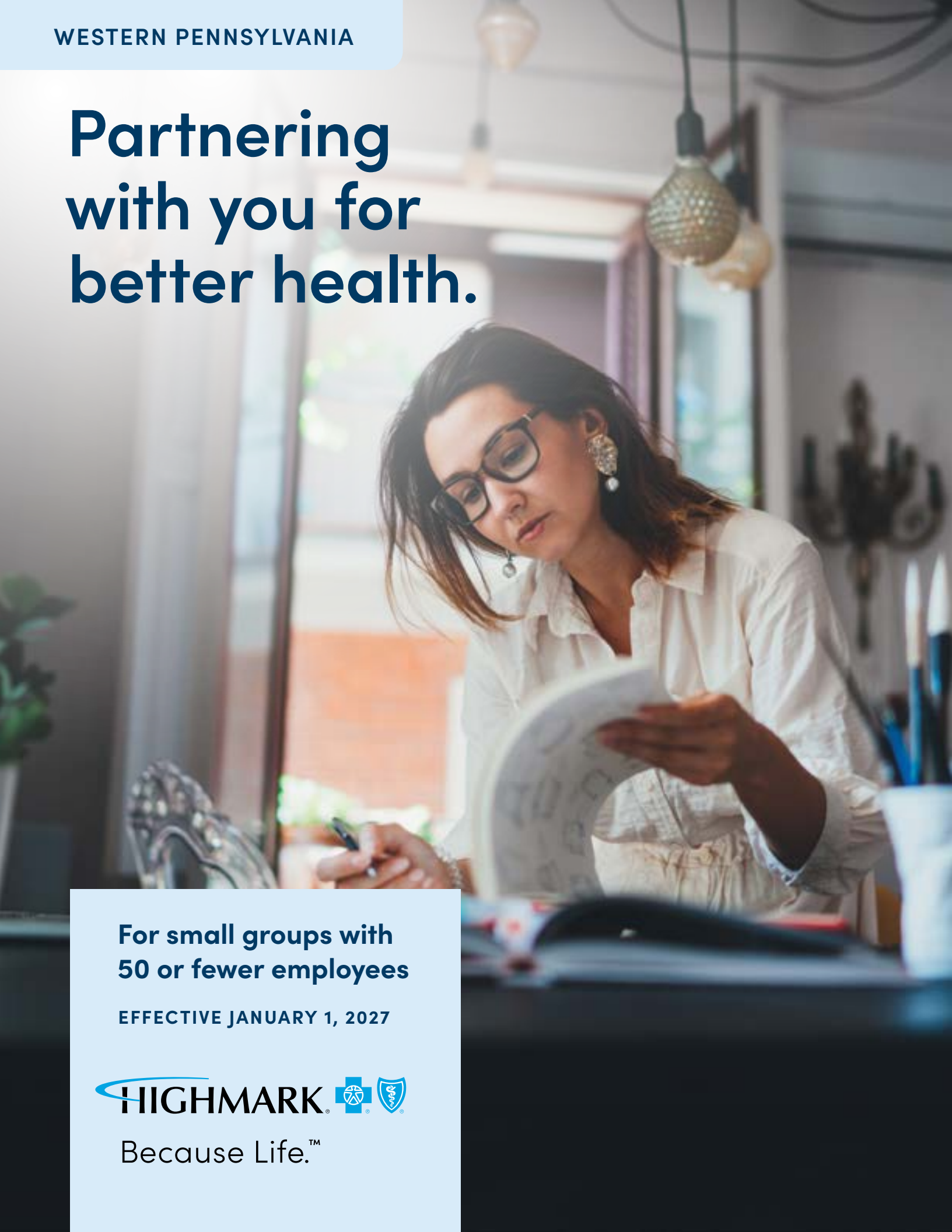
WESTERN PENNSYLVANIA

Partnering with you for better health.



For small groups with 50 or fewer employees

EFFECTIVE JANUARY 1, 2027

HIGHMARK

Because Life.™

Elevating healthcare for small businesses

Highmark makes it easier to deliver benefits your employees value — with a more seamless experience, better health outcomes, and a smarter approach to managing costs without compromising access to high-quality care. We're focused on improving the experience for everyone.

Expansive coverage starts here.



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Living Health solutions 6



Supporting total well-being 10

Coverage and Plans

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Performance Blue PPO.....18

Together Blue with AHN EPO..... 24

Important Plan Details 28

See all the perks that come with a plan from Highmark »

Coverage and access made simple

Connect your employees to the care they need through a broad, high-quality network of doctors, hospitals, and specialists — supported by tools and resources that simplify the healthcare experience every step of the way.

To find out more, visit HighmarkSmallGroup.com.



Check out the Employer Portal.

Manage enrollment, billing, spending accounts, contracts, and benefit books anytime at **Highmark.com/Employer**. You can even order ID cards with just a few clicks.

PROVIDER AND NETWORK ACCESS



Blues On Call℠

24/7 access to registered nurses and health coaches for medical concerns, anytime.



Provider Partnerships

We collaborate with healthcare providers to manage costs, improve care, and drive industry change.



Blue Distinction

Employees can easily find **top-rated doctors** — all they need to do is look for the Blue Distinction logo in our **Find a Doctor** tool.



Highmark's Network

Employees get access to quality doctors and hospitals with competitive rates through our **local**, **regional**, and **national network**.



Value-Based Care Nationally

Our plans include access to over **654,000 providers** delivering value-based care — keeping your employees healthier and out of the hospital, and helping you better manage healthcare costs.



BlueCard® and Blue Cross Blue Shield Global® Core

Your employees get nationwide access to **2.3 million providers** and **95% of hospitals**, plus coverage in **190 countries**.*

How to find in-network providers:

1. Visit **Highmark.com/bcbs**.
2. Scroll down and click **Find a Doctor** under **Find Care**.
3. Choose a **Location** and **Plan**.
4. Enter an alpha prefix **OR** browse a list of plans.
5. **Search** by provider name, specialty, location, or type.

ADVANCED SEARCH:
Use **Advanced Search** to filter by language, gender, area of focus, appointment scheduling, and more.

*According to the Blue Cross Blue Shield Association.

Living Health solutions

Living Health is a blended approach that empowers members and overcomes barriers to care.

It's how we're making it easier for you and your employees to take an active role in managing their health. At the same time, we support providers with the tools and insights they need to deliver coordinated, personalized care.

To find out more, visit HighmarkSmallGroup.com.



My Highmark

Our easy-to-use app and website provide a cohesive, one-stop destination for all health and wellness needs, including benefit details, claims, and member education.

IMPROVE OVERALL EMPLOYEE HEALTH



Mental Well-Being

powered by Spring Health

This solution provides mental healthcare — anytime, anywhere. Using clinically proven comprehensive assessments and proprietary algorithms, members are connected to the most appropriate care based on their mental health needs.



