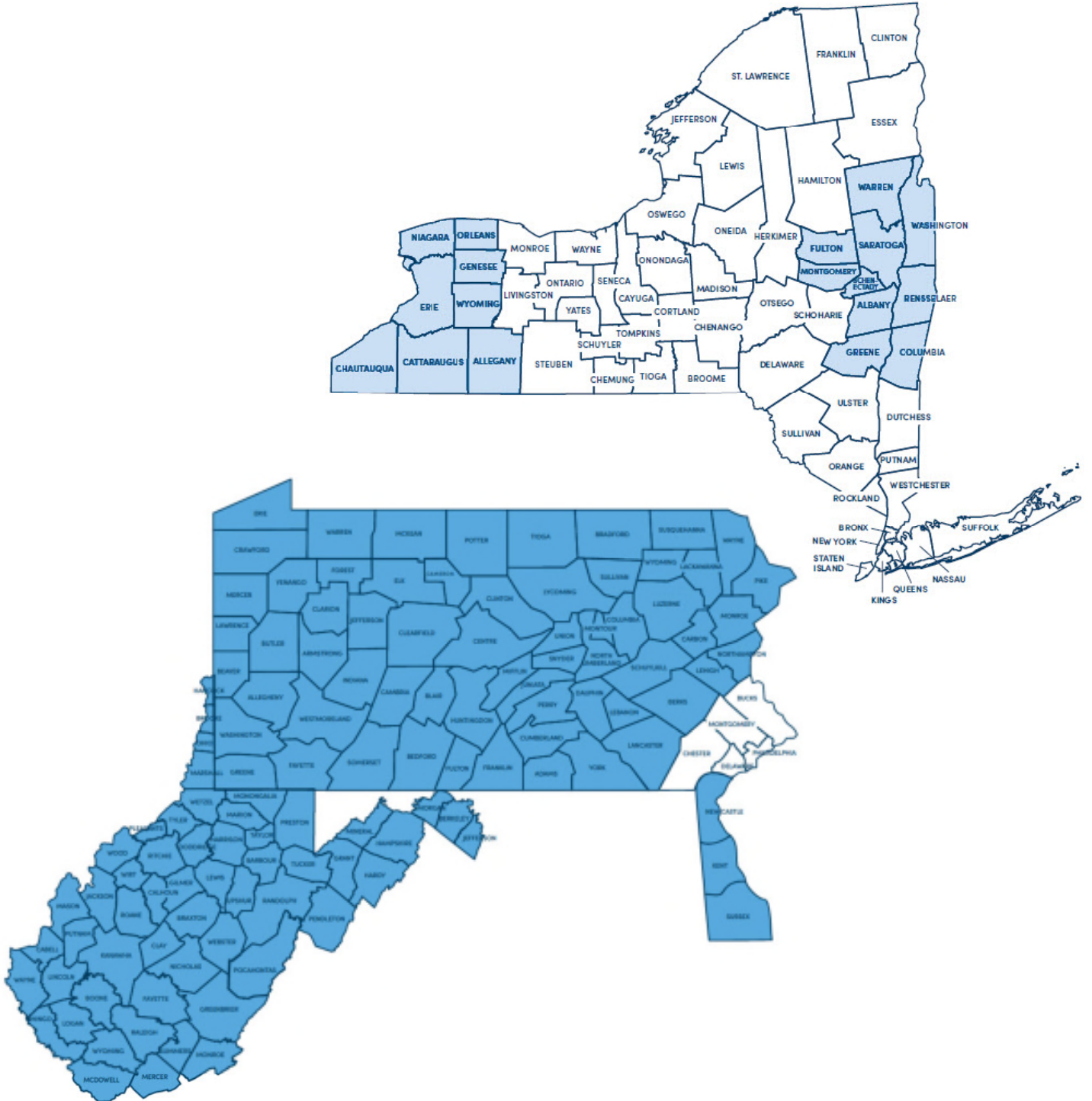


2024

Freedom Blue PPO Valor



Agent Training Only: Not Approved Marketing Collateral

FEATURED PRODUCT

Benefits	Freedom Blue PPO Valor - PA, WV, DE	Freedom Blue PPO Valor - NY
Monthly Premium	\$0 (\$60 Part B Giveback)	\$0 (\$50 Part B Giveback)
Out-of-Pocket Max	Network: \$6,000	Network: \$6,700
Inpatient Hospital	\$275/admit IN; \$395/admit OON	\$290 per day for days 1-7, \$2,030 OOP Max per year IN; 50% Coinsurance OON
PCP Office Visit	\$0 Copay IN; \$0 Copay OON	\$0 Copay IN; 50% Coinsurance OON
Specialist Office Visit	\$10 Copay IN; \$10 Copay OON	\$35 Copay INN; 50% Coinsurance OON
Lab/Diagnostic Tests	Office/Lab: \$0 Copay IN; \$35 Copay OON Outpatient: \$0 Copay IN; \$35 Copay OON	Outpatient Diagnostic Procedures / Tests: \$45 Copay IN; 50% Coinsurance OON Outpatient Lab Services: \$0 Copay IN; 50% Coinsurance OON
X-Rays	\$20 Copay IN; \$35 Copay OON	\$45 Copay IN; 50% Coinsurance OON
Advanced Imaging	\$225 Copay IN; \$325 Copay OON	\$150 Copay IN; 50% Coinsurance OON
Outpatient Surgery	ASC: \$195 Copay IN; \$325 Copay OON Facility: \$245 Copay IN; \$375 Copay OON	ASC: \$225 Copay IN; 50% Coinsurance OON Facility: \$325 Copay IN; 50% Coinsurance OON
Routine Dental	Office Visit: \$0 Copay IN; 30% Coinsurance OON (1 Every Six Months) X-ray: \$0 Copay IN; 30% Coinsurance OON (1 Every Year)	Office Visit: \$0 Copay IN/OON X-ray: \$0 Copay IN/OON
Comprehensive Dental	Restorative Services, Endodontics, Prosthodontics, Other Oral/Maxillofacial Surgery, Extractions: 50% Coinsurance with a maximum \$3000 Allowance IN/OON (WV: \$2000). See EOC for benefit limits.	Restorative Services, Endodontics, Other Oral/Maxillofacial Surgery, Extractions: 50% Coinsurance with a maximum \$2000 Allowance IN/OON. See EOC for benefit limits.
Routine Hearing	\$10 Copay IN; \$10 Copay OON (1 Every Year); 2 Hearing Aids Every year; TruHearing Advanced - \$699 copay; TruHearing Premium - \$999 copay IN; \$500 allowance OON	\$45 Copay IN; \$45 Copay OON; 2 Hearing Aids Every year; TruHearing Advanced - \$699 copay; TruHearing Premium - \$999 copay IN
