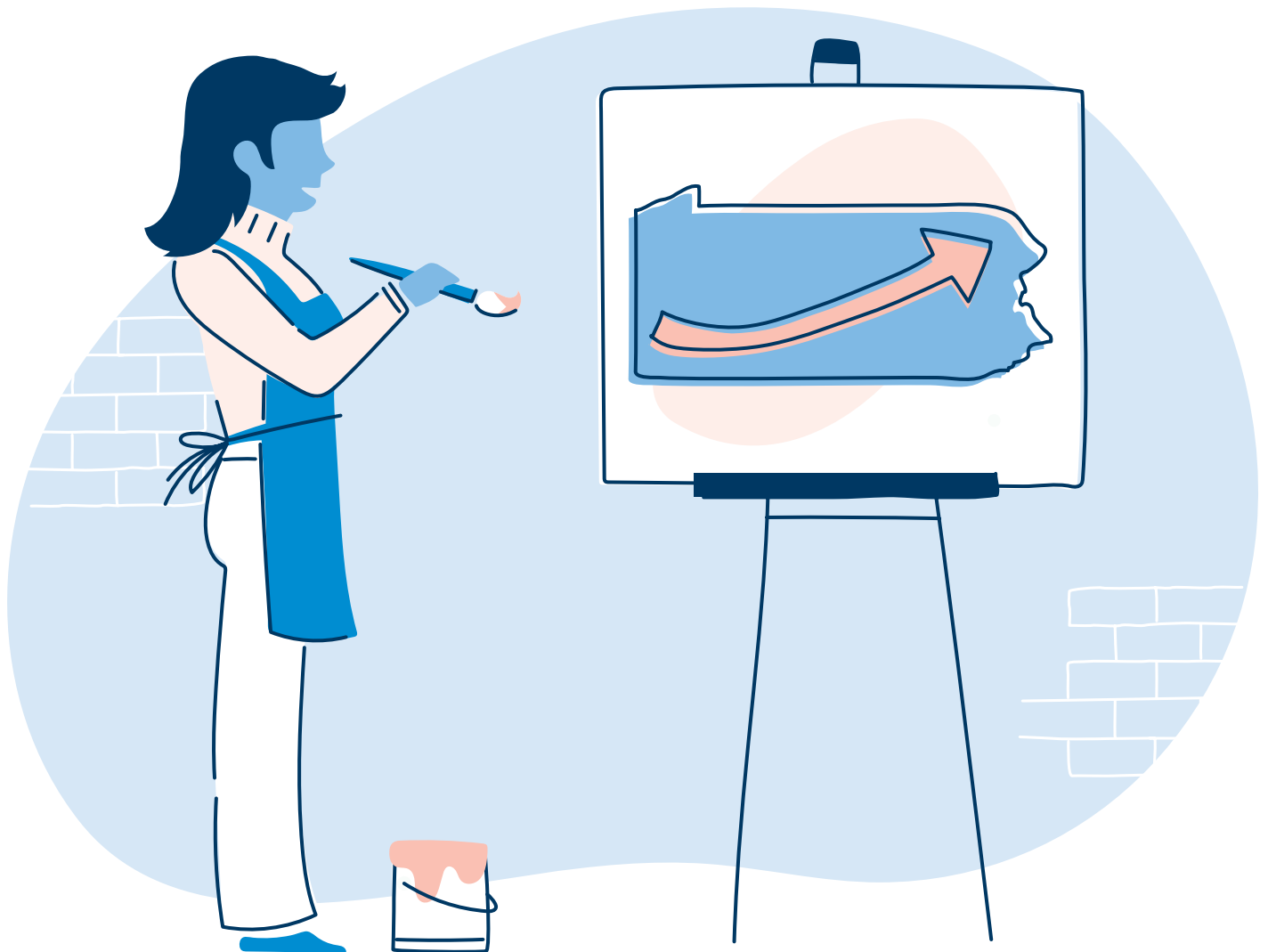


Lower costs and high-quality care, all across the state.

We thought you'd like the sound of that.



Performance Blue



Care all across the Keystone State.*

Talk about coverage.

Performance Blue has you covered across Pennsylvania.* That includes over 50 counties and over 100 facilities. So you're covered — no matter where you live or work in PA.

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*Members have access to BlueCard® providers in Bucks, Montgomery, Philadelphia, Chester, and Delaware counties, as well as out of state.

Highlights you'll love.

Performance Blue has more than a few.



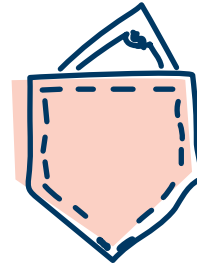
High-quality care

close to where you live and work



Nation-wide coverage

for wherever life takes you



Out-of-pocket savings

when you go to an in-network provider

That's the nutshell version.
Turn the page for more details.

How Performance Blue works.

With this plan, it will usually cost less to use in-network providers for medically necessary care. You also have access to high-quality community hospitals as well as to doctors who offer all types of specialty care, from women's health to pediatrics, cancer care to neurology.

**Plus, with a network this big,
you can always find an in-network
provider close by.**

Plenty of choices

for being a Highmark Blue Cross Blue Shield member

In network

You will have access to renowned providers including:

- Allegheny Health Network
- Conemaugh Health System
- Lehigh Valley Health Network
- Penn State Health
- WellSpan Health
- And more*

Out of network

For PPO plans, you can receive covered services from an out-of-network provider, but you will pay the most out of pocket.

For EPO plans, there are no out-of-network benefits. The one exception is emergency care. In that case, it's always covered.

More benefits

- Routine checkups, immunizations, and a bunch of other preventive services are covered at 100%.**
- No referral? No problem. You don't need one to see a specialist.

Need help finding an in-network provider?

Just call My Care NavigatorSM at **1-888-258-3428**, or visit **highmarkbcbs.com** and click **Find a Doctor**.

* Check the provider directory to find other in-network providers.

** Most plans cover many in-network preventive screenings with no out-of-pocket costs.

Performance Blue

With this plan, you have in-network access close to home and throughout the state at the following hospitals and facilities.*

*Members have access to BlueCard® providers in Bucks, Montgomery, Philadelphia, Chester, and Delaware counties, as well as out of state.

Performance Blue Providers

ADAMS

- Gettysburg Hospital

ALLEGHENY

- Allegheny General Hospital
- Allegheny Valley Hospital
- AHN Brentwood Neighborhood Hospital
- AHN Harmar Neighborhood Hospital
- AHN McCandless Neighborhood Hospital
- Forbes Hospital
- Heritage Valley Kennedy
- Heritage Valley Sewickley
- Jefferson Hospital
- St. Clair Memorial Hospital
- UPMC Children's Hospital of Pittsburgh
- UPMC Western Psychiatric Hospital
- West Penn Hospital

ARMSTRONG

- Armstrong County Memorial Hospital

BEAVER

- Heritage Valley Beaver

BEDFORD

- UPMC Bedford Memorial Hospital

BERKS

- Penn State Health St. Joseph
- Surgical Institute of Reading

BLAIR

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

BRADFORD

- Guthrie Towanda Memorial Hospital
- Guthrie Robert Packer Hospital
- Guthrie Troy Community Hospital

BUTLER

- Butler Memorial Hospital

CAMBRIA

- Conemaugh Memorial Medical Center
- Conemaugh Miners Medical Center

CENTRE

- Mount Nittany Medical Center

CLARION

- Clarion Hospital

CLEARFIELD

- Penn Highlands Clearfield
- Penn Highlands DuBois

CLINTON

- Bucktail Medical Center
- UPMC Lock Haven

COLUMBIA

- Berwick Hospital Center

CRAWFORD

- Meadville Medical Center
- Titusville Area Hospital

CUMBERLAND

- Penn State Health Holy Spirit Medical Center

DAUPHIN

- Milton S. Hershey Medical Center

ELK

- Penn Highlands Elk

ERIE

- Corry Memorial Hospital
- Millcreek Community Hospital
- Saint Vincent Hospital

FAYETTE

- Highlands Hospital
- Uniontown Hospital

FRANKLIN

- WellSpan Chambersburg Hospital
- WellSpan Waynesboro Hospital

FULTON

- Fulton County Medical Center

GREENE

- Washington Health System Greene

HUNTINGDON

- Penn Highlands Huntingdon

INDIANA

- Indiana Regional Medical Center

But wait, that's not all.

