

# 2021 Mid-Market Group Plans

Blue Cross and Blue Shield of Texas (BCBSTX) offers health care plans with the choice, flexibility and affordable options that growing companies want.

# 2021 Mid-Market Group Plans

Our 2021 Mid-Market Portfolio is launching July 1, 2021, and will be available until June 30, 2022. Employers can choose from a variety of plans that offer members access to plenty of features and benefits. Here's what's available in 2021.

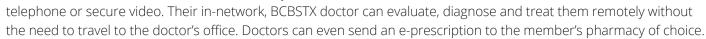
### **Virtual Visits/Telehealth**

# The Doctor Is in – Your Phone or Computer

Convenient, safe access to health care has never been more important. That's why we make care available through our in-network telehealth providers or through Virtual Visits powered by MDLIVE®. There's no need for members to put off care. They may save time and money, and get the care they need right where they are.

#### What's Telehealth?

Telehealth is a health care delivery method that lets members consult with their own doctors by



### What are Virtual Visits?

Virtual Visits powered by MDLIVE lets members consult with board-certified doctors, who are available for consultation 24/7. This is helpful when the member's BCBSTX provider is closed, or when members need same-day appointments.

# Encourage members to make sure their doctors can provide consultations by phone or secure video.

	Telehealth	Virtual Visits
Members consult with their regular BCBSTX network doctors	X	
24/7 Access		X
Doctors can send e-prescriptions to local pharmacies	X	X
Consultations are available by phone, secure video or mobile app	X	X
Includes behavioral health consultations	X	X

# **Behavioral Health**

# Behavioral Health Program Services

- **Compassionate case managers** help members understand their condition and locate resources to support their treatment plan.
- **Utilization management programs** help improve outcomes and control costs for both inpatient and outpatient behavioral health services.
- **Specialty programs** help effectively manage conditions with unique challenges, including autism, eating disorders and substance use.
- Member and provider support for benefits questions, prior authorizations and urgent issues.



# **Wellbeing Management**

# Wellbeing Management: A Complete Solution for Healthy Business

Wellbeing Management is a holistic approach to delivering member-centered care management. Effective resources focus on improving employee health so employers can focus on their business. Wellbeing Management offers:

- Holistic Health Management led by clinicians to coordinate members' medical and behavioral health.
- Advanced Analytics to allow more precise member engagement.
- **Utilization Management** to help contain costs and improve members' health outcomes.
- Digital Enhancements that engage members through their preferred communication channels.
- Seamless Care Management, including digital platforms and clinical programs coordinated by health advisors.
- Comprehensive Reporting to help you track all the ways we engage members.

# Catapult

# Catapult Health Brings Preventive Care Home

Preventive checkups can help find illnesses early and improve employees' health and productivity. In 2021, groups with PPO plans can partner with Catapult Health to offer a home kit option for virtual checkups.

What's in a Catapult Health Virtual Checkup? Participating members sign up at go.virtualcheckup.com.

Virtual Checkups are compatible with any smart phone, tablet, laptop or desktop computer. Within a few days they'll receive a kit in the mail with a wristband blood pressure monitor, blood pressure log, measuring tape, next generation finger-stick blood spot device (only requiring four drops), easy-to-follow instructions, and a pre-paid return envelope.

Members receive their results for total cholesterol, HDL, LDL, triglycerides, and blood sugar (Hemoglobin A1c). They can complete a personal health history, discuss their health risks and take a COVID-19 assessment with Catapult's Nurse Practitioner by video. The Nurse Practitioner will also review current medicines and screen for depression. Members receive a detailed Personal Health Report and can choose to access their results on the secure member portal or have them sent to their mobile devices.

