$175–\$150/\$300	\$300/\$700	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2024 PPO Gold Preferred \$40/\$80/\$600	\$0	\$9,450	0%	\$40/\$30	\$80/\$55	\$500 ^P	\$600, 5 days	\$70/\$175–\$150/\$300	\$300/\$700	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 PPO Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$7,000	0%	\$40/\$30	\$80/\$55	\$400 ^P	0%	\$70/\$175–\$150/\$300	0%/30%	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2024 PPO Gold Classic \$2,500/\$40/\$80/90%	\$2,500	\$7,500	10%	\$40/\$30	\$80/\$55	\$400 ^P	10%	10% no ded / 10% no ded– 10% no ded / 10% no ded	10%/30%	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 PPO 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 [†]
2024 PPO Silver Classic \$3,800/\$40/\$80/70%	\$3,800	\$9,450	30%	\$40/\$30	\$80/\$55	30%	30%	30%/50%	30%/50%	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2023 PPO Silver Secure \$4,750/\$40/\$80/\$600	\$4,750	\$9,100	0%	\$40/\$30	\$80/\$55	\$450 ^P	\$600, 5 days ^Y	\$80 AD/\$200 AD– \$200 AD/\$400 AD	\$600	\$3	\$20	\$85	\$225	50% \$1,000 [†]
2024 PPO Silver Secure \$4,750/\$40/\$80/\$600	\$4,750	\$9,450	0%	\$40/\$30	\$80/\$55	\$450 ^P	\$600, 5 days ^Y	\$100/\$250 \$250/\$500	\$600	\$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 ^P	10%	\$80/\$200–\$200/\$400	\$400 AD/\$750 AD	\$3	\$20	\$85	\$225	50% \$1,000 [†]
2024 PPO Silver Classic \$5,000/\$50/\$100/90%	\$5,000	\$9,450	10%	\$50/\$35	\$100/\$70	\$450 ^P	10%	\$80/\$200–\$200/\$400	\$400 AD/\$750 AD	\$3	\$20	\$85	\$225	50% \$1,000 [†]



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Personal Choice PPO	Medical									Rx				
	Ded	OOPM	Co-Ins	PCP ¹	Spec ¹	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec
2023 PPO 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	\$10 AD	\$60 AD	\$100 AD	50% \$1,000 ¹ AD
2024 PPO Platinum HSA-50 \$1,800/100%**	\$1,800	\$8,000	0%	0% AD	0% AD	0% AD	0% AD	0% AD	0% AD	\$3 AD	\$10 AD	\$60 AD	\$100 AD	50% \$1,000 ¹ AD
2023 PPO Gold HSA-0 \$2,100/100%	\$2,100	\$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 ¹ AD
2024 PPO Gold HSA-0 \$2,200/100%	\$2,200	\$8,000	0%	0% AD	0% AD	0% AD	0% AD	0% AD	0% AD	\$3 AD	\$15 AD	\$75 AD	\$125 AD	50% \$1,000 ¹ AD
2023 PPO Gold HSA-25 \$2,400/\$25/\$50/90%*	\$2,400	\$7,450	10%	\$25 AD/\$20 AD	\$50 AD/\$35 AD	10% AD	10% AD	10% AD	10% AD	\$3 AD	\$15 AD	\$75 AD	\$125 AD	50% \$1,000 ¹ AD
2024 PPO Gold HSA-25 \$2,400/\$25/\$50/90%*	\$2,400	\$8,000	10%	\$25 AD/\$20 AD	\$50 AD/\$35 AD	10% AD	10% AD	10% AD	10% AD	\$3 AD	\$15 AD	\$75 AD	\$125 AD	50% \$1,000 ¹ 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 ¹ AD
2024 PPO Gold HRA-20 \$4,000/100%†	\$4,000	\$8,000	0%	0% AD	0% AD	0% AD	0% AD	0% AD	0% AD	\$3 AD	\$15 AD	\$75 AD	\$125 AD	50% \$1,000 ¹ AD
2023 PPO Silver HSA-0 \$4,100/100%	\$4,100	\$7,450	0%	0% AD	0% AD	0% AD	0% AD	0% AD	0% AD	\$3	\$20 AD	\$75 AD	\$150 AD	50% \$1,000 ¹ AD
2024 PPO Silver HSA-0 \$4,400/100%	\$4,400	\$8,000	0%	0% AD	0% AD	0% AD	0% AD	0% AD	0% AD	\$3	\$20 AD	\$75 AD	\$150 AD	50% \$1,000 ¹ AD
2023 PPO Silver HSA-0 \$3,400/90%	\$3,400	\$7,450	10%	10% AD	10% AD	10% AD	10% AD	10% AD	10% AD	\$3 AD	\$20 AD	\$75 AD	\$150 AD	50% \$1,000 ¹ AD
2024 PPO Silver HSA-0 \$3,600/90%	\$3,600	\$8,000	10%	10% AD	10% AD	10% AD	10% AD	10% AD	10% AD	\$3 AD	\$20 AD	\$75 AD	\$150 AD	50% \$1,000 ¹ AD
2023 PPO 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 ¹ AD
2024 PPO Silver HSA-0 \$2,400/70%	\$2,400	\$8,000	30%	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	\$3 AD	\$20 AD	\$75 AD	\$150 AD	50% \$1,000 ¹ AD
2023 EPO Silver HSA-0 \$3,000/80%	\$3,000	\$7,450	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
2024 EPO Silver HSA-0 \$3,000/80%	\$3,000	\$8,000	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
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
2024 PPO Bronze HSA-0 \$8,000/100%	\$8,000	\$8,000	0%	0% AD	0% AD	0% AD	0% AD	0% AD	0% AD	\$0 AD	0% AD	0% AD	0% AD	0% AD
2023 PPO Bronze HSA-0 \$5,600/50%	\$5,600	\$7,450	50%	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	\$5 AD	\$25 AD	\$85 AD	\$175 AD	50% AD
2024 PPO Bronze HSA-0 \$5,600/50%	\$5,600	\$8,000	50%	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	\$5 AD	\$25 AD	\$85 AD	\$175 AD	50% AD



