

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

Red text indicates cost-share change in 2023 vs. 2022 existing plan.

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.

Keystone HMO	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
2022 Keystone HMO Platinum \$5/\$15/\$500	\$0	\$5,500	0%	\$5/\$0	\$15/\$10	\$300	\$500, 5 days	\$60-\$120	10% \$45/10% \$185 [†]	\$3	\$10	\$75	\$125	50% \$1,000 [†]
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 [†]
2022 HMO 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 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 [†]
2022 HMO 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 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 [†]
2022 HMO Platinum Preferred \$30/\$60/\$400	\$0	\$5,500	0%	\$30/\$20	\$60/\$40	\$300	\$400, 5 days	\$60-\$120	10% \$45/10% \$185 [†]	\$3	\$10	\$75	\$125	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 [†]
2022 HMO Gold Classic \$1,500/\$30/\$60/90%	\$1,500	\$7,500	10%	\$30/\$20	\$60/\$40	10%	10%	\$60-\$120	10%/40%	\$3	\$15	\$75	\$200	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 [†]
2022 HMO Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$6,000	0%	\$40/\$30	\$80/\$55	\$400	0%	\$60-\$120	0%/30%	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2023 HMO Gold Classic \$2,500/\$40/\$80/100%	\$2,500	\$7,000	0%	\$40/\$30	\$80/\$55	\$400 ^P	0%	\$60-\$120	0%/30%	\$3	\$15	\$75	\$200	50% \$1,000 [†]
2022 HMO 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 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 [†]
2022 HMO Gold Proactive – Tier 1	\$0	\$8,550	0%	\$15/\$10	\$40/\$30	\$400	\$350, 5 days	\$60-\$120	\$150	\$3	\$20	\$100	50% \$300 [†]	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 [†]
2022 HMO Silver Classic \$4,750/\$30/\$60/70%	\$4,750	\$8,550	30%	\$30/\$20	\$60/\$40	30%	30%	\$120-\$300	30%/50%	\$3	\$20	50% \$125 [†]	50% \$250 [†]	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 [†]
2022 HMO 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 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 [†]
2022 HMO Silver Secure \$5,000/\$50/\$100/\$600	\$5,000	\$8,550	0%	\$50/\$35	\$100/\$70	\$450 AD	\$600 AD, 5 days [‡]	\$120-\$300	30% \$600 AD [†]	\$3	\$20	\$85	\$225	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 [†]
2022 HMO Silver Proactive – Tier 1	\$0	\$8,700	0%	\$40/\$30	\$80/\$55	\$550	\$600, 5 days	\$150-\$300	\$250	\$3	\$20	\$100 AD [§]	50% \$500 [†] AD [§]	50% \$1,000 [†] AD [§]
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 [§]
2022 HMO Silver Proactive Value - Tier 1	\$1,500	\$8,700	0%	\$40/\$30	\$80/\$55	\$550	\$600 AD, 5 days [‡]	\$150-\$300	\$250 AD [‡]	\$3	\$20	\$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 [§]
2022 HMO Bronze Essential \$7,500/\$70/\$140/\$700	\$7,500	\$8,700	50%	\$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 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

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

Red text indicates cost-share change in 2023 vs. 2022 existing plan.

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.

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	
2022 PPO 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 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 [†]	
2022 PPO 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 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 [†]	
2022 PPO 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 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 [†]	
2022 PPO 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 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 [†]	
2022 PPO 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 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 [†]	
2022 PPO 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 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 [†]	
2022 PPO 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 PPO Silver Secure \$4,750/\$40/\$80/\$600	\$4,750	\$9,100	0%	\$40/\$30	\$80/\$55	\$450 AD ^P	\$600 AD, 5 days [†]	\$80 AD/\$200 AD - \$200 AD/\$400 AD	\$600	\$3	\$20	\$85	\$225	50% \$1,000 [†]	
2022 PPO 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 ^P	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)

Red text indicates cost-share change in 2023 vs. 2022 existing plan.

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	OOPM	Co-Ins	PCP ¹	Spec ¹	ER	IP Fac	Rad (routine-complex)	OP Surg	Low Cost Generics	Gen	Preferred	Non-Preferred	Spec
2022 PPO 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 ¹ AD
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
2022 PPO Gold HSA-0 \$2,100/100%	\$2,100	\$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 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
2022 PPO Gold HSA-25 \$2,400/\$25/\$50/90%*	\$2,400	\$7,050	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 ¹ AD
2023 PPO Gold HSA-25 \$2,400/\$25/\$50/90%*	\$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 ¹ 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 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
2022 PPO Silver HSA-0 \$3,700/100%	\$3,700	\$7,050	0%	0% AD	0% AD	0% AD	0% AD	0% AD	0% AD	\$3 AD	\$20 AD	\$75 AD	\$150 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 AD	\$20 AD	\$75 AD	\$150 AD	50% \$1,000 ¹ AD
2022 PPO Silver HSA-0 \$3,000/90%	\$3,000	\$7,050	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 \$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
2022 PPO Silver HSA-0 \$2,100/70%	\$2,100	\$7,050	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 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
2022 EPO Silver HSA-0 \$3,000/80%	\$3,000	\$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
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
2022 PPO Bronze HSA-0 \$7,050/100%	\$7,050	\$7,050	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 \$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
2022 PPO Bronze HSA-0 \$5,600/50%	\$5,600	\$7,050	50%	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	\$3 AD	\$25 AD	\$85 AD	\$175 AD	50% 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

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

Red text indicates cost-share change in 2023 vs. 2022 existing plan.

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.

Keystone DPOS	Medical									Rx				
	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 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 ^P	\$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 ^P	\$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 ^P	\$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 [†]

* 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 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.

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).