Routine Chiropractic	\$15 Copay IN; \$35 Copay OON (8 visits)	\$15 Copay IN (6 visits per plan year); 50% Coinsurance OON
Routine Podiatry	\$10 Copay IN; \$10 Copay OON (10 visits)	\$35 Copay IN; 50% Coinsurance OON
Fitness	Covered in Full IN; 50% Coinsurance after satisfying a \$500 Deductible OON	Covered in Full IN; 50% Coinsurance after satisfying a \$500 Deductible OON
Over-the-Counter	\$100 Allowance Once Per Quarter	\$25 Allowance Once Per Quarter
PART D DRUGS		
Formulary	Not Covered	Not Covered
Initial Coverage at Retail Locations (up to 31 days supply)	Not Covered	Not Covered
	Not Covered	Not Covered

Confidential & Proprietary - For Agent Use Only

Why Buy Blue?

A \$0 premium plan that's great for Veterans or other Medicare beneficiaries that have prescription coverage elsewhere!

In Pennsylvania, West Virginia, and Delaware:

- \$60 monthly Part B Premium Giveback
- \$5 outpatient mental health copay IN
- \$15 physical therapy copay IN
- \$100 quarterly allowance for over-the-counter **BRAND NAME** and generic items
- Dental Office Visit benefit now includes **fluoride treatment**
- Generous comprehensive dental coverage including dentures, fillings, extractions, crowns, root canals and more

In Western and Northeastern New York:

- \$50 monthly Part B Premium Giveback
- \$15 physical therapy copay IN
- \$25 quarterly allowance for over-the-counter **BRAND NAME** and generic items
- Dental Office Visit benefit now includes **fluoride treatment**
- \$2000 comprehensive dental coverage including dentures, fillings, extractions, crowns, root canals and more

Building High-Performing Provider Networks

As a member of the Blue Cross Blue Shield Association, Highmark's network is truly unique because of our balance of broad scale and market depth, combined with new value-based programs that align provider incentives to improve quality and control costs.

One of America's leading health insurance organizations and an independent licensee of the Blue Cross Blue Shield Association, Highmark Inc. (the Health Plan) and its affiliated health plans (collectively, the Health Plans) