

2020 – 2021 Blue Solutions® Plan Comparison (In-Network Benefits)

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This chart compares member cost-sharing for select benefits from 2021 plans (in blue text) with the 2020 version of each plan (in black text) within the Blue Solutions portfolio.

Keystone HMO	Medical									Rx				
	Ded	00PM	Co-Ins	PCP	Spec	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec
2020 HMO Platinum Preferred \$10/\$20/\$200	\$0	\$4,500	0%	\$10	\$20	\$150	\$200, 5 days	\$30-\$60	10% \$25/10% \$125 [†]	N/A	\$10	\$40	\$70	50% \$1,000 [†]
2021 HMO Platinum Preferred \$10/\$20/\$200	\$0	\$4,500	0%	\$10	\$20	\$150	\$200, 5 days	\$30-\$60	10% \$25/10% \$125 [†]	\$3	\$10	\$45	\$75	50% \$1,000 [†]
2020 HMO Platinum Preferred \$20/\$40/\$250	\$0	\$5,000	0%	\$20	\$40	\$175	\$250, 5 days	\$30-\$60	10% \$45/10% \$185 [†]	N/A	\$10	\$45	\$75	50% \$1,000 [†]
2021 HMO Platinum Preferred \$20/\$40/\$250	\$0	\$5,000	0%	\$20	\$40	\$175	\$250, 5 days	\$30-\$60	10% \$45/10% \$185 [†]	\$3	\$10	\$45	\$75	50% \$1,000 [†]
2020 HMO Platinum Preferred \$30/\$60/\$400	\$0	\$5,500	0%	\$30	\$60	\$300	\$400, 5 days	\$60-\$120	10% \$45/10% \$185 [†]	N/A	\$10	\$50	\$100	50% \$1,000 [†]
2021 HMO Platinum Preferred \$30/\$60/\$400	\$0	\$5,500	0%	\$30	\$60	\$300	\$400, 5 days	\$60-\$120	10% \$45/10% \$185 [†]	\$3	\$10	\$50	\$100	50% \$1,000 [†]
2020 HMO Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$6,500	10%	\$30	\$60	10%	10%	\$60-\$120	10%/40%	N/A	\$10	\$50	\$150	50% \$1,000 [†]
2021 HMO Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$7,000	10%	\$30	\$60	10%	10%	\$60-\$120	10%/40%	\$3	\$10	\$50	\$150	50% \$1,000 [†]
2020 HMO Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$5,000	0%	\$40	\$80	\$300	0%	\$60-\$120	0%/30%	N/A	\$10	\$50	\$150	50% \$1,000 [†]
2021 HMO Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$5,500	0%	\$40	\$80	\$400	0%	\$60-\$120	0%/30%	\$3	\$10	\$50	\$150	50% \$1,000 [†]
2020 HMO Gold Preferred \$40/\$80/\$650	\$0	\$8,150	0%	\$40	\$80	\$500	\$650, 5 days	\$120-\$250	30% \$400/30% \$750 [†]	N/A	\$10	\$50	\$150	50% \$1,000 [†]
2021 HMO Gold Preferred \$40/\$80/\$650	\$0	\$8,550	0%	\$40	\$80	\$500	\$650, 5 days	\$120-\$250	30% \$400/30% \$750 [†]	\$3	\$10	\$50	\$150	50% \$1,000 [†]
2020 HMO Gold Secure \$1,000/\$40/\$80/\$650	\$1,000	\$8,150	0%	\$40	\$80	\$500 AD	\$650, 5 days	\$120-\$250	30% \$400/30% \$750 [†]	N/A	\$10	\$50	\$150	50% \$1,000 [†]
2021 HMO Gold Secure \$1,000/\$40/\$80/\$650	\$1,000	\$8,550	0%	\$40	\$80	\$500 AD	\$650, 5 days	\$120-\$250	30% \$400/30% \$750 [†]	\$3	\$10	\$50	\$150	50% \$1,000 [†]
2020 HMO Gold Proactive – Tier 1	\$0	\$8,150	0%	\$15	\$40	\$400	\$350, 5 days	\$60-\$120	\$150	\$4	\$15	50% \$200 [†]	50% \$300 [†]	50% \$1,000 [†]