Performance Blue Providers (continued)

JEFFERSON

- Penn Highlands Brookville
- Punxsutawney Area Hospital

LACKAWANNA

- Moses Taylor Hospital
- Regional Hospital of Scranton

LANCASTER

- Lancaster General Hospital
- Lancaster General Women and Babies Hospital
- WellSpan Ephrata Community Hospital

LAWRENCE

- UPMC Jameson

LEBANON

- The Good Samaritan Hospital

LEHIGH

- Lehigh Valley Hospital – Cedar Crest
- Lehigh Valley Hospital – Coordinated Health Allentown
- Lehigh Valley Hospital – 17th Street

LUZERNE

- Lehigh Valley Hospital – Hazleton
- Wilkes-Barre General Hospital

LYCOMING

- Divine Providence Hospital
- Geisinger Jersey Shore Hospital
- UPMC Muncy
- UPMC Williamsport

MCKEAN

- Bradford Regional Medical Center
- UPMC Kane

MERCER

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

MIFFLIN

- Geisinger – Lewistown Hospital

MONROE

- Lehigh Valley Hospital – Pocono

NORTHAMPTON

- Lehigh Valley Hospital – Coordinated Health Bethlehem
- Lehigh Valley Hospital Muhlenberg

POTTER

- UPMC Cole

SCHUYLKILL

- Lehigh Valley Hospital – Schuylkill

SOMERSET

- Chan Soon-Shiong Medical Center at Windber
- Conemaugh Meyersdale Medical Center, LLC
- UPMC Somerset



Performance Blue Providers (continued)

SUSQUEHANNA

- Barnes-Kasson County Hospital
- Endless Mountain Health System

TIOGA

- UPMC Wellsboro

UNION

- Evangelical Community Hospital

VENANGO

- UPMC Northwest

WARREN

- Warren General Hospital

WASHINGTON

- Advanced Surgical Hospital
- Canonsburg Hospital
- Monongahela Valley Hospital, Inc.
- The Washington Hospital

WAYNE

- Wayne Memorial Hospital

WESTMORELAND

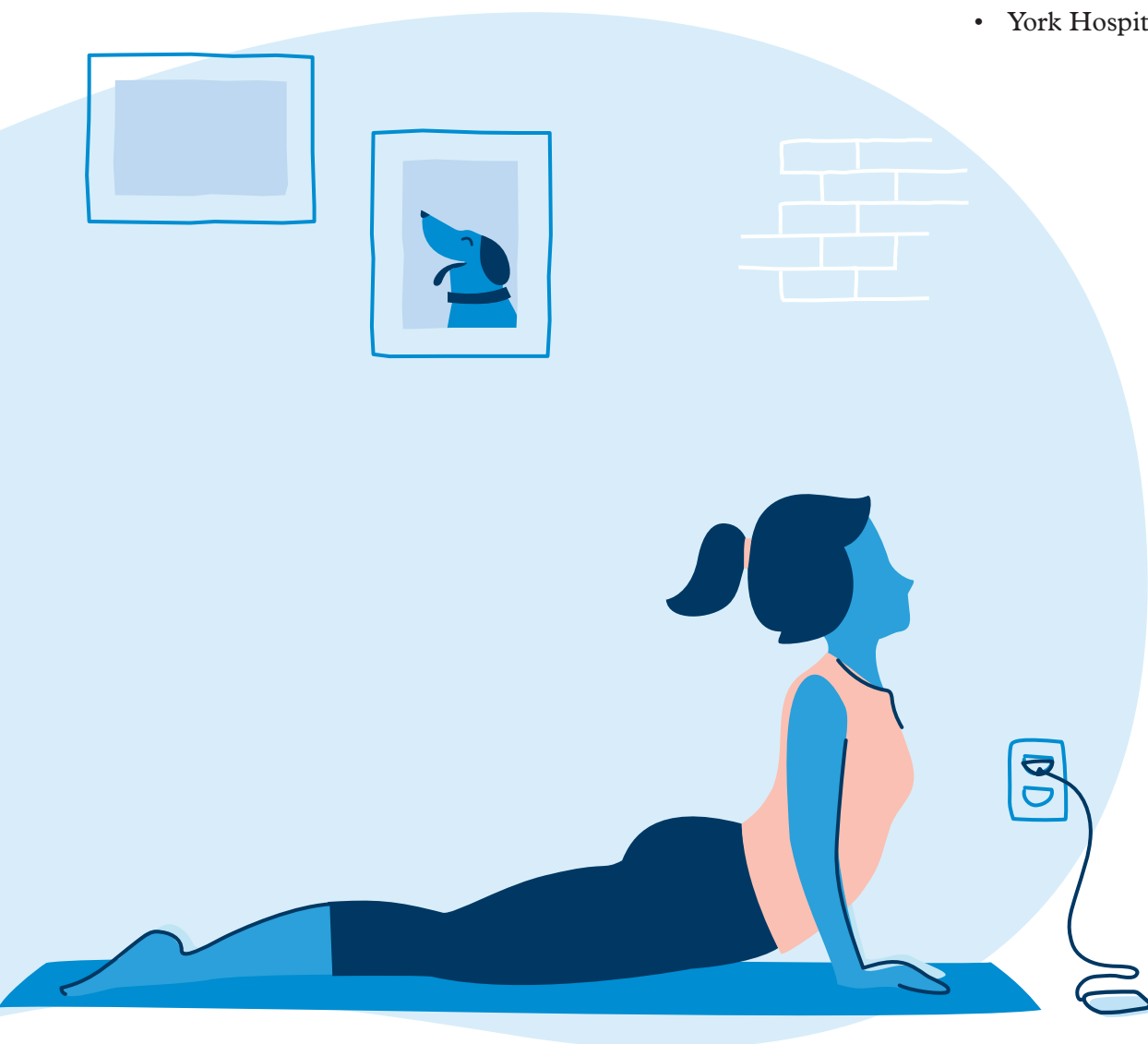
- AHN Hempfield Neighborhood Hospital
- Excelsa Health Latrobe Hospital
- Excelsa Health Frick Hospital
- Excelsa Health Westmoreland Hospital