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2023 DPOS Platinum Preferred \$10/\$20/\$200	\$0	\$3,500	0%	\$10/\$5	\$20/\$10	\$150 ^P	\$200, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2024 DPOS Platinum Preferred \$10/\$20/\$200	\$0	\$3,500	0%	\$10/\$5	\$20/\$10	\$150 ^P	\$200, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2023 DPOS Platinum Preferred \$20/\$40/\$250	\$0	\$4,000	0%	\$20/\$15	\$40/\$25	\$175 ^P	\$250, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2024 DPOS Platinum Preferred \$20/\$40/\$250	\$0	\$4,000	0%	\$20/\$15	\$40/\$25	\$175 ^P	\$250, 5 days	\$40–\$100	\$50/\$100	\$3	\$10	\$60	\$100	50% \$1,000 [†]
2023 DPOS Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$8,000	10%	\$30/\$20	\$60/\$40	10%	10%	\$60–\$120	\$400 AD/\$750 AD	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2024 DPOS Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$8,000	10%	\$30/\$20	\$60/\$40	10%	10%	\$60–\$120	\$400 AD/\$750 AD	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 DPOS Gold Preferred \$40/\$80/\$650	\$0	\$9,100	0%	\$40/\$30	\$80/\$55	\$500 ^P	\$650, 5 days	\$120–\$250	\$400/\$750	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2024 DPOS Gold Preferred \$40/\$80/\$650	\$0	\$9,450	0%	\$40/\$30	\$80/\$55	\$500 ^P	\$650, 5 days	\$120–\$250	\$400/\$750	\$3	\$15	\$75	\$200	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 [†]
2024 DPOS Silver Classic \$3,750/\$40/\$80/50%	\$3,750	\$9,450	50%	\$40/\$30	\$80/\$55	50%	50%	\$125–\$300	\$1,000 AD	\$3	\$20	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]

* 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.

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

¥ Subject to deductible.

§ Plan has separate Rx deductible.

P Cost share waived if admitted to the ER.

1 PCP and Specialist cost sharing listed are for in-office/virtual visits with an in-network provider.

Teladoc Health, Inc. is an independent company that provides virtual care, and digital mental health services.

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).

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