Well360 Virtual Health

Employees can get 24/7 access to board-certified doctors for urgent care, primary care, women's health, and dermatology.



Kidney Health Management Program

This program offers personalized care coordination for your employees — at no additional cost. Working alongside their doctors, our Care Navigators focus on early detection and proactive management to help your employees take control of their kidney health and overall well-being.



Virtual Joint Health Program

Thrive by Sword

This program is available to your employees at no additional cost through your health plan benefits. It connects them virtually with a licensed physical therapist who creates a customized recovery program. Each employee receives a tablet with motion-tracking technology and direct chat access to their therapist for ongoing support.

Noom: Weight Management

This program is a proven, all-in-one solution for losing weight, preventing diabetes, and supporting those living with type 2 diabetes. It helps employees create healthy habits they can sustain, leading to lower healthcare costs along the way.

Noom: Weight Management offers three integrated solutions that include lessons, smart tools, and one-on-one and peer community support.

- **Noom Weight** – A program designed to drive weight loss.
- **Noom Diabetes Prevention Program** – A program that helps people with prediabetes lose weight and prevent the condition from progressing to type 2 diabetes.
- **Noom Diabetes Lifestyle** – A program to help employees with type 2 diabetes lower their A1c.

Oncology Value-Based Care Cancer Support

This support program combines a digital symptom management app and a 24/7 oncology nurse line to provide real-time guidance and coordinated support throughout the cancer journey. It helps members manage symptoms, navigate care between visits, and avoid unnecessary emergency department visits through earlier intervention.



Supporting total well-being

Highmark offers programs, tools, and resources that support better health, greater confidence, and smarter healthcare spending.

To find out more, visit HighmarkSmallGroup.com.



Health Coaching

Employees can schedule no-cost, confidential phone sessions with a coach who can help them set and achieve their wellness goals.



Integrated Care Team

Multidisciplinary clinical support for employees at higher health risk.



Baby BluePrints® Program

Pregnancy can be both exciting and overwhelming — and your employees don't have to navigate it alone. This program provides support every step of the way, offering educational resources and personalized guidance from a specially trained health coach, all at no additional cost.



Utilization Management

We help guide your employees to the right care at the right time — and at the right cost. By focusing on prior authorization, site of care, and prescription options, we help employees make smarter care choices.

And for those managing complex conditions, our specialty case management team provides expert support to coordinate care, improve outcomes, and deliver more cost-effective solutions.



Highmark Community Support Platform

The Highmark Community Support Platform connects you to organizations that offer free or reduced cost services for food, housing, transportation, and more. Visit **HighmarkCommunitySupport.com** and enter your ZIP code to search anonymously for resources in your community.

PHARMACY PROGRAMS FOR EXTRA SAVINGS



Copay Armor

Copay Armor helps protect your employees from the high cost of eligible medications. As part of Highmark's integrated pharmacy benefit, this **copay assistance program** reduces — or even eliminates — out-of-pocket costs for certain prescriptions, making critical treatments more affordable and accessible.



Copay Armor Medical

Copay Armor Medical, a Highmark product, is a **copay assistance program** that applies to more than **200 high-cost specialty medications**, including biosimilars, that are paid under the medical benefit. This program leverages manufacturer copay assistance dollars to reduce the plan responsibility.



CivicaScripts

Through our partnership with CivicaScripts, Highmark helps **lower the cost of generic medications**. This collaboration ensures your employees have access to affordable prescriptions through a reliable supply chain. Included automatically in the pharmacy benefit, the program uses specific drug codes to deliver the most cost-effective generic options available.



Free Market Health

Highmark's Specialty Management Program, powered by the Free Market Health care-driven marketplace, seamlessly connects members to a **curated selection of high-quality specialty pharmacies**. Free Market Health's technology platform enables us to make sure our members receive the most clinically appropriate care at the most competitive pricing.

SPENDING ACCOUNTS



Flexible Spending Account (FSA)

A simple way for employees to **save on everyday medical expenses**. It can be used for eligible costs like medical, dental, vision, and prescriptions. Because FSAs use pre-tax dollars, they also help reduce your employees' taxable income.



Health Savings Account (HSA)

An **employee-owned account** that allows tax-free contributions for eligible healthcare expenses — now and in the future. It must be paired with a high-deductible health plan, and both employees and employers can contribute, up to the IRS limit.



Health Reimbursement Account (HRA)

An **employer-funded account** that helps cover qualified medical expenses. Employers set a contribution amount, and employees can use these funds throughout the plan year to pay for eligible healthcare costs.

EXCLUSIVE PERKS FOR EMPLOYEES



Blue365 Discounts

Your employees can enjoy exclusive savings on a variety of products and services, including travel, car rentals, clothing, gym memberships, acupuncture, and more at **blue365deals.com**.



ID Theft Program

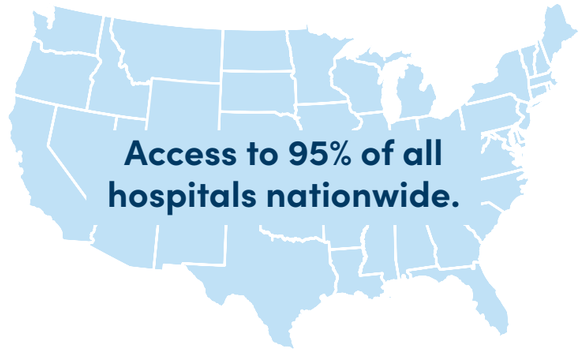
Employees can enroll, at no cost, for **credit monitoring**, **security alerts**, and **lost wallet protection**.

PPO Blue

A broad network plan

PLAN HIGHLIGHTS:

- Comprehensive in-network access to local providers.
- Nationwide, in-network access to 2.3 million providers, including 95% of all hospitals, through the BlueCard® program.*
- Out-of-network coverage at a higher cost.

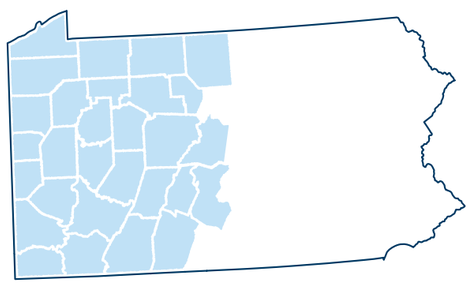


* According to the Blue Cross Blue Shield Association, an association of Blue Cross and Blue Shield plans.

The BlueCard Program — with BlueCard, your coverage travels with you. When you enroll in a Highmark plan, you have access to thousands of providers and hospitals nationwide. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of Pennsylvania, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card. So your benefits go with you.

