

2025 Blue Solutions® Portfolio Implementation Guide

The chart below outlines 2025 updates for small group (2 – 50) customers.

Benefit	Description	New to Blue Business (2025 Portfolio)	Renewal/Existing Business
Mental Health Parity Testing	Parity testing for mental health and substance abuse benefits must be done with the new PID tool to ensure compliance for all fully insured plans.	All plans effective January 1, 2025, and later	All plans upon renewal in 2025
New In-Network Vision Providers	For vision care, in-network providers now include Pearle Vision, Target Optical, and Warby Parker for adults only. Pediatric members covered under the medical plan are excluded.	All plans effective January 1, 2025, and later	All plans beginning January 1, 2025
Smart RxAssist	Independence Blue Cross has partnered with Smart RxAssist, a copay assistance service that delivers \$0 cost-share for over 200 specialty drugs covered under the medical benefit. Health Reimbursement Accounts (HRA) with the auto-pay function active and Health Savings Accounts (HSA) with a qualified health plan (QHDHP) are not eligible for Smart RxAssist at this time.	All plans effective January 1, 2025, and later	All plans beginning January 1, 2025
Weight Loss Drug Coverage	Independence Blue Cross will no longer cover GLP-1 and non-GLP-1 drugs indicated for weight loss as part of standard benefits. We will continue to cover these drugs for other FDA-approved medical conditions such as diabetes and cardiovascular disease.	All plans effective January 1, 2025, and later	All plans upon renewal in 2025

The information in this summary represents a high-level overview of changes. Please refer to the 2025 Blue Solutions brochure for information about our portfolio. For specific coverage information, please read your contract, member handbook, or benefits booklet carefully to determine which health care services are covered.

Program Application to Blue Solutions Portfolio

Capability	Blue Solutions Portfolio
AblePay	Included
Achieve Well-being Rewards program	Included
Baby BluePrints®	Included
Blue Insider SM	Included
Blue 365®	Included
The College Tuition Benefit®	Included
GradFin	Included
Healthy Lifestyles SM Wellness reimbursement program for fitness and virtual memberships, weight loss programs, and tobacco cessation	Included
HUSK Marketplace	Included
Ovia Health™	Included
Teladoc Health® (Teladoc) Dermatology	Included
Teladoc Diabetes Management	Included
Teladoc General Medical	Included
Teladoc Hypertension Management	Included
Teladoc Mental Health Care	Included
Teladoc Mental Health Coaching	Included
TruHearing®	Included
Wondr Health™	Included

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.