2021 HMO Gold Proactive – Tier 1	\$0	\$8,550	0%	\$15	\$40	\$400	\$350, 5 days	\$60-\$120	\$150	\$3	\$15	50% \$200 [†]	50% \$300 [†]	50% \$1,000 [†]
2020 HMO Silver Classic \$4,750/\$30/\$60/70%	\$4,750	\$8,150	30%	\$30	\$60	30%	30%	\$120-\$250	30%/50%	N/A	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2021 HMO Silver Classic \$4,750/\$30/\$60/70%	\$4,750	\$8,550	30%	\$30	\$60	30%	30%	\$120-\$300	30%/50%	\$3	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2020 HMO Silver Classic \$3,750/\$30/\$60/50%	\$3,750	\$8,150	50%	\$30	\$60	50%	50%	\$120-\$250	50%	N/A	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2021 HMO Silver Classic \$3,750/\$30/\$60/50%	\$3,750	\$8,550	50%	\$30	\$60	50%	50%	\$120-\$300	50%	\$3	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2020 HMO Silver Classic \$4,500/\$50/\$100/100%	\$4,500	\$8,150	0%	\$50	\$100	\$450 AD	0%	\$120-\$250	0%/30%	N/A	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2021 HMO Silver Classic \$4,500/\$50/\$100/100%	\$4,500	\$8,550	0%	\$50	\$100	\$450 AD	0%	\$120-\$300	0%/30%	\$3	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2020 HMO Silver Secure \$5,000/\$50/\$100/\$600	\$5,000	\$8,150	0%	\$50	\$100	\$450 AD	\$600 AD, 5 days [†]	\$120-\$250	30% \$600 AD [†]	N/A	\$15	\$60	\$150	50% \$1,000 [†]
2021 HMO Silver Secure \$5,000/\$50/\$100/\$600	\$5,000	\$8,550	0%	\$50	\$100	\$450 AD	\$600 AD, 5 days [†]	\$120-\$300	30% \$600 AD [†]	\$3	\$15	\$60	\$150	50% \$1,000 [†]
2020 HMO Silver Proactive – Tier 1	\$0	\$8,150	0%	\$40	\$80	\$550	\$600, 5 days	\$120-\$250	\$250	\$4	\$15	50% \$400 [†] AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
2021 HMO Silver Proactive – Tier 1	\$0	\$8,550	0%	\$40	\$80	\$550	\$600, 5 days	\$150-\$300	\$250	\$3	\$20	50% \$400 [†] AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
2020 HMO Silver Proactive Value - Tier 1	\$1,500	\$8,150	0%	\$40	\$80	\$550	\$600 AD, 5 days [†]	\$120-\$250	\$250 AD [†]	\$4	\$15	50% \$400 [†] AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
2021 HMO Silver Proactive Value - Tier 1	\$1,500	\$8,550	0%	\$40	\$80	\$550	\$600 AD, 5 days [†]	\$150-\$300	\$250 AD [†]	\$3	\$20	50% \$400 [†] AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
2020 HMO Bronze Essential \$7,000/\$50/\$100/\$700	\$7,000	\$8,150	50%	\$50	\$100	\$500 AD	\$700 AD, 5 days [†]	\$100-\$250	30% \$750 AD [†]	N/A	\$15 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% \$1,000 [†] AD
2021 HMO Bronze Essential \$7,500/\$70/\$140/\$700	\$7,500	\$8,550	50%	\$70	\$140	\$500 AD	\$700 AD, 5 days [†]	\$150-\$350	30% \$750 AD [†]	\$3	\$20 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% AD

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This chart compares member cost-sharing for select benefits from 2021 plans (in blue text) with the 2020 version of each plan (in black text) within the Blue Solutions portfolio.