WYOMING

- Tyler Memorial Hospital

YORK

- OSS Orthopaedic Hospital
- WellSpan Surgery and Rehabilitation Hospital
- York Hospital



Coverage here, there, and everywhere.

With BlueCard®, you have access to thousands of providers and hospitals nationwide. When you're outside of PA, providers in the local Blue Cross and/or Blue Shield plan will recognize and honor your card.*

*Members have access to BlueCard® providers in Bucks, Montgomery, Philadelphia, Chester, and Delaware counties, as well as out of state.

Care beyond expectations and ZIP codes.

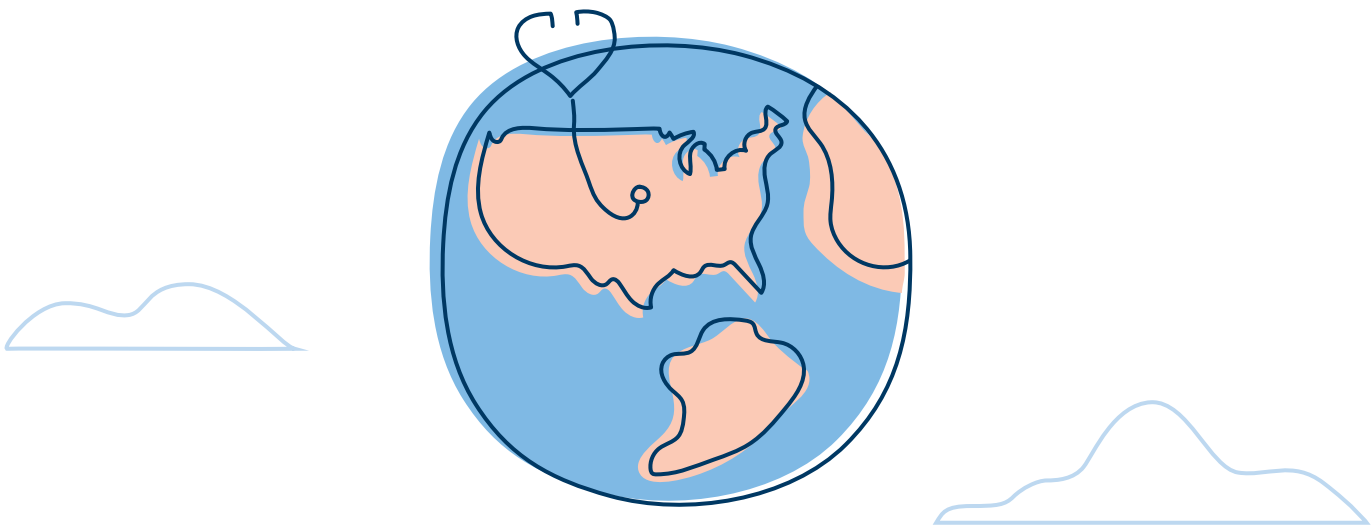
Highmark brings you one of the most recognized names in health care, which means top doctors, hospitals, and clinics from around the globe are all available to you. So whether you're at home or abroad for work or travel, you're covered.