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- Armstrong
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- Mercer
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Network listing

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- AHN Allegheny General Hospital
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- AHN Wexford Hospital
- St. Clair Memorial Hospital
- UPMC Children's Hospital
- UPMC East
- UPMC Magee-Womens Hospital
- UPMC McKeesport
- UPMC Mercy
- UPMC Passavant
- UPMC Presbyterian Shadyside
- UPMC St. Margaret
- UPMC Western Psychiatric Hospital

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OUT-OF-AREA
- Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania

Provider list as of July 2026. For a full listing of network providers, visit **Highmark.com/bcbs**.

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All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.
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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de traducción e interpretación de idiomas. También hay disponibles ayudas y servicios auxiliares adecuados (como letra grande, audio y Braille) para proporcionar información en formatos accesibles sin cargo. Llame al número que figura al dorso de su tarjeta de identificación (TTY: 711) si necesita ayuda.
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Übersetzungs- und Dolmetscherdienste zur Verfügung. Außerdem sind kostenlos entsprechende Hilfsmittel und Dienstleistungen (wie Großdruck, Audio und Blindenschrift) zur Bereitstellung von Informationen in barrierefreien Formaten erhältlich. Wählen Sie hierfür bitte die Nummer auf der Rückseite Ihrer Ausweiskarte (TTY: 711).
09/26 MX7209600

HIGHMARK COVERAGE ADVANTAGE†

2027 PPO Blue Plans**

AVAILABLE IN THE FOLLOWING COUNTIES:

Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Warren, Washington, Westmoreland, and **Venango**

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		COINSURANCE		OUT-OF-POCKET MAXIMUM[1] (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS)		PRIMARY CARE OFFICE VISIT	MENTAL HEALTH/ SUBSTANCE ABUSE OFFICE VISIT	SPECIALIST OFFICE VISIT[2]	URGENT CARE	OUTPATIENT SURGERY*	INPATIENT HOSPITAL	EMERGENCY ROOM	BASIC DIAGNOSTICS (LAB/ PATHOLOGY)	BASIC DIAGNOSTICS (IMAGING/ X-RAY)	ADVANCED DIAGNOSTICS/ IMAGING (MRI/CAT/PET)	RX FORMULARY (HCR COMPREHENSIVE)[3,4]
		IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	LOW-COST GENERIC/ STANDARD GENERIC/ BRAND FORMULARY/ NON-FORMULARY/ SPECIALTY FORMULARY/ SPECIALTY NON-FORMULARY
		MEMBER PAYS		MEMBER PAYS		MEMBER PAYS												
Platinum	PPO Blue $0 100/80 Platinum	$0	$500	0%	20%	$6,000	$12,000	Office Visit: $20 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$0	$0	$150	$35	$35	$75	$3/$10/$55/$85/20%/30%
Gold	PPO Blue $0 100/80 Gold	$0	$500	0%	20%	$9,100	$18,200	Office Visit: $35 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$100	$250	$405	$70	$70	$360	$3/$20/$65/$90/20%/30%
Gold	PPO Blue $500 100/80 Gold	$500	$1,000	0%	20%	$8,550	$17,100	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 after ded.	$0 after ded.	$300	$60	$60	$300	$3/$15/$60/$90/20%/30%
Gold	PPO Blue $1000 100/80 Gold	$1,000	$2,000	0%	20%	$9,100	$18,200	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 after ded.	$0 after ded.	$300	$60	$60	$300	$3/$30/$65/$90/20%/30%
Gold	PPO Blue $1000 80/60 Gold	$1,000	$2,000	20%	40%	$6,900	$13,800	Office Visit: $60 Virtual Visit: $0	Office Visit: $80 Virtual Visit: $0	$80	$90	20% after ded.	20% after ded.	$350	$80 after ded.	$80 after ded.	$350 after ded.	$3/$15/$60/$90/20%/30%
Gold	PPO Blue $1400 100/80 Gold	$1,400	$2,800	0%	20%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$100 after ded.	$0 after ded.	$250	$75 after ded.	$75 after ded.	$325 after ded.	$3/$15/$60/$90/20%/30%
Gold	PPO Blue Qualified $1800 100/80 Gold	$1,800	$3,600	0%	20%	$4,500	$9,000	Office Visit: $15 after ded. Virtual Visit: $0 after ded.	Office Visit: $40 after ded. Virtual Visit: $0 after ded.	$40 after ded.	$55 after ded.	$100 after ded.	$0 after ded.	$200 after ded.	$40 after ded.	$40 after ded.	$200 after ded.	$3/$10/$55/$85/20%/30% after ded.
Gold	PPO Blue $2000 100/80 Gold	$2,000	$4,000	0%	20%	$7,900	$15,800	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 after ded.	$0 after ded.	$300	$60	$60	$300	$3/$15/$60/$90/20%/30%
Gold	PPO Blue $2000 90/70 Gold	$2,000	$4,000	10%	30%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	10% after ded.	10% after ded.	$250	$65	$65	$250	$3/$15/$60/$90/20%/30%
Gold	PPO Blue $2500 100/80 Gold	$2,500	$5,000	0%	20%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$100 after ded.	$0 after ded.	$250	$65	$65	$250	$3/$15/$60/$90/20%/30%
Gold	PPO Blue Qualified $2750 100/80 Gold	$2,750	$5,500	0%	20%	$4,800	$9,600	Office Visit: $15 after ded. Virtual Visit: $0 after ded.	Office Visit: $30 after ded. Virtual Visit: $0 after ded.	$30 after ded.	$40 after ded.	$0 after ded.	$0 after ded.	$250 after ded.	$40 after ded.	$40 after ded.	$100 after ded.	$3/$10/$55/$85/20%/30% after ded.
Gold	PPO Blue Qualified Embedded $3500 100/80 Gold	$3,500	$7,000	0%	20%	$4,500	$9,000	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$3/$30/$65/$90/20%/30% after ded.
Silver	PPO Blue $0 100/80 Silver	$0	$1,000	0%	20%	$12,000	$24,000	Office Visit: $60 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$80	$90	$750	$1,500	$650	$200	$300	$500	$3/$40/$85/$125/20%/30%
Silver	PPO Blue Qualified Embedded $4800 100/100 Silver	$4,800	$9,600	0%	0%	$6,100	$12,200	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$90 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.

*Refers to outpatient surgical procedure provided in a hospital or ambulatory surgical facility setting.

†Plans may be offered by Highmark Blue Cross Blue Shield and/or Highmark Coverage Advantage

** Keystone Health Plan West Managed Care Facility Network and Keystone Health Plan West Managed Care Professional Network

Please refer to page 28 for footnotes.

All plans offer creditable coverage. See page 29 for details.

To view the full benefit grid, click on the product name above or contact your local broker.