Personal Choice PPO	Medical										Rx				
	Ded	00PM	Co-Ins	PCP	Spec	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec	
2020 PPO Platinum Preferred \$10/\$20/\$200	\$0	\$4,500	0%	\$10	\$20	\$150	\$200, 5 days	\$70/\$100 - \$175/\$215	10% \$35/10% \$155 [†]	N/A	\$10	\$40	\$70	50% \$1,000 [†]	
2021 PPO Platinum Preferred \$10/\$20/\$200	\$0	\$4,500	0%	\$10	\$20	\$150	\$200, 5 days	\$50/\$150 - \$125/\$250	10% \$35/10% \$155 [†]	\$3	\$10	\$45	\$75	50% \$1,000 [†]	
2020 PPO Platinum Preferred \$20/\$40/\$250	\$0	\$4,500	0%	\$20	\$40	\$175	\$250, 5 days	\$70/\$100 - \$175/\$215	10% \$45/10% \$185 [†]	N/A	\$10	\$45	\$75	50% \$1,000 [†]	
2021 PPO Platinum Preferred \$20/\$40/\$250	\$0	\$5,000	0%	\$20	\$40	\$175	\$250, 5 days	\$50/\$150 - \$125/\$250	10% \$45/10% \$185 [†]	\$3	\$10	\$45	\$75	50% \$1,000 [†]	
2020 PPO Gold Classic \$1,500/\$20/\$40/80%	\$1,500	\$6,500	20%	\$20	\$40	20%	20%	20%/40%	20%/50%	N/A	\$10	\$50	\$150	50% \$1,000 [†]	
2021 PPO Gold Classic \$1,500/\$20/\$40/80%	\$1,500	\$7,000	20%	\$20	\$40	20%	20%	20%/40%	20%/50%	\$3	\$10	\$50	\$150	50% \$1,000 [†]	
2020 PPO Gold Preferred \$40/\$80/\$600	\$0	\$8,150	0%	\$40	\$80	\$500	\$600, 5 days	\$100/\$130 - \$250/\$290	30% \$300/30% \$700 [†]	N/A	\$10	\$50	\$150	50% \$1,000 [†]	
2021 PPO Gold Preferred \$40/\$80/\$600	\$0	\$8,550	0%	\$40	\$80	\$500	\$600, 5 days	\$70/\$175 - \$150/\$300	30% \$300/30% \$700 [†]	\$3	\$10	\$50	\$150	50% \$1,000 [†]	
2020 PPO Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$5,000	0%	\$40	\$80	\$300	0%	\$70/\$100 - \$175/\$215	0%/30%	N/A	\$10	\$50	\$150	50% \$1,000 [†]	
2021 PPO Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$5,500	0%	\$40	\$80	\$400	0%	\$70/\$175 - \$150/\$300	0%/30%	\$3	\$10	\$50	\$150	50% \$1,000 [†]	
2020 PPO Silver Classic \$3,750/\$30/\$60/70%	\$3,750	\$8,150	30%	\$30	\$60	30%	30%	30%/50%	30%/50%	N/A	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]	
2021 PPO Silver Classic \$3,750/\$30/\$60/70%	\$3,750	\$8,550	30%	\$30	\$60	30%	30%	30%/50%	30%/50%	\$3	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]	
2020 PPO Silver Secure \$4,750/\$40/\$80/\$600	\$4,750	\$8,150	0%	\$40	\$80	\$450 AD	\$600 AD, 5 days [†]	\$100 AD/\$130 AD - \$250 AD/\$290 AD	40% \$600 AD [†]	N/A	\$15	\$60	\$150	50% \$1,000 [†]	
2021 PPO Silver Secure \$4,750/\$40/\$80/\$600	\$4,750	\$8,550	0%	\$40	\$80	\$450 AD	\$600 AD, 5 days [†]	\$80 AD/\$200 AD - \$200 AD/\$400 AD	40% \$600 AD [†]	\$3	\$15	\$60	\$150	50% \$1,000 [†]	
2020 PPO Silver Classic \$5,000/\$50/\$100/90%	\$5,000	\$8,150	10%	\$50	\$100	\$450 AD	10%	\$100/\$130 - \$250/\$290	10%/30%	N/A	\$15	\$60	\$150	50% \$1,000 [†]	
2021 PPO Silver Classic \$5,000/\$50/\$100/90%	\$5,000	\$8,550	10%	\$50	\$100	\$450 AD	10%	\$80/\$200 - \$200/\$400	10%/30%	\$3	\$15	\$60	\$150	50% \$1,000 [†]	