YOU HAVE ACCESS TO:

96% OF THE NATION'S HOSPITALS

95% OF THE NATION'S DOCTORS

PLUS, YOU'LL HAVE ACCESS TO CARE IN 190 COUNTRIES*



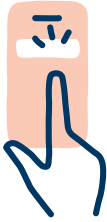
* According to the Blue Cross and Blue Shield Association.

Finding care, staying healthy, understanding your plan.

We make it all super easy.

So easy, you might forget it's insurance.

VIRTUAL VISITS



Face to face with a doctor, 24/7.

Need to see a doctor for non-emergent care but don't want to leave your couch? Get a diagnosis, treatment plan, or qualified prescription any time, right from your phone or computer. That's laid-back-in-a-recliner easy.

MY CARE NAVIGATOR



Your appointments, booked for you.

It's as simple as calling 1-888-BLUE-428. We'll help you find the in-network doctor you need and reserve some space on their calendar for a checkup. Which means less on-hold music for you.

BLUES ON CALL



Answers from a health pro, 24/7.

Medical concerns during off hours? Just call 1-888-BLUE-428 to get guidance from a registered nurse or a health coach any time and put your worries to bed.

SELF-SERVICE RESOURCES



Your entire plan at your fingertips.

No more searching for old files or waiting on snail mail. Your digital ID card, care-finding tools, deductible progress, and claims status are all available online.

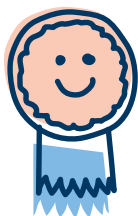
CARE COST ESTIMATOR



Know what you'll owe for care.

Before making an appointment for a test, scan, or procedure, use our Care Cost Estimator to help estimate your bill in advance.

WELLNESS



Personalized support for health goals.

Looking to lose weight? Quit smoking? Be more active?

Get guidance based on your lifestyle, trackers to measure your progress, and resources like Sharecare® to make healthy choices and keep you motivated.

Our friends in the legal department asked us to include this.

Enjoy all the nitty gritty details.

Health benefits or health benefit administration may be provided by or through Highmark Blue Cross Blue Shield, Highmark Choice Company, First Priority Health or First Priority Life, all of which are independent licensees of the Blue Cross Blue Shield Association.

All references to “Highmark” in this communication are references to Highmark Inc., an independent licensee of the Blue Cross Blue Shield Association, and/or to one or more of its affiliated Blue companies.

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

My Care NavigatorSM is a service mark of Highmark Inc.

Sharecare is a registered trademark of Sharecare, LLC., an independent and separate company that provides a consumer care engagement platform for Highmark members. Sharecare is solely responsible for its programs and services, which are not a substitute for professional medical advice, diagnosis or treatment. Sharecare does not endorse any specific product service or treatment. Health care plans and the benefits thereunder are subject to the terms of the applicable benefit agreement.

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 need these services, contact the Civil Rights Coordinator.

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 for Civil Rights Complaint Portal, available at <https://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
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.
If you speak English, language assistance services, free of charge, are available to you. Call 1-800-876-7639.

Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al 1-800-876-7639.

如果您说中文，可向您提供免费语言协助服务。
請致電 1-800-876-7639。

Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số 1-800-876-7639.

한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다.
1-800-876-7639 로 전화.

Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyonang tulong sa wika. Tumawag sa 1-800-876-7639.

Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Звоните 1-800-876-7639.

إذا كنت تتحدث اللغة العربية، فهناك خدمات المساعدة في اللغة المجانية متاحة لك. اتصل على الرقم 1-800-876-7639 .

Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan 1-800-876-7639.

Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez au 1-800-876-7639.

Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń 1-800-876-7639.

Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para 1-800-876-7639.

Se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Chiamare l'1-800-876-7639.

Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie 1-800-876-7639.

日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。 1-800-876-7639 を呼び出します。

اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان رایگان با تماس با شماره 1-800-876-7639 .

