



2025 change AD = After deductible

2024-2025 Small Group ACA benefit comparisons			Medical deductible		Coinsurance		Out-of-pocket maximum (includes deductible, coinsurance, and copays)		Primary care office visit	Mental health/ substance abuse office visit	Specialist office visit	Urgent care	Out-patient surgery	Inpatient hospital	Emergency department	Basic diagnostics (lab/ pathology)	Basic diagnostics (imaging/ X-ray)	Adv. diagnostics / imaging (MRI/CAT/ PET)	Rx formulary (HCR comprehensive)	
			Low-cost generic/ Standard generic/ Brand formulary/ Non-formulary/ Specialty formulary/ Specialty non-formulary																	
Plan Year	Metal Level	Product Name	In-Network (2x Fam.)	Out-of-Network (2x Fam.)	In-Network	Out-of-Network	In-Network (2x Fam.)	Out-of-Network (2x Fam.)	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
			Member Pays		Member Pays		Member Pays													
2024	Plat.	PPO Blue \$0 100/80 Platinum	\$0	\$1,500	0%	20%	\$4,000	\$8,000	\$20	\$35	\$35	\$45	\$25	\$200 per day, up to 5 days, then \$0	\$175	Member Savings Site: \$20 All Other Network Providers: \$40	Member Savings Site: \$30 All Other Network Providers: \$60	Member Savings Site: \$100 All Other Network Providers: \$200	\$3/\$10/\$50/\$90/ 20%/30%	
2025	Plat.	PPO Blue \$0 100/80 Platinum	\$0	\$1,500	0%	20%	\$4,000	\$8,000	Office: \$20 Virtual: \$0	Office: \$35 Virtual: \$0	\$35	\$45	\$25	\$200 per day, up to 5 days, then \$0	\$175	Member Savings Site: \$20 All Other Network Providers: \$40	Member Savings Site: \$30 All Other Network Providers: \$60	Member Savings Site: \$100 All Other Network Providers: \$200	\$3/\$10/\$55/\$90/ 20%/30%	
2024	Gold	PPO Blue \$0 100/80 Gold	\$0	\$500	0%	20%	\$9,100	\$18,200	\$35	\$80	\$80	\$90	\$250	\$500 per day, up to 5 days, then \$0	\$500	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$80 All Other Network Providers: \$160	Member Savings Site: \$150 All Other Network Providers: \$300	\$3/\$15/\$60/\$150/ 20%/30%	
2025	Gold	PPO Blue \$0 100/80 Gold	\$0	\$500	0%	20%	\$9,100	\$18,200	Office: \$35 Virtual: \$0	Office: \$80 Virtual: \$0	\$80	\$90	\$250	\$500 per day, up to 5 days, then \$0	\$500	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$80 All Other Network Providers: \$160	Member Savings Site: \$150 All Other Network Providers: \$300	\$3/\$15/\$65/\$150/ 20%/30%	
2024	Gold	PPO Blue \$500 100/80 Gold	\$500	\$1,000	0%	20%	\$9,100	\$18,200	\$30	\$70	\$70	\$75	\$0 AD	\$0 AD	\$405	Member Savings Site: \$65 All Other Network Providers: \$130	Member Savings Site: \$65 All Other Network Providers: \$130	Member Savings Site: \$375 All Other Network Providers: \$750	\$3/\$20/\$60/\$90/ 20%/30%	
2025	Gold	PPO Blue \$500 100/80 Gold	\$500	\$1,000	0%	20%	\$9,100	\$18,200	Office: \$30 Virtual: \$0	Office: \$70 Virtual: \$0	\$70	\$75	\$0 AD	\$0 AD	\$405	Member Savings Site: \$65 All Other Network Providers: \$130	Member Savings Site: \$65 All Other Network Providers: \$130	Member Savings Site: \$375 All Other Network Providers: \$750	\$3/\$20/\$65/\$90/ 20%/30%	
2024	Gold	PPO Blue \$1000 100/80 Gold	\$1,000	\$2,000	0%	20%	\$9,100	\$18,200	\$30	\$60	\$60	\$70	\$100 AD	\$0 AD	\$350	Member Savings Site: \$60 All Other Network Providers: \$120	Member Savings Site: \$60 All Other Network Providers: \$120	Member Savings Site: \$350 All Other Network Providers: \$700	\$3/\$40/\$80/\$125/ 20%/30%	
2025	Gold	PPO Blue \$1000 100/80 Gold	\$1,000	\$2,000	0%	20%	\$9,100	\$18,200	Office: \$30 Virtual:\$0	Office: \$60 Virtual: \$0	\$60	\$70	\$100 AD	\$0 AD	\$350	Member Savings Site: \$60 All Other Network Providers: \$120	Member Savings Site: \$60 All Other Network Providers: \$120	Member Savings Site: \$350 All Other Network Providers: \$700	\$3/\$40/\$85/\$125/ 20%/30%	
2024	Gold	PPO Blue \$1400 100/80 Gold	\$1,400	\$2,800	0%	20%	\$8,000	\$16,000	\$20	\$50	\$50	\$60	\$100	\$0 AD	\$250	Member Savings Site: \$50 AD All Other Network Providers: \$100 AD	Member Savings Site: \$50 AD All Other Network Providers: \$100 AD	Member Savings Site: \$200 AD All Other Network Providers: \$400 AD	\$3/\$15/\$70/\$150/ 20%/30%	
2025	Gold	PPO Blue \$1400 100/80 Gold	\$1,400	\$2,800	0%	20%	\$8,000	\$16,000	Office: \$20 Virtual: \$0	Office: \$50 Virtual: \$0	\$50	\$60	\$100	\$0 AD	\$250	Member Savings Site: \$50 AD All Other Network Providers: \$100 AD	Member Savings Site: \$50 AD All Other Network Providers: \$100 AD	Member Savings Site: \$200 AD All Other Network Providers: \$400 AD	\$3/\$15/\$75/\$150/ 20%/30%	