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	Ded	OOPM	Co-Ins	PCP	Spec	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec	
2020 PPO Platinum HSA-50 \$1,800/100%**	\$1,800	\$6,900	0%	0%	0%	0%	0%	0%	0%	0%	N/A	\$10 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
2021 PPO Platinum HSA-50 \$1,800/100%**	\$1,800	\$7,000	0%	0%	0%	0%	0%	0%	0%	\$3 AD	\$10 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD	
2020 PPO Gold HSA-0 \$2,100/100%	\$2,100	\$6,900	0%	0%	0%	0%	0%	0%	0%	0%	N/A	\$10 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
2021 PPO Gold HSA-0 \$2,100/100%	\$2,100	\$7,000	0%	0%	0%	0%	0%	0%	0%	\$3 AD	\$10 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD	
2020 PPO Gold HSA-25 \$2,400/\$25/\$50/90%*	\$2,400	\$6,900	10%	\$25 AD	\$50 AD	10%	10%	10%	10%	10%	N/A	\$10 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
2021 PPO Gold HSA-25 \$2,400/\$25/\$50/90%*	\$2,400	\$7,000	10%	\$25 AD	\$50 AD	10%	10%	10%	10%	\$3 AD	\$10 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD	
2020 PPO Gold HRA-25 \$3,400/100% [‡]	\$3,400	\$6,900	0%	0%	0%	0%	0%	0%	0%	0%	N/A	\$10 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
2021 PPO Gold HRA-20 \$3,700/100% [‡]	\$3,700	\$7,000	0%	0%	0%	0%	0%	0%	0%	\$3 AD	\$10 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD	
2020 PPO Silver HSA-0 \$3,500/100%	\$3,500	\$6,900	0%	0%	0%	0%	0%	0%	0%	0%	N/A	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
2021 PPO Silver HSA-0 \$3,700/100%	\$3,700	\$7,000	0%	0%	0%	0%	0%	0%	0%	\$3	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD	
2020 PPO Silver HSA-0 \$3,000/90%	\$3,000	\$6,900	10%	10%	10%	10%	10%	10%	10%	10%	N/A	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
2021 PPO Silver HSA-0 \$3,000/90%	\$3,000	\$7,000	10%	10%	10%	10%	10%	10%	10%	\$3 AD	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD	
2020 PPO Silver HSA-0 \$2,100/70%	\$2,100	\$6,900	30%	30%	30%	30%	30%	30%	30%	30%	N/A	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
2021 PPO Silver HSA-0 \$2,100/70%	\$2,100	\$7,000	30%	30%	30%	30%	30%	30%	30%	\$3 AD	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD	
2020 EPO Silver HSA-0 \$3,000/80%	\$3,000	\$6,900	20%	20%	20%	20%	20%	20%	20%	20%	N/A	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 AD
2021 EPO Silver HSA-0 \$3,000/80%	\$3,000	\$7,000	20%	20%	20%	20%	20%	20%	20%	\$3 AD	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 AD	
2020 PPO Bronze HSA-0 \$6,900/100%	\$6,900	\$6,900	0%	0%	0%	0%	0%	0%	0%	0%	N/A	0% AD	0% AD	0% AD	0% AD
2021 PPO Bronze HSA-0 \$7,000/100%	\$7,000	\$7,000	0%	0%	0%	0%	0%	0%	0%	\$3 AD	0% AD	0% AD	0% AD	0% AD	
2020 PPO Bronze HSA-0 \$5,200/50%	\$5,200	\$6,900	50%	50%	50%	50%	50%	50%	50%	50%	N/A	\$15 AD	\$50 AD	\$100 AD	50% \$1,000 [†] AD
2021 PPO Bronze HSA-0 \$5,600/50%	\$5,600	\$7,000	50%	50%	50%	50%	50%	50%	50%	\$3 AD	\$20 AD	\$50 AD	\$100 AD	50% AD	

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Keystone DPOS	Medical									Rx				
	Ded	00PM	Co-Ins	PCP	Spec	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec
2020 DPOS Platinum Preferred \$10/\$20/\$200	\$0	\$4,500	0%	\$10	\$20	\$150	\$200, 5 days	\$30-\$60	10% \$25/10% \$125 [†]	N/A	\$10	\$40	\$70	50% \$1,000 [†]
2021 DPOS Platinum Preferred \$10/\$20/\$200	\$0	\$4,500	0%	\$10	\$20	\$150	\$200, 5 days	\$30-\$60	10% \$25/10% \$125 [†]	\$3	\$10	\$45	\$75	50% \$1,000 [†]
2020 DPOS Platinum Preferred \$20/\$40/\$250	\$0	\$5,000	0%	\$20	\$40	\$175	\$250, 5 days	\$30-\$60	10% \$45/10% \$185 [†]	N/A	\$10	\$45	\$75	50% \$1,000 [†]
2021 DPOS Platinum Preferred \$20/\$40/\$250	\$0	\$5,000	0%	\$20	\$40	\$175	\$250, 5 days	\$30-\$60	10% \$45/10% \$185 [†]	\$3	\$10	\$45	\$75	50% \$1,000 [†]
2020 DPOS Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$6,500	10%	\$30	\$60	10%	10%	\$60-\$120	10%/40%	N/A	\$10	\$50	\$150	50% \$1,000 [†]
2021 DPOS Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$7,000	10%	\$30	\$60	10%	10%	\$60-\$120	10%/40%	\$3	\$10	\$50	\$150	50% \$1,000 [†]
2020 DPOS Gold Preferred \$40/\$80/\$650	\$0	\$8,150	0%	\$40	\$80	\$500	\$650, 5 days	\$120-\$250	30% \$400/30% \$750 [†]	N/A	\$10	\$50	\$150	50% \$1,000 [†]
2021 DPOS Gold Preferred \$40/\$80/\$650	\$0	\$8,550	0%	\$40	\$80	\$500	\$650, 5 days	\$120-\$250	30% \$400/30% \$750 [†]	\$3	\$10	\$50	\$150	50% \$1,000 [†]
2020 DPOS Silver Classic \$3,750/\$30/\$60/50%	\$3,750	\$8,150	50%	\$30	\$60	50%	50%	\$120-\$250	50%	N/A	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2021 DPOS Silver Classic \$3,750/\$30/\$60/50%	\$3,750	\$8,550	50%	\$30	\$60	50%	50%	\$120-\$300	50%	\$3	\$15	50% \$125 [†]	50% \$250 [†]	50% \$1,000 [†]
2020 DPOS Bronze Essential \$7,000/\$50/\$100/\$700	\$7,000	\$8,150	50%	\$50	\$100	\$500 AD	\$700 AD, 5 days [¥]	\$100-\$250	30% \$750 AD [†]	N/A	\$15 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% \$1,000 [†] AD
2021 DPOS Bronze Essential \$7,500/\$70/\$140/\$700	\$7,500	\$8,550	50%	\$70	\$140	\$500 AD	\$700 AD, 5 days [¥]	\$150-\$350	30% \$750 AD [†]	\$3	\$20 AD	50% \$500 [†] AD	50% \$500 [†] AD	50% AD

* 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.

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).