# **Medical & Ancillary Package Pricing**

# Reduce Medical Premium by Boosting Benefits

We understand that competitive benefits are essential to helping employers attract and retain a talented workforce. That's why we've combined our medical coverage with some of the most popular ancillary benefits – at significant savings. Offering ancillary benefits alongside medical coverage can help employers protect their employees' physical and financial well-being while providing them with peace of mind. Talk with your BCBSTX representative to find out how much you can help your groups save when they combine their medical benefits with any of these qualifying ancillary options:

- BlueCare Dental<sup>SM</sup>
- Basic Life Insurance
- Short- and/or Long-Term Disability
- Accident and Critical Illness
- Vision



Offer the comprehensive coverage members want from the brand they know and trust.

BCBSTX 2021 Mid-Market Group Plan Portfolio																		
			Deductible Type	Calend Dedu	ar Year ctibles	Medical Out-of-Pock		Coinsurance			Copa	ıys			Inpatient &	Outpatient	Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/ Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
	Blue Choice PPO 002	MTBCP002	Embedded	\$500/ \$10,000	\$1,500/ \$20,000	\$1,500/ UNLIMITED	\$4,500/ UNLIMITED	100%/50%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 006	MTBCP006	Embedded	\$500/ \$1,000	\$1,500/ \$3,000	\$3,000/ UNLIMITED	\$9,000/ UNLIMITED	80%/60%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 007	MTBCP007	Embedded	\$1,000/ \$10,000	\$3,000/ \$20,000	\$3,000/ UNLIMITED	\$9,000/ UNLIMITED	100%/50%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 009	MTBCP009	Embedded	\$1,000/ \$10,000	\$3,000/ \$20,000	\$3,000/ UNLIMITED	\$9,000/ UNLIMITED	70%/50%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 011	MTBCP011	Embedded	\$1,000/ \$2,000	\$3,000/ \$6,000	\$4,000/ UNLIMITED	\$12,000/ UNLIMITED	80%/60%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 012	MTBCP012	Embedded	\$1,500/ \$10,000	\$4,500/ \$20,000	\$4,500/ UNLIMITED	\$13,500/ UNLIMITED	100%/50%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 014	MTBCP014	Embedded	\$1,500/ \$3,000	\$4,500/ \$9,000	\$4,500/ UNLIMITED	\$13,500/ UNLIMITED	80%/60%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 015	MTBCP015	Embedded	\$1,500/ \$3,000	\$4,500/ \$9,000	\$5,500/ UNLIMITED	\$14,700/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 016	MTBCP016	Embedded	\$2,000/ \$10,000	\$6,000/ \$20,000	\$6,000/ UNLIMITED	\$15,800/ UNLIMITED	100%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 018	MTBCP018	Embedded	\$2,000/ \$10,000	\$6,000/ \$20,000	\$6,000/ UNLIMITED	\$15,800/ UNLIMITED	60%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
NSC	Blue Choice PPO 019	MTBCP019	Embedded	\$2,000/ \$4,000	\$6,000/ \$12,000	\$5,000/ UNLIMITED	\$14,700/ UNLIMITED	80%/60%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO⁵	Blue Choice PPO 020	MTBCP020	Embedded	\$2,500/ \$10,000	\$7,500/ \$20,000	\$7,500/ UNLIMITED	\$15,800/ UNLIMITED	100%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
ne Cho	Blue Choice PPO 022	MTBCP022	Embedded	\$2,500/ \$10,000	\$7,500/ \$20,000	\$7,500/ UNLIMITED	\$15,800/ UNLIMITED	60%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
<u>₩</u>	Blue Choice PPO 023	MTBCP023	Embedded	\$2,500/ \$5,000	\$7,500/ \$15,000	\$5,500/ UNLIMITED	\$14,700/ UNLIMITED	80%/60%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 024	MTBCP024	Embedded	\$2,500/ \$5,000	\$7,500/ \$15,000	\$5,500/ UNLIMITED	\$14,700/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 025	MTBCP025	Embedded	\$3,000/ \$6,000	\$9,000/ \$18,000	\$3,500/ UNLIMITED	\$10,500/ UNLIMITED	100%/70%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 026	MTBCP026	Embedded	\$3,000/ \$6,000	\$9,000/ \$18,000	\$7,350/ UNLIMITED	\$14,700/ UNLIMITED	70%/50%	\$50	\$0	\$100	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 027	MTBCP027	Embedded	\$3,000/ \$10,000	\$9,000/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	100%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 028	MTBCP028	Embedded	\$3,000/ \$10,000	\$9,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	80%/60%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 029	MTBCP029	Embedded	\$3,000/ \$10,000	\$9,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	60%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 030	MTBCP030	Embedded	\$3,500/ \$10,000	\$10,500/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	100%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 031	MTBCP031	Embedded	\$3,500/ \$10,000	\$10,500/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	80%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 032	MTBCP032	Embedded	\$3,500/ \$10,000	\$10,500/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 033	MTBCP033	Embedded	\$3,500/ \$10,000	\$10,500/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	60%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