Performance Blue PPO

A high-performing network plan

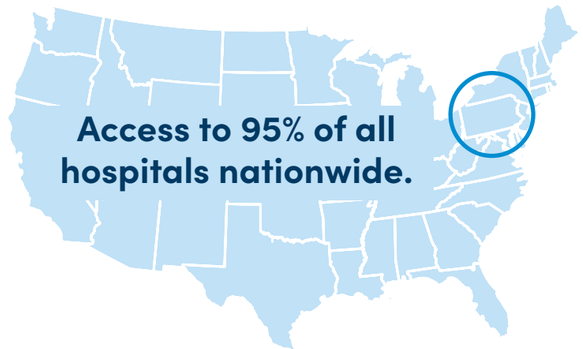
PLAN HIGHLIGHTS:

- Performance-driven network that delivers high-quality, cost-effective care across Pennsylvania.
- Nationwide access to 2.3 million providers, including 95% of all hospitals, through the BlueCard® Program.*
- Out-of-network coverage at a higher cost.

IN-NETWORK HEALTH SYSTEMS:

Include but are not limited to:

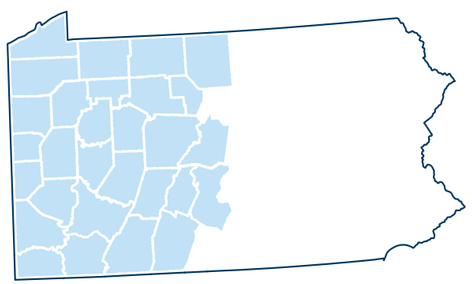
- Allegheny Health Network
- Penn State Health
- Lehigh Valley Health Network
- WellSpan Health
- Conemaugh Health System



*According to the Blue Cross Blue Shield Association, an association of Blue Cross and Blue Shield plans.

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- Indiana
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- McKean
- Mercer
- Potter
- Somerset
- Venango
- Warren
- Washington
- Westmoreland



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- AHN Wexford Hospital
- St. Clair Memorial Hospital
- UPMC Children's Hospital
- UPMC Western Psychiatric Hospital

ARMSTRONG
- Armstrong County Memorial Hospital

BEAVER
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BEDFORD
- UPMC Bedford Memorial Hospital

BLAIR
- Conemaugh Nason Medical Center
- Penn Highlands Tyrone
- UPMC Altoona

BUTLER
- Butler Memorial Hospital

CAMBRIA
- Conemaugh Memorial Medical Center
- Conemaugh Miners Medical Center

CLARION
- Clarion Hospital

CLEARFIELD
- Penn Highlands Clearfield
- Penn Highlands DuBois

CRAWFORD
- Meadville Medical Center
- Titusville Area Hospital

ELK
- Penn Highlands Elk

ERIE
- AHN Saint Vincent Health Center
- Corry Memorial Hospital
- LECOM Medical Center

FAYETTE
- Penn Highlands Connellsville
- Uniontown Hospital

GREENE
- UPMC Greene

HUNTINGDON
- Penn Highlands Huntingdon

INDIANA
- Indiana at Chestnut Ridge
- Indiana Regional Medical Center

JEFFERSON
- Penn Highlands Brookville
- Punxsutawney Area Hospital

LAWRENCE
- UPMC Jameson

MCKEAN
- Bradford Regional Medical Center
- UPMC Kane

MERCER
- AHN Grove City
- Edgewood Surgical Hospital
- Sharon Regional Medical Center
- UPMC Horizon

POTTER
- UPMC Cole

SOMERSET
- Chan Soon-Shiong Medical Center at Windber
- Conemaugh Meyersdale Medical Center
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VENANGO
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09/26 MX7208650

HIGHMARK BLUE CROSS BLUE SHIELD†

2027 Performance Blue PPO Plans**

AVAILABLE IN THE FOLLOWING COUNTIES:

Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Warren, Washington, Westmoreland, and **Venango**

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		COINSURANCE		OUT-OF-POCKET MAXIMUM[1] (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS)		PRIMARY CARE OFFICE VISIT	MENTAL HEALTH/ SUBSTANCE ABUSE OFFICE VISIT	SPECIALIST OFFICE VISIT[2]	URGENT CARE	OUTPATIENT SURGERY*	INPATIENT HOSPITAL	EMERGENCY ROOM	BASIC DIAGNOSTICS (LAB/ PATHOLOGY)	BASIC DIAGNOSTICS (IMAGING/ X-RAY)	ADVANCED DIAGNOSTICS/ IMAGING (MRI/CAT/PET)	RX FORMULARY (HCR COMPREHENSIVE)[3,4]
		IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	LOW-COST GENERIC/ STANDARD GENERIC/ BRAND FORMULARY/ NON-FORMULARY/ SPECIALTY FORMULARY/ SPECIALTY NON-FORMULARY
		MEMBER PAYS		MEMBER PAYS		MEMBER PAYS												
Platinum	Performance Blue PPO $0 100/80 Platinum	$0	$1,500	0%	20%	$9,500	$19,000	Office Visit: $10 Virtual Visit: $0	Office Visit: $20 Virtual Visit: $0	$20	$40	$65	$0	$150	$40	$40	$50	$3/$10/$55/$85/20%/30%
Platinum	Performance Blue PPO $250 100/80 Platinum	$250	$2,250	0%	20%	$6,500	$13,000	Office Visit: $10 Virtual Visit: $0	Office Visit: $20 Virtual Visit: $0	$20	$40	$100 after ded.	$0 after ded.	$150	$30	$30	$40	$3/$10/$55/$85/20%/30%
Gold	Performance Blue PPO $0 100/80 Gold	$0	$15,000	0%	20%	$8,700	$26,100	Office Visit: $30 Virtual Visit: $0	Office Visit: $70 Virtual Visit: $0	$70	$75	$120	$500	$350	$70	$70	$350	$3/$20/$65/$90/20%/30%
Gold	Performance Blue PPO $250 100/80 Gold	$250	$2,250	0%	20%	$8,900	$26,700	Office Visit: $30 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$100 after ded.	$0 after ded.	$350	$60	$60	$300	$3/$20/$65/$90/20%/30%
Gold	Performance Blue PPO $500 100/80 Gold	$500	$4,500	0%	20%	$10,100	$30,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 after ded.	$0 after ded.	$350	$55	$55	$275	$3/$20/$65/$90/20%/30%
Gold	Performance Blue PPO $750 100/80 Gold	$750	$4,500	0%	20%	$10,100	$30,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 after ded.	$0 after ded.	$250	$55	$55	$225	$3/$15/$60/$90/20%/30%
Gold	Performance Blue PPO $1000 100/80 Gold	$1,000	$6,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 after ded.	$0 after ded.	$250	$55	$55	$225	$3/$15/$60/$90/20%/30%
Gold	Performance Blue PPO $1000 90/70 Gold	$1,000	$12,000	10%	30%	$7,900	$23,700	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$100	10% after ded.	10% after ded.	$300	$75	$75	$350 after ded.	$3/$15/$60/$90/20%/30%
Gold	Performance Blue PPO $1250 100/80 Gold	$1,250	$7,500	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 after ded.	$0 after ded.	$225	$55	$55	$225	$3/$30/$65/$90/20%/30%
Gold	Performance Blue PPO $1400 100/80 Gold	$1,400	$15,000	0%	20%	$9,100	$27,300	Office Visit: $40 Virtual Visit: $0	Office Visit: $70 Virtual Visit: $0	$70	$85	$100 after ded.	$0 after ded.	$300	$70	$70	$350	$3/$15/$60/$90/20%/30%
Gold	Performance Blue PPO $1500 100/80 Gold	$1,500	$9,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 after ded.	$0 after ded.	$225	$55	$55	$225	$3/$20/$65/$90/20%/30%
Gold	Performance Blue PPO $1550 100/80 Gold	$1,550	$3,100	0%	20%	$11,100	$33,300	Office Visit: $10 Virtual Visit: $0	Office Visit: $30 Virtual Visit: $0	$30	$40	$175 after ded.	$250 after ded.	$300 after ded.	$40 after ded.	$40 after ded.	$175 after ded.	$3/$30/$65/$90/20%/30%
Gold	Performance Blue PPO $1750 90/70 Gold	$1,750	$15,700	10%	30%	$7,900	$23,700	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	10% after ded.	10% after ded.	$250	$60	$60	$200	$3/$15/$60/$90/20%/30%
Gold	Performance Blue PPO Qualified $1800 100/80 Gold	$1,800	$5,400	0%	20%	$6,000	$18,000	Office Visit: $15 after ded. Virtual Visit: $0 after ded.	Office Visit: $25 after ded. Virtual Visit: $0 after ded.	$25 after ded.	$40 after ded.	$65 after ded.	$0 after ded.	$200 after ded.	$30 after ded.	$30 after ded.	$100 after ded.	$3/$10/$55/$85/20%/30% after ded.