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2024-2025 Small Group ACA benefit comparisons			Medical deductible		Coinsurance		Out-of-pocket maximum (includes deductible, coinsurance, and copays)		Primary care office visit	Mental health/ substance abuse office visit	Specialist office visit	Urgent care	Out-patient surgery	Inpatient hospital	Emergency department	Basic diagnostics (lab/ pathology)	Basic diagnostics (imaging/ X-ray)	Adv. diagnostics / imaging (MRI/CAT/PET)	Rx formulary (HCR comprehensive)	
			Out-of-In-Network (2x Fam.)		Out-of- Network		In-Network (2x Fam.)		Out-of- Network (2x Fam.)	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	
Plan Year	Metal Level	Product Name	Member Pays		Member Pays		Member Pays													
2024	Gold	PPO Blue Qualified \$1600 100/80 Gold	\$1,600	\$3,200	0%	20%	\$5,000	\$10,000	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$175 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$3/\$10/\$50/\$90/ 20%/30% AD	
2025	Gold	PPO Blue Qualified \$1700 100/80 Gold	\$1,700	\$3,400	0%	20%	\$6,000	\$12,000	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$175 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$3/\$10/\$55/\$90/ 20%/30% AD	
2024	Gold	PPO Blue Qualified \$2400 95/75 Gold	\$2,400	\$4,800	5%	25%	\$7,450	\$14,900	5% AD	\$20 AD	\$20 AD	\$30 AD	5% AD	5% AD	5% AD	Member Savings Site: 5% AD All Other Network Providers: 5% AD	Member Savings Site: 5% AD All Other Network Providers: 5% AD	Member Savings Site: 5% AD All Other Network Providers: 5% AD	\$0 AD	
2025	Gold	PPO Blue Qualified \$2400 95/75 Gold	\$2,400	\$4,800	5%	25%	\$7,450	\$14,900	Office: \$10 AD Virtual: \$0 AD	Office: \$20 AD Virtual: \$0 AD	\$20 AD	\$30 AD	5% AD	5% AD	5% AD	Member Savings Site: 5% AD All Other Network Providers: 5% AD	Member Savings Site: 5% AD All Other Network Providers: 5% AD	Member Savings Site: 5% AD All Other Network Providers: 5% AD	\$0 AD	
2024	Gold	PPO Blue \$2500 100/80 Gold	\$2,500	\$5,000	0%	20%	\$7,000	\$14,000	\$40	\$80	\$80	\$90	\$0 AD	\$0 AD	\$400	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$70 All Other Network Providers: \$140	Member Savings Site: \$150 All Other Network Providers: \$300	\$3/\$20/\$60/\$90/ 20%/30%	
2025	Gold	PPO Blue \$2500 100/80 Gold	\$2,500	\$5,000	0%	20%	\$7,000	\$14,000	Office: \$40 Virtual: \$0	Office: \$80 Virtual: \$0	\$80	\$90	\$0 AD	\$0 AD	\$400	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$70 All Other Network Providers: \$140	Member Savings Site: \$150 All Other Network Providers: \$300	\$3/\$20/\$65/\$90/ 20%/30%	
2024	Gold	PPO Blue Qualified Embedded \$3200 1x 100/80 Gold	\$3,200-1x family	\$6,400-1x family	0%	20%	\$7,000-1x family	\$14,000-1x family	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$3/\$10/\$50/\$90/ 20%/30% AD	
2025	Gold	PPO Blue Qualified Embedded \$3400 1x 100/80 Gold	\$3,400 — 1x family	\$6,800 — 1x family	0%	20%	\$5,200 — 1x family	\$10,400 — 1x family	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$3/\$10/\$55/\$90/ 20%/30% AD	
2024	Gold	PPO Blue \$3500 100/80 Gold	\$3,500	\$7,000	0%	20%	\$7,450	\$14,900	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$3/\$15/\$75/\$125/ 20%/30%	
2025	Gold	PPO Blue \$3500 100/80 Gold	\$3,500	\$7,000	0%	20%	\$7,450	\$14,900	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$3/\$15/\$80/\$125/ 20%/30%	



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Plan Year	Metal Level	Product Name	In-Network (2x Fam.)	Out-of-Network (2x Fam.)	In-Network	Out-of-Network	In-Network (2x Fam.)	Out-of-Network (2x Fam.)	In-Network	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														
2024	Silver	PPO Blue \$0 100/80 Silver	\$0	\$1,000	0%	20%	\$9,450	\$18,900	\$60	\$60	\$80	\$90	\$200	\$500	\$650	Member Savings Site: \$75 All Other Network Providers: \$150	Member Savings Site: \$150 All Other Network Providers: \$300	Member Savings Site: \$500 All Other Network Providers: \$1,000	\$3/\$40/\$80/\$125/ 20%/30%		
2025	Silver	PPO Blue \$0 100/80 Silver	\$0	\$1,000	0%	20%	\$9,200	\$18,400	Office: \$60 Virtual: \$0	Office: \$60 Virtual: \$0	\$80	\$90	\$200	\$500	\$650	Member Savings Site: \$75 All Other Network Providers: \$150	Member Savings Site: \$150 All Other Network Providers: \$300	Member Savings Site: \$500 All Other Network Providers: \$1,000	\$3/\$40/\$85/\$125/ 20%/30%		
2024	Silver	PPO Blue \$3800 70/50 Silver	\$3,800	\$7,600	30%	50%	\$9,100	\$18,200	\$40	\$80	\$80	\$90	30% AD	30% AD	30% AD	Member Savings Site: 30% AD All Other Network Providers: 50% AD	Member Savings Site: 30% AD All Other Network Providers: 50% AD	Member Savings Site: 30% AD All Other Network Providers: 50% AD	\$3/\$40/\$80/\$125/ 20%/30%		
2025	Silver	PPO Blue \$3800 70/50 Silver	\$3,800	\$7,600	30%	50%	\$9,100	\$18,200	Office: \$40 Virtual: \$0	Office: \$80 Virtual: \$0	\$80	\$90	30% AD	30% AD	30% AD	Member Savings Site: 30% AD All Other Network Providers: 50% AD	Member Savings Site: 30% AD All Other Network Providers: 50% AD	Member Savings Site: 30% AD All Other Network Providers: 50% AD	\$3/\$40/\$85/\$125/ 20%/30%		
2024	Silver	PPO Blue Qualified Embedded \$4250 100/80 Silver	\$4,250	\$8,500	0%	20%	\$7,500	\$15,000	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$3/\$40/\$75/\$150/ 20%/30% AD		
2025	Silver	PPO Blue Qualified Embedded \$4250 100/80 Silver	\$4,250	\$8,500	0%	20%	\$7,500	\$15,000	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$3/\$40/\$80/\$150/ 20%/30% AD		
2024	Silver	PPO Blue \$4500 100/80 Silver	\$4,500	\$9,000	0%	20%	\$9,100	\$18,200	\$40	\$70	\$70	\$80	\$200 AD	\$0 AD	\$355 AD	Member Savings Site: \$70 All Other Network Providers: \$140	Member Savings Site: \$70 All Other Network Providers: \$140	Member Savings Site: \$300 AD All Other Network Providers: \$600 AD	\$3/\$40/\$80/\$125/ 20%/30%		
2025	Silver	PPO Blue \$4500 100/80 Silver	\$4,500	\$9,000	0%	20%	\$9,100	\$18,200	Office: \$40 Virtual: \$0	Office: \$70 Virtual: \$0	\$70	\$80	\$200 AD	\$0 AD	\$355 AD	Member Savings Site: \$70 All Other Network Providers: \$140	Member Savings Site: \$70 All Other Network Providers: \$140	Member Savings Site: \$300 AD All Other Network Providers: \$600 AD	\$3/\$40/\$85/\$125/ 20%/30%		
2024	Bronze	PPO Blue Qualified Embedded \$7350 100/80 Bronze	\$7,350	\$14,700	0%	20%	\$7,350	\$14,700	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$0 AD		
2025	Bronze	PPO Blue Qualified Embedded \$7350 100/80 Bronze	\$7,350	\$14,700	0%	20%	\$7,350	\$14,700	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$0 AD		
NEW for 2025	Silver	PPO Blue Qualified Embedded \$5500 100/80 Silver	\$5,500	\$11,000	0%	20%	\$6,250	\$12,500	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	\$0 AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	Member Savings Site: \$0 AD All Other Network Providers: 20% AD	\$0 AD		



Highmark Senior Health Company is an independent licensee of the Blue Cross Blue Shield Association.

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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