NA = Not Applicable; DC = Deductible and Coinsurance; In = In-Network; Out and OON = Out-of-Network

When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy. Members can find a preferred pharmacy at myprime.com.

All plans include prescription drug benefits. The benefit plan is based on the Performance Annual drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.

All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.

BCBSTX 2021 Mid-Market Group Plan Portfolio																		
			Deductible Type		lar Year ctibles	Medical Out-of-Pock		Coinsurance			Сора	iys			Inpatient &	Outpatient	Pharmac	y Benefits
Plan	Plan Name	Plan ID	Aggregate/ Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
	Blue Choice PPO 034	MTBCP034	Embedded	\$4,000/ \$10,000	\$12,000/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	100%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 035	MTBCP035	Embedded	\$4,000/ \$10,000	\$12,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	80%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 036	MTBCP036	Embedded	\$4,000/ \$10,000	\$12,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 037	MTBCP037	Embedded	\$4,000/ \$10,000	\$12,000/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	60%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 038	MTBCP038	Embedded	\$5,000/ \$10,000	\$14,700/ \$29,400	\$5,600/ UNLIMITED	\$14,700/ UNLIMITED	70%/50%	\$45	\$0	\$90	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 039	MTBCP039	Embedded	\$5,000/ \$10,000	\$15,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	100%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 041	MTBCP041	Embedded	\$5,000/ \$10,000	\$15,000/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	60%/50%	\$40	\$0	\$80	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
PPOsm	Blue Choice PPO 042	MTBCP042	Embedded	\$5,000/ \$10,000	\$14,700/ \$29,400	\$7,350/ UNLIMITED	\$14,700/ UNLIMITED	80%/60%	\$45	\$0	\$90	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 043	MTBCP043	Embedded	\$6,000/ \$10,000	\$15,800/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	100%/50%	\$40	\$0	\$80	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice	Blue Choice PPO 044	MTBCP044	Embedded	\$6,000/ \$10,000	\$15,800/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	80%/50%	\$40	\$0	\$80	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 045	MTBCP045	Embedded	\$6,000/ \$10,000	\$15,800/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 046	MTBCP046	Embedded	\$6,000/ \$10,000	\$15,800/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	60%/50%	\$40	\$0	\$80	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 047	MTBCP047	Embedded	\$7,000/ \$10,000	\$15,800/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	100%/50%	\$40	\$0	\$80	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 049	MTBCP049	Embedded	\$7,000/ \$10,000	\$15,800/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 051	MTBCP051	Embedded	\$750/ \$10,000	\$2,250/ \$20,000	\$2,250/ UNLIMITED	\$6,750/ UNLIMITED	90%/70%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 052	MTBCP052	Embedded	\$3,000/ \$10,000	\$9,000/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	90%/70%	\$30	\$0	\$60	\$500*	\$75	Included in OV Copay	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 053	MTBCP053	Embedded	\$5,000/ \$10,000	\$14,700/ \$29,400	\$8,150/ UNLIMITED	\$14,700/ UNLIMITED	80%/60%	\$15	\$0	\$100	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 014	MTBCB014	Embedded	\$1,500/ \$3,000	\$4,500/ \$9,000	\$4,500/ UNLIMITED	\$13,500/ UNLIMITED	80%/60%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 019	MTBCB019	Embedded	\$2,000/ \$4,000	\$6,000/ \$12,000	\$5,000/ UNLIMITED	\$14,700/ UNLIMITED	80%/60%	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
) Basic	Blue Choice PPO Basic 023	MTDCD022	Embedded	\$2,500/ \$5,000	\$7,500/ \$15,000	\$5,500/ UNLIMITED	\$14,700/ UNLIMITED	80%/60%	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
ce PPC	Blue Choice PPO Basic 024	MTBCB024	Embedded	\$2,500/ \$5,000	\$7,500/ \$15,000	\$5,500/ UNLIMITED	\$14,700/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
e Choi	Blue Choice PPO Basic 025	MTBCB025	Embedded	\$3,000/ \$6,000	\$9,000/ \$18,000	\$3,500/ UNLIMITED	\$10,500/ UNLIMITED	100%/70%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blu	Blue Choice PPO Basic 026	MTBCB026	Embedded	\$3,000/ \$6,000	\$9,000/ \$18,000	\$7,350/ UNLIMITED	\$14,700/ UNLIMITED	70%/50%	\$50	\$0	\$100	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 028	MTBCB028	Embedded	\$3,000/ \$10,000	\$9,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	80%/60%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

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All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.

<sup>\*</sup>HDHP-HSA preventive prescription drug program.

ВСВ	TX 2021 Mid-M	lan Portfolio																
				ar Year ctibles	Medical and Rx Out-of-Pocket Expense		Coinsurance	ce Copays						Inpatient &	Outpatient	Pharmacy Benefits		
Plar	Plan Name	Plan ID		Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*		Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
	Blue Choice PPO Basic 031	MTBCB031	Embedded	\$3,500/ \$10,000	\$10,500/ \$20,000	\$7,900/ UNLIMITED	\$15,800/ UNLIMITED	80%/50%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 032	MTBCB032	Embedded	\$3,500/ \$10,000	\$10,500/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 035	MTBCB035	Embedded	\$4,000/ \$10,000	\$12,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	80%/50%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Sic <sup>SM</sup>	Blue Choice PPO Basic 036	MTBCB036	Embedded	\$4,000/ \$10,000	\$12,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
PO Ba	Blue Choice PPO Basic 038	MTBCB038	Embedded	\$5,000/ \$10,000	\$14,700/ \$29,400	\$5,600/ UNLIMITED	\$14,700/ UNLIMITED	70%/50%	\$45	\$0	\$90	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
hoice F	Blue Choice PPO Basic 039	MTBCB039	Embedded	\$5,000/ \$10,000	\$15,000/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	100%/50%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue C	Blue Choice PPO Basic 042	MTBCB042	Embedded	\$5,000/ \$10,000	\$14,700/ \$29,400	\$7,350/ UNLIMITED	\$14,700/ UNLIMITED	80%/60%	\$45	\$0	\$90	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 044	MTBCB044	Embedded	\$6,000/ \$10,000	\$15,800/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	80%/50%	\$40	\$0	\$80	\$500 <sup>*</sup>	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 045	MTBCB045	Embedded	\$6,000/ \$10,000	\$15,800/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 049	MTBCB049	Embedded	\$7,000/ \$10,000	\$15,800/ \$20,000	\$8,150/ UNLIMITED	\$16,300/ UNLIMITED	70%/50%	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO HSA 003H	МТВСР003Н	Embedded	\$3,000/ \$6,000	\$6,000/ \$12,000	\$3,000/ UNLIMITED	\$6,000/ UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 004H	MTBCP004H	Embedded	\$3,500/ \$7,000	\$7,000/ \$14,000	\$3,500/ UNLIMITED	\$7,000/ UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 005H	MTBCP005H	Embedded	\$3,500/ \$7,000	\$7,000/ \$14,000	\$5,000/ UNLIMITED	\$10,000/ UNLIMITED	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
	Blue Choice PPO HSA 006H	МТВСР006Н	Embedded	\$4,000/ \$8,000	\$8,000/ \$16,000	\$4,000/ UNLIMITED	\$8,000/ UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 007H	МТВСР007Н	Embedded	\$5,000/ \$10,000	\$10,000/ \$20,000	\$5,000/ UNLIMITED	\$10,000/ UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
HSASM	Blue Choice PPO HSA 008H	МТВСР008Н	Embedded	\$6,000/ \$12,000	\$12,000/ \$24,000	\$6,000/ UNLIMITED	\$12,000/ UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
e PPO	Blue Choice PPO HSA 009H	MTBCP009H	Embedded	\$6,650/ \$13,300	\$13,300/ \$26,600	\$6,650/ UNLIMITED	\$13,300/ UNLIMITED	100%/50%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
choic	Blue Choice PPO HSA 010H	MTBCP010H	Embedded	\$4,500/ \$9,000	\$10,000/ \$20,000	\$6,900/ UNLIMITED	\$13,800/ UNLIMITED	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
Blue	Blue Choice PPO HSA 011H	MTBCP011H	Embedded	\$5,500/ \$11,000	\$11,000/ \$22,000	\$6,900/ UNLIMITED	\$13,800/ UNLIMITED	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
		MTBCP012H		\$5,000/ \$10,000	\$10,000/ \$20,000	\$6,900/ UNLIMITED	\$13,800/ UNLIMITED	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
	Blue Choice PPO HSA 013H	MTBCP013H	Embedded	\$6,900/ \$13,800	\$13,800/ \$27,600	\$6,900/ UNLIMITED	\$13,800/ UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 014H*	МТВСР014Н	Embedded	\$5,000/ \$10,000	\$10,000/ \$20,000	\$5,000/ UNLIMITED	\$10,000/ UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 015H*	МТВСР015Н	Embedded	\$6,000/ \$12,000	\$12,000/ \$24,000	\$6,000/ UNLIMITED	\$12,000/ UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%

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BCBS	BCBSTX 2021 Mid-Market Group Plan Portfolio																		
			Deductible Type		dar Year ictibles	Medical Out-of-Pock		Coinsurance			Copa	ys			Inpatient &	Outpatient	Pharmacy Benefits		
Plan	Plan Name	Plan ID	Aggregate/ Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	
SAsm	Blue Choice PPO HSA 016H	МТВСР016Н	Embedded	\$5,500 / \$11,000	\$11,000/ \$22,000	\$6,900/ UNLIMITED	\$13,800/ UNLIMITED	80%/60%	\$30	\$30	\$60	NA	DC	DC	DC	DC	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350	
PPO HSA	Blue Choice PPO HSA 017H	МТВСР017Н	Embedded	\$4,500 / \$9,000	\$10,000/ \$20,000	\$6,900/ UNLIMITED	\$13,800/ UNLIMITED	80%/60%	\$30	\$30	\$60	NA	DC	DC	DC	DC	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350	
Choice	Blue Choice PPO HSA 018H	MTBCP018H	Embedded	\$2, 900 / \$5,800	\$5,800/ \$11,200	\$2,900/ UNLIMITED	\$5,800/ UNLIMITED	100%/70%	DC	DC	DC	NA	DC	DC	DC	DC	100%	100%	
Blue (	Blue Choice PPO HSA 019H	МТВСР019Н	Embedded	\$2, 900 / \$5,800	\$5,800/ \$11,600	\$5,800/ UNLIMITED	\$11,600/ UNLIMITED	80%/60%	DC	DC	DC	NA	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%	
	Blue Essentials 001	MTBEE001	Embedded	\$0/NA	\$0/NA	\$1,500/NA	\$3,000/NA	100%/NA	\$20	\$0	\$20	\$750*	\$75	Included in OV Copay	\$500	\$200	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 002	MTBEE002	Embedded	\$500/NA	\$1,500/NA	\$1,500/NA	\$4,500/NA	100%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 003	MTBEE003	Embedded	\$500/NA	\$1,500 /NA	\$1,500/NA	\$4,500/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 004	MTBEE004	Embedded	\$500/NA	\$1,500/NA	\$1,500/NA	\$4,500/NA	70%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 006	MTBEE006	Embedded	\$500/NA	\$1,500/NA	\$3,000/NA	\$9,000/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 007	MTBEE007	Embedded	\$1,000/NA	\$3,000/NA	\$3,000/NA	\$9,000/NA	100%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 008	MTBEE008	Embedded	\$1,000/NA	\$3,000/NA	\$3,000/NA	\$9,000/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 009	MTBEE009	Embedded	\$1,000/NA	\$3,000/NA	\$3,000/NA	\$9,000/NA	70%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
Ws	Blue Essentials 011	MTBEE011	Embedded	\$1,000/NA	\$3,000/NA	\$4,000/NA	\$12,000/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
entials	Blue Essentials 012	MTBEE012	Embedded	\$1,500/NA	\$4,500/NA	\$4,500/NA	\$13,500/NA	100%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
ue Ess	Blue Essentials 013	MTBEE013	Embedded	\$1,500/NA	\$4,500/NA	\$4,500/NA	\$13,500/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
Blu	Blue Essentials 014	MTBEE014	Embedded	\$1,500/NA	\$4,500/NA	\$4,500/NA	\$13,500/NA	80%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 016	MTBEE016	Embedded	\$2,000/NA	\$6,000/NA	\$6,000/NA	\$15,800/NA	100%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 017	MTBEE017	Embedded	\$2,000/NA	\$6,000/NA	\$6,000/NA	\$15,800/NA	80%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 019	MTBEE019	Embedded	\$2,000/NA	\$6,000/NA	\$5,000/NA	\$14,700/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 020	MTBEE020	Embedded	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,800/NA	100%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 021	MTBEE021	Embedded	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,800/NA	80%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 023	MTBEE023	Embedded	\$2,500/NA	\$7,500/NA	\$5,500/NA	\$14,700/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 024	MTBEE024	Embedded	\$2,500/NA	\$7,500/NA	\$5,500/NA	\$14,700/NA	70%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	
	Blue Essentials 025	MTBEE025	Embedded	\$3,000/NA	\$9,000/NA	\$3,500/NA	\$10,500/NA	100%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	