*Refers to outpatient surgical procedure provided in a hospital or ambulatory surgical facility setting.
†Plans may be offered by Highmark Blue Cross Blue Shield and/or Highmark Coverage Advantage
** Performance Blue Network
Please refer to page 28 for footnotes.
All plans offer creditable coverage. See page 29 for details.
To view the full benefit grid, click on the product name above or contact your local broker.

Continued on next page »

HIGHMARK BLUE CROSS BLUE SHIELD†

2027 Performance Blue PPO Plans**

AVAILABLE IN THE FOLLOWING COUNTIES:

Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Warren, Washington, Westmoreland, and **Venango**

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		COINSURANCE		OUT-OF-POCKET MAXIMUM[1] (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS)		PRIMARY CARE OFFICE VISIT	MENTAL HEALTH/ SUBSTANCE ABUSE OFFICE VISIT	SPECIALIST OFFICE VISIT[2]	URGENT CARE	OUTPATIENT SURGERY*	INPATIENT HOSPITAL	EMERGENCY ROOM	BASIC DIAGNOSTICS (LAB/ PATHOLOGY)	BASIC DIAGNOSTICS (IMAGING/ X-RAY)	ADVANCED DIAGNOSTICS/ IMAGING (MRI/CAT/PET)	RX FORMULARY (HCR COMPREHENSIVE)[3,4]
		IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	LOW-COST GENERIC/ STANDARD GENERIC/ BRAND FORMULARY/ NON-FORMULARY/ SPECIALTY FORMULARY/ SPECIALTY NON-FORMULARY
		MEMBER PAYS		MEMBER PAYS		MEMBER PAYS												
Gold	Performance Blue PPO $2000 100/80 Gold	$2,000	$9,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 after ded.	$0 after ded.	$225	$55	$55	$225	$3/$20/$65/$90/20%/30%
Gold	Performance Blue PPO $2000 90/70 Gold	$2,000	$18,000	10%	30%	$7,900	$23,700	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	10% after ded.	10% after ded.	$250	$60	$60	$200	$3/$15/$60/$90/20%/30%
Gold	Performance Blue PPO $2500 1x 100/80 Gold	$2,500	$5,000	0%	20%	$9,100	$27,300	Office Visit: $15 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$100 after ded.	$300 after ded.	$300 after ded.	$35 after ded.	$35 after ded.	$150 after ded.	$3/$20/$65/$90/20%/30%
Gold	Performance Blue PPO $4500 100/80 Gold	$4,500	$9,000	0%	20%	$7,700	$23,100	Office Visit: $10 Virtual Visit: $0	Office Visit: $40 Virtual Visit: $0	$40	$45	$0 after ded.	$100 after ded.	$100 after ded.	$40 after ded.	$40 after ded.	$50 after ded.	$3/$15/$60/$90/20%/30%
Gold	Performance Blue PPO $5000 1x 100/80 Gold	$5,000	$18,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $45 Virtual Visit: $0	$45	$60	$100 after ded.	$0 after ded.	$325	$45	$45	$200	$3/$20/$55/$85/20%/30%
Silver	Performance Blue PPO $600 50/40 Silver	$600	$5,400	50%	60%	$11,500	$34,500	Office Visit: $65 Virtual Visit: $0	Office Visit: $95 Virtual Visit: $0	$95	$100	$195 after ded.	50% after ded.	50% after ded.	$95	$95	50% after ded.	$3/$30/$65/$90/20%/30%
Silver	Performance Blue PPO $2600 70/50 Silver	$2,600	$15,600	30%	50%	$11,500	$34,500	Office Visit: $40 Virtual Visit: $0	Office Visit: $85 Virtual Visit: $0	$85 after ded.	$90	$140 after ded.	30% after ded.	30% after ded.	$90 after ded.	$90 after ded.	30% after ded.	$3/$30/$65/$90/20%/30%
Silver	Performance Blue PPO Qualified Embedded $3500 100/80 Silver	$3,500	$10,500	0%	20%	$8,500	$25,500	Office Visit: $20 after ded. Virtual Visit: $0 after ded.	Office Visit: $30 after ded. Virtual Visit: $0 after ded.	$30 after ded.	$45 after ded.	$165 after ded.	$0 after ded.	$275 after ded.	$50 after ded.	$50 after ded.	$75 after ded.	$3/$15/$60/$90/20%/30% after ded.
Silver	Performance Blue PPO Qualified Embedded $3700 100/100 Silver	$3,700	$11,100	0%	0%	$7,050	$21,150	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$150 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$3/$30/$70/$100/20%/30% after ded.
Silver	Performance Blue PPO $5000 1x 70/50 Silver	$5,000	$18,000	30%	50%	$9,200	$27,600	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60 after ded.	$60	$140 after ded.	30% after ded.	30% after ded.	$80 after ded.	$80 after ded.	30% after ded.	$3/$30/$65/$90/20%/30%
Bronze	Performance Blue PPO Qualified Embedded $7500 100/100 Bronze	$7,500	$15,000	0%	0%	$7,800	$23,400	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$100 after ded.	$0 after ded.	$0 after ded.	$50 after ded.	$50 after ded.	$0 after ded.	$0 after ded.