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BCBST	BCBSTX 2021 Mid-Market Group Plan Portfolio																	
			Deductible Type		lar Year ctibles	Medical Out-of-Pock		Coinsurance			Сора	ys			Inpatient &	Outpatient	Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/ Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
	Blue Essentials 026	MTBEE026	Embedded	\$3,000/NA	\$9,000/NA	\$7,350/NA	\$14,700/NA	70%/NA	\$50	\$0	\$100	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 027	MTBEE027	Embedded	\$3,000/NA	\$9,000/NA	\$7,900/NA	\$15,800/NA	100%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 028	MTBEE028	Embedded	\$3,000/NA	\$9,000/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 030	MTBEE030	Embedded	\$3,500/NA	\$10,500/NA	\$7,900/NA	\$15,800/NA	100%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 031	MTBEE031	Embedded	\$3,500/NA	\$10,500/NA	\$7,900/NA	\$15,800/NA	80%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 032	MTBEE032	Embedded	\$3,500/NA	\$10,500/NA	\$7,900/NA	\$15,800/NA	70%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 034	MTBEE034	Embedded	\$4,000/NA	\$12,000/NA	\$7,900/NA	\$15,800/NA	100%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 035	MTBEE035	Embedded	\$4,000/NA	\$12,000/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
ials <sup>sm</sup>	Blue Essentials 036	MTBEE036	Embedded	\$4,000/NA	\$12,000/NA	\$7,900/NA	\$15,800/NA	70%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Essent	Blue Essentials 038	MTBEE038	Embedded	\$5,000/NA	\$14,700/NA	\$5,600/NA	\$14,700/NA	70%/NA	\$45	\$0	\$90	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue	Blue Essentials 039	MTBEE039	Embedded	\$5,000/NA	\$15,000/NA	\$7,900/NA	\$15,800/NA	100%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 040	MTBEE040	Embedded	\$5,000/NA	\$15,000/NA	\$7,900/NA	\$15,800/NA	80%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 042	MTBEE042	Embedded	\$5,000/NA	\$14,700/NA	\$7,350/NA	\$14,700/NA	80%/NA	\$45	\$0	\$90	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 043	MTBEE043	Embedded	\$6,000/NA	\$15,800/NA	\$7,900/NA	\$15,800/NA	100%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 044	MTBEE044	Embedded	\$6,000/NA	\$15,800/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 045	MTBEE045	Embedded	\$6,000/NA	\$15,800/NA	\$7,900/NA	\$15,800/A	70%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 047	MTBEE047	Embedded	\$7,000/NA	\$15,800/NA	\$7,900/NA	\$15,800/NA	100%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 048	MTBEE048	Embedded	\$7,000/NA	\$15,800/NA	\$7,900/NA	\$15,800/NA	80%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 049	MTBEE049	Embedded	\$7,000/NA	\$15,800/NA	\$7,900/NA	\$15,800/NA	70%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

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All plans include prescription drug benefits. The benefit plan is based on the Performance Annual drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.

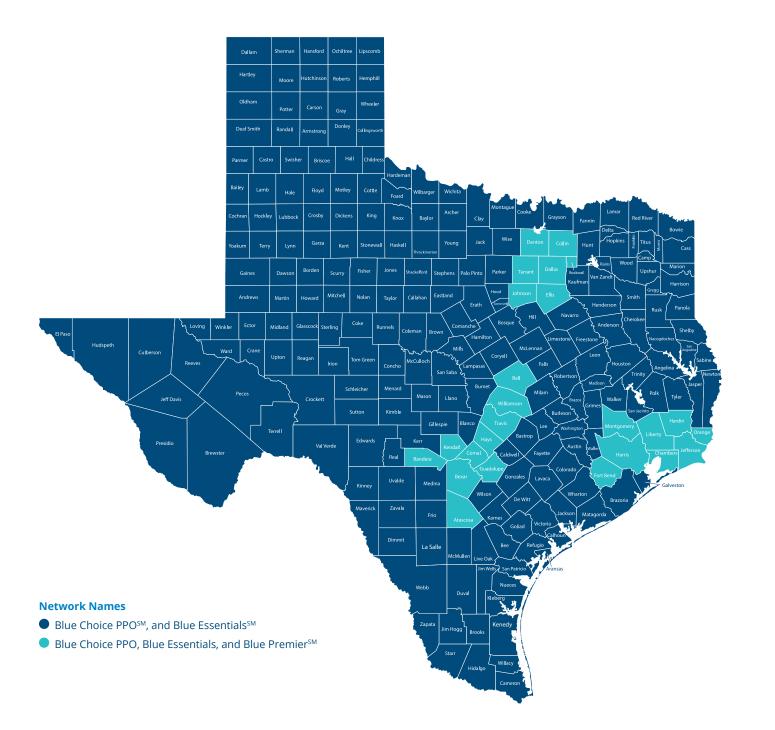
All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.