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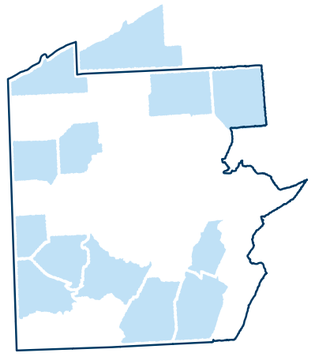
Together Blue with AHN EPO

A focused network plan

PLAN HIGHLIGHTS:

- Care centered around Allegheny Health Network and other community hospitals in western Pennsylvania.
- No BlueCard® coverage, except for urgent and emergency services.
- No out-of-network coverage, except for urgent and emergency services.

- Allegheny Health Network (AHN) is an integrated healthcare system committed to delivering high-quality, patient-centered care across western Pennsylvania and surrounding communities in Ohio, West Virginia, and New York. Through a network of 16 hospitals and more than 300 care locations, AHN offers a full spectrum of services — from primary and preventive care to advanced specialty and hospital care. AHN's coordinated approach connects patients with the right care at the right time, making it easier to access personalized, comprehensive care close to home.



IN NETWORK:

Where employees will pay the least for quality care:

- Allegheny Health Network hospitals and providers.
- Other community hospitals and providers in western Pennsylvania.

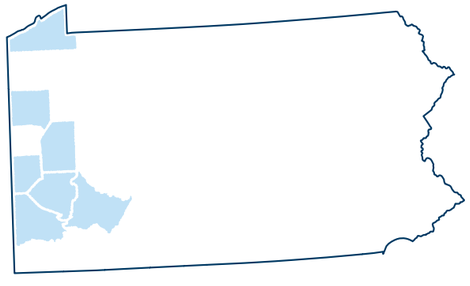
OUT OF NETWORK:

Where employees will pay the most for care:

- Except for urgent and emergency care, out-of-network and BlueCard providers aren't covered.

PRODUCT AVAILABILITY

- Allegheny
- Beaver
- Butler
- Erie
- Mercer
- Washington
- Westmoreland



Network listing

ALLEGHENY
- AHN Allegheny General Hospital
- AHN Allegheny Valley Hospital
- AHN Brentwood Neighborhood Hospital
- AHN Forbes Hospital
- AHN Harmar Neighborhood Hospital
- AHN Jefferson Regional Medical Center
- AHN McCandless Neighborhood Hospital
- AHN West Penn Hospital
- AHN Wexford Hospital
- AHN Sewickley Hospital — Heritage Valley
- AHN Sewickley Hospital — Remote Location
- UPMC Children's Hospital
- UPMC Western Psychiatric Hospital

BEAVER
- AHN Beaver Hospital — Heritage Valley

BEDFORD
- UPMC Bedford Memorial Hospital

BLAIR
- UPMC Altoona

ERIE
- AHN Saint Vincent Health Center

LAWRENCE
- UPMC Jameson

MCKEAN
- UPMC Kane

MERCER
- AHN Grove City
- UPMC Horizon

POTTER
- UPMC Cole

SOMERSET
- UPMC Somerset

VENANGO
- UPMC Northwest

WASHINGTON
- AHN Canonsburg Hospital

WESTMORELAND
- AHN Hempfield Neighborhood Hospital

NEW YORK
- AHN Westfield Memorial Hospital

OUT OF AREA

Local Blue Cross and/or Blue Shield (BlueCard) providers outside of Pennsylvania — coverage is limited to urgent and emergent care only.

Provider list as of July 2026. For a full listing of network providers, visit **Highmark.com/bcbs**.

BlueCard® is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

The BlueCard Program — With the BlueCard program, your coverage travels with you. When you enroll in a Highmark plan, you have access to thousands of providers and hospitals nationwide. Getting access to care is as easy as presenting your Highmark identification (ID) card. When you are outside of Pennsylvania, providers who participate with the local Blue Cross and Blue Shield plan will recognize and honor your card.

Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Health Insurance Company or Highmark Coverage Advantage Inc. **Your plan may not cover all your health care expenses. Read your plan materials carefully to determine which health care services are covered. For more information, call the number on the back of your member ID card or, if not a member, call 866-459-4418.**

All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

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09/26 MX7211996

HIGHMARK BLUE CROSS BLUE SHIELD†

2027 Together Blue with AHN EPO Plans**

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Allegheny, Beaver, Butler, Erie, Mercer, Washington, and **Westmoreland**