BCBST	X 2021 Mid-Ma	arket Group F	Plan Portfolio															
			Deductible Type		lar Year ctibles	Medical Out-of-Pock		Coinsurance			Copa	ys			Inpatient &	Outpatient	Pharmac	y Benefits
Plan	Plan Name	Plan ID	Aggregate/ Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
	Blue Premier Access 006	MTBPA006	Embedded	\$500/NA	\$1,500/NA	\$3,000/NA	\$9,000/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 011	MTBPA011	Embedded	\$1,000/NA	\$3,000/NA	\$4,000/NA	\$12,000/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 014	MTBPA014	Embedded	\$1,500/NA	\$4,500/NA	\$4,500/NA	\$13,500/NA	80%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 019	MTBPA019	Embedded	\$2,000/NA	\$6,000/NA	\$5,000/NA	\$14,700/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
er Acc	Blue Premier Access 023	MTBPA023	Embedded	\$2,500/NA	\$7,500/NA	\$5,500/NA	\$14,700/NA	80%/NA	\$30	\$0	\$60	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Premi	Blue Premier Access 024	MTBPA024	Embedded	\$2,500/NA	\$7,500/NA	\$5,500/NA	\$14,700/NA	70%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue	Blue Premier Access 025	MTBPA025	Embedded	\$3,000/NA	\$9,000/NA	\$3,500/NA	\$10,500/NA	100%/NA	\$35	\$0	\$70	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 026	MTBPA026	Embedded	\$3,000/NA	\$9,000/NA	\$7,350/NA	\$14,700/NA	70%/NA	\$50	\$0	\$100	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 038	MTBPA038	Embedded	\$5,000/NA	\$14,700/NA	\$5,600/NA	\$14,700/NA	70%/NA	\$45	\$0	\$90	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 042	MTBPA042	Embedded	\$5,000/NA	\$14,700/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$45	\$0	\$90	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Premier ss HSA <sup>sm</sup>	Blue Premier Access HSA 007H	МТВРА007Н	Embedded	\$5,000/NA	\$10,000/NA	\$5,000/NA	\$10,000/NA	100%/NA	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
Blue Pl Access	Blue Premier Access HSA 009H	МТВРА009Н	Embedded	\$6,650/NA	\$13,300/NA	\$6,650/NA	\$13,300/NA	100%/NA	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%

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<sup>\*</sup>HDHP-HSA preventive prescription drug program.

# Texas Mid-Market Provider Networks by County



# Network Offerings Comparison

Plan Name	Blue Choice PPO	Blue Essentials (formerly HMO Blue <sup>sm</sup> TX)	Blue Premier Access			
Network Name	Blue Choice PPO (BCA)	Blue Essentials (HMO)	Blue Premier (HMH)			
Network Type	Broad	Broad	Narrow (Smart)			
Availability	51-150 Fully Insured	51-150 Fully Insured	51-150 Fully Insured			
Medical Group Selection Required	No	Yes	No			
Referral Required	No	Yes	No			
OON Coverage	Yes	No, with the exception of emergency or accident	No, with the exception of emergency or accident			
BlueCard <sup>®</sup>	Yes	Available for when members n services while outside their servi will help them locate particip allowing them to re	ice areas, the BlueCard program pating doctors and hospitals,			
Away From Home Care® (AFHC)	N/A	AFHC enables members to receive other participating Blue Cross and outside of their HMO service are HMOs are not available in all loca Blue Shield Association HMOs p Benefits and the way members same as their Texas benefits. T members must contact Custo	Blue Shield HMOs while traveling tas for at least 90 days. Affiliated ations, and not all Blue Cross and articipate in the AFHC program. access services might not be the			
Blue Access for Members <sup>SM</sup>	Yes	Yes	Yes			
Provider Finder®	Blue Choice PPO (BCA)	Blue Essentials (formerly known as TX HMO Blue)	Blue Premier Access (HMH)			
Member Liability Estimator	Yes	Yes	Yes			

This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information on these plans, please contact your BCBSTX Account Representative.

Prime Therapeutics LLC is a separate pharmacy benefit management company contracted by BCBSTX to provide pharmacy benefit management and related other services. BCBSTX, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics. MyPrime.com is an online resource offered by Prime Therapeutics LLC.

A "preferred" or "participating" pharmacy has a contract with BCBSTX or BCBSTX's pharmacy benefit manager (Prime) to provide pharmacy.

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

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