METAL LEVEL	PRODUCT NAME	MEDICAL DEDUCTIBLE		COINSURANCE		OUT-OF-POCKET MAXIMUM[1] (INCLUDES DEDUCTIBLE, COINSURANCE, AND COPAYS)		PRIMARY CARE OFFICE VISIT	MENTAL HEALTH/ SUBSTANCE ABUSE OFFICE VISIT	SPECIALIST OFFICE VISIT[2]	URGENT CARE	OUTPATIENT SURGERY*	INPATIENT HOSPITAL	EMERGENCY ROOM	BASIC DIAGNOSTICS (LAB/ PATHOLOGY)	BASIC DIAGNOSTICS (IMAGING/ X-RAY)	ADVANCED DIAGNOSTICS/ IMAGING (MRI/CAT/PET)	RX FORMULARY (ESSENTIAL)[3,4]
		IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK (2X FAMILY)	OUT-OF-NETWORK (2X FAMILY)	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	TIER 1/TIER 2/TIER 3/TIER 4
		MEMBER PAYS		MEMBER PAYS		MEMBER PAYS												
Platinum	Together Blue with AHN EPO $250	$250	N/A	0%	N/A	$4,000	N/A	Office Visit: $20 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$0 after ded.	$0 after ded.	$150	$35	$35	$75	$0/$5/$20/50%
Gold	Together Blue with AHN EPO $0	$0	N/A	0%	N/A	$9,100	N/A	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$100	$250	$405	$75	$75	$360	$0/$25/$80/50%
Gold	Together Blue with AHN EPO $500	$500	N/A	0%	N/A	$7,900	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 after ded.	$0 after ded.	$300	$60	$60	$300	$0/$25/$80/50%
Gold	Together Blue with AHN EPO $1000	$1,000	N/A	0%	N/A	$9,100	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$0 after ded.	$0 after ded.	$300	$60	$60	$300	$0/$25/$80/50%
Gold	Together Blue with AHN EPO $1500	$1,500	N/A	0%	N/A	$7,900	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$0 after ded.	$0 after ded.	$300	$60	$60	$300	$0/$25/$80/50%
Gold	Together Blue with AHN EPO $2500 1x	$2,500	N/A	0%	N/A	$7,900	N/A	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$0 after ded.	$0 after ded.	$250	$65	$65	$250	$0/$25/$80/50%
Gold	Together Blue with AHN EPO $5000 1x	$5,000	N/A	0%	N/A	$7,900	N/A	Office Visit: $25 Virtual Visit: $0	Office Visit: $45 Virtual Visit: $0	$45	$60	$0 after ded.	$0 after ded.	$325	$45	$45	$200	$0/$25/$80/50%
Silver	Together Blue with AHN EPO $2000	$2,000	N/A	30%	N/A	$12,000	N/A	Office Visit: $55 Virtual Visit: $0	Office Visit: $85 Virtual Visit: $0	$85	$95	$350 after ded.	30% after ded.	$565	$100 after ded.	$100 after ded.	$550	$0/$30/$155/50%
Silver	Together Blue with AHN EPO Embedded Q$3800	$3,800	N/A	0%	N/A	$7,500	N/A	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$75 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$0/$30/$155/50% after ded.
Bronze	Together Blue with AHN EPO Embedded Q$6650	$6,650	N/A	0%	N/A	$8,000	N/A	$0 after ded.	$0 after ded.	$0 after ded.	$0 after ded.	$20 after ded.	$0 after ded.	$0 after ded.	$15 after ded.	$15 after ded.	$0 after ded.	$0/$30/$155/50% after ded.

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** Together Blue Network
Please refer to page 28 for footnotes.
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FOOTNOTES:

1 Out-of-pocket maximum calculation includes deductible, copayment, and coinsurance.

2 Specialist cost-sharing amounts also apply to outpatient: chiropractic, physical therapy, and speech therapy office visits.

3 Rx information displayed: Retail up to 31-day supply. NOTE: Member's maximum coinsurance payment for a retail Specialty Rx is **$350** Formulary/ **$500** Non-Formulary.

4 Integrated Rx plans include all medical and prescription claims accumulating toward one overall deductible.

SENSIBLERX COMPLETE:

This add-on for your pharmacy plan lowers pharmacy plan costs while still providing the best possible care. SensibleRx Complete is a program that helps members to reduce pharmacy costs by motivating them to choose generic medications over brand name through cost.* Members who request brand-name medications when generic equivalents are available will pay the brand cost-sharing plus the cost difference between the brand and generic medication.

*A penalty exception request can be made to Highmark by the member or provider. Medical necessity documentation needs to be sent showing that the member has experienced an adverse event or serious allergic reaction (e.g., anaphylaxis) to the generic equivalent of the brand name product that would not be expected to occur with the brand product.

EMBEDDED PLANS:

In this approach, an individual family member can be eligible for payment of benefits upon meeting the Individual deductible amount (even if the rest of the family has not met the Family deductible amount). Additionally, an individual family member's out-of-pocket (OOP) maximum will be the same as that of a member purchasing Individual coverage for the specified health plan.

NON-EMBEDDED PLANS:

In this approach, the entire Family deductible must be met before any family member is eligible for payment of benefits. Additionally, the entire Family out-of-pocket (maximum) must be met before the plan begins paying 100%. One family member may satisfy the entire Family deductible and/or OOP.

HEALTH SAVINGS ACCOUNT (HSA)

A health savings account (HSA) is available to employees. Employer contributions in amounts that exceed annual federally mandated maximum(s) may result in actuarial value changes that may impact compliance as a qualified health plan.

CREDITABLE COVERAGE:

The Medicare Modernization Act requires entities (whose policies include prescription drug coverage) to notify Medicare-eligible policyholders whether their prescription drug coverage is creditable coverage, which means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage.

This is not a contract. This benefits summary presents plan highlights only.
Contract limitations and exclusions apply. Please refer to the benefits booklet for complete information.

To determine the availability of services under your health plan, please review your contract for details on benefits, conditions, and exclusions or call the number on the back of your member ID card.

Information above presents in-network plan highlights only. PPO plans also provide benefits for many out-of-network services, generally with higher member cost sharing. Please see plan materials for information.

DISCLAIMERS

Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Health Insurance Company or Highmark Coverage Advantage Inc.

Your plan may not cover all your health care expenses. Read your plan materials carefully to determine which health care services are covered. For more information, call the number on the back of your member ID card or, if not a member, call 866-459-4418.

All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

Blues On Call is a registered mark of the Blue Cross Blue Shield Association.

Blue Distinction Centers (BDC) met overall quality measures, developed with input from the medical community. A Local Blue Plan may require additional criteria for providers located in its own service area; for details, contact your Local Blue Plan. Blue Distinction Centers+ (BDC+) also met cost measures that address consumers' need for affordable healthcare. Each provider's cost of care is evaluated using data from its Local Blue Plan. Providers in CA, ID, NY, PA, and WA may lie in two Local Blue Plans' areas, resulting in two evaluations for cost of care; and their own Local Blue Plans decide whether one or both cost of care evaluation(s) must meet BDC+ national criteria. Blue Distinction Total Care ("Total Care") providers have met national criteria based on provider commitment to deliver value-based care to a population of Blue members. Total Care+ providers also met a goal of delivering quality care at a lower total cost relative to other providers in their area. Program details are displayed on www.bcbs.com. Individual outcomes may vary. For details on a provider's in-network status or your own policy's coverage, contact your Local Blue Plan and ask your provider before making an appointment. Neither Blue Cross and Blue Shield Association nor any Blue Plans are responsible for noncovered charges or other losses or damages resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers.

Blue Distinction, BlueCard, Blue Cross,® Blue Shield,® Cross, and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Mental Well-Being is offered by your health plan and powered by Spring Health. Spring Health is an independent company that provides mental health care services through its agents. Spring Health is solely responsible for their mental health care services.

Well360 Virtual Health is offered by your health plan and powered by Amwell. Amwell is an independent company that provides telemedicine services and does not provide Blue Cross and/or Blue Shield products or services. Amwell is solely responsible for their telemedicine services.

Thrive is available at no additional cost to all members (age 13 and over) as an additional program through your health plan. Individuals ages 13–17 will need to obtain consent from their parent or guardian.

Always seek the advice of your physician or other qualified health provider with any questions or concerns regarding a medical condition and before you begin a wellness program. It is important to understand that results are not guaranteed and may vary for each individual.

Thrive is a Sword Health program. Sword Health is an independent company that provides wellness services for your health plan. Sword Health Professionals provides its services through a group of independently owned professional practices consisting of Sword Health Care Providers, P.A., Sword Health Care Providers of NJ, P.C., and Sword Health Care Physical Therapy Providers of CA, P.C.

Noom is an independent company that provides behavior change and lifestyle modification services to address weight management, prevention of type 2 diabetes and support for type 2 diabetes.

Baby Blueprints is a registered mark of the Blue Cross Blue Shield Association.

Free Market Health, an independent health care technology company, provides end-to-end specialty drug process optimization for Highmark members.

Blue365 is a registered mark of the Blue Cross Blue Shield Association.

Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with:

Civil Rights Coordinator
P.O. Box 22492
Pittsburgh, PA 15222
Phone: 1-866-286-8295 (TTY: 711)
Fax: 412-544-2475
Email: CivilRightsCoordinator@highmarkhealth.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office of Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F, HHH Building
Washington, D.C. 20201
Phone: 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at hhs.gov/ocr/office/file/index.html

Pennsylvania, Delaware, West Virginia, and New York: 1-833-521-1424 (TTY: 711)

ATTENTION: If you speak English, free language translation and interpretation services are available to you. Appropriate auxiliary aids and services (such as large print, audio, and Braille) to provide information in accessible formats are also available free of charge.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de traducción e interpretación de idiomas. También hay disponibles ayudas y servicios auxiliares adecuados (como letra grande, audio y Braille) para proporcionar información en formatos accesibles sin cargo.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Übersetzungs- und Dolmetscherdienste zur Verfügung. Außerdem sind kostenlos entsprechende Hilfsmittel und Dienstleistungen (wie Großdruck, Audio und Blindenschrift) zur Bereitstellung von Informationen in barrierefreien Formaten erhältlich.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis tradiksyon ak entèpretasyon aladispozisyon w gratis nan lang ou pale a. Èd ak sèvis siplemantè apwopriye (tèlke gwo lèt, odyo, Braille) pou bay enfòmasyon nan fòma aksesib yo disponib gratis tou.

ВНИМАНИЕ: Если Вы говорите на русском языке, Вам доступны бесплатные услуги перевода на другой язык. Также предоставляется дополнительная бесплатная помощь и услуги отображения информации в доступных форматах (например, крупным шрифтом, шрифтом Брайля или в виде аудиозаписи).

ATTENZIONE: se parla italiano, sono disponibili servizi gratuiti di traduzione e interpretariato. Sono inoltre disponibili gratuitamente adeguati supporti e servizi ausiliari (ad esempio caratteri grandi, audio e Braille) per fornire informazioni in formati accessibili.

ATTENTION : si vous parlez français, des services de traduction et d'interprétation gratuits sont à votre disposition. Vous pouvez aussi bénéficier gratuitement de l'accès à des outils et services auxiliaires appropriés (affichage en gros caractères, audio et le braille) dans des formats accessibles.

ÀKÍYÈSÍ: Tí o bá nsọ èdè Yorùbá, àwọn iṣẹ ìtumọ ati ògbufọ èdè wà ní àrọwọtó lọ́fẹ̀ẹ́ fún ọ. Awọn iṣẹ ìtójú ati ìrànlọ́wọ́ tó yẹ (bíi titẹwé nla, gbigbọ ohùn, ati ìwé afọ́jú) lati pèsè iwifúnni ni awọn ọna ìráàyè si wà pẹlu lọ́fẹ̀ẹ́.

גנוצעזרעביא ראפש זעמוקאב ריא טנעק ,שידיא טדער ריא בויא :גנוטכא זעלטימספליה עגירעהעג .לאצפא ווק ייפש סעסיוורעס גנושטעמלאד וזא לעטשוצ וצ (ליערב וזא אידוא ,קורד עסוירג יווויא) סעסיוורעס וזא ייפש זעמוקאב וצ אד רויא זענעז זטאמראפ עכילגנעגוצ זיא עיצאמראפניא .לאצפא ווק

تامدخ لكل رفوتوفس ،يبرعلا ةغللا ىلإ ةجاحلا تنك اذإ :يبنت ىلإساسألا ضيأ رفوتت .انأجاح ةيروفلا ةمجرتلاو ةيريحتلا ةمجرتلا ةمدخ ىلإساسألا ،ةريبكلا عاطقلا لثم) ةبسانملا ةعساولا تامدخلا ىلإ لوصولا ةفلكت يأ نود نم اهيلإ لوصولا.

注意：如果您说中文，我们将为您提供免费的语言翻译和口译服务。此外，我们还免费提供相应的辅助工具和服务（如大字体、音频和盲文），以便您获取无障碍格式的信息。

ધ્યાન આપશો: જો તમે ગુજરાતી બોલતા હોવ, તો તમારા માટે નિઃશુલ્ક ભાષા અનુવાદ અને ઇન્ટરપ્રિટેશન સેવાઓ ઉપલબ્ધ છે. સુલભ ફોરમેટમાં માહિતી પૂરી પાડવા માટે યોગ્ય સહાયક સાધનસામગ્રી અને સેવાઓ (જેમ કે મોટી પ્રિન્ટ, ઓડિયો અને બ્રેઇલ) પણ નિઃશુલ્ક ઉપલબ્ધ છે.

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có dịch vụ biên dịch và phiên dịch ngôn ngữ miễn phí dành cho quý vị. Chúng tôi cũng cung cấp miễn phí các dịch vụ và hỗ trợ bổ sung thích hợp (như chữ in lớn, tệp âm thanh và chữ nổi) để cung cấp thông tin ở các định dạng dễ tiếp cận.

ध्यान दिनुहोस् : यदि तपाईं नेपाली बोल्नुहुन् छ भने, तपाईंलाई निःशुल्क भाषा अनुवाद र दोभासे सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायक प्रविधि र सेवाहरू (जस्तै ठूलो प्रिन्ट, अडियो र ब्रेल) पनि निःशुल्क उपलब्ध छन्।

कृपया ध्यान दें: यदि आप हिंदी भाषा बोलते हैं, तो आपके लिए मुफ्त भाषा अनुवाद और व्याख्या संबंधी सेवाएं उपलब्ध हैं। एक सेस करने योग्य फॉर्मेट में सूचना उपलब्ध कराने के लिए उपयुक्त सहायक सामग्री और सेवाएं (जैसे बड़े प्रिंट, ऑडियो और ब्रेल) भी निःशुल्क उपलब्ध हैं।

주의: 한국어를 사용하는 경우 무료 언어 번역 및 통역 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공받을 수 있는 적절한 보조 수단 및 서비스(예: 큰 활자, 오디오, 점자)도 무료로 이용할 수 있습니다. 도움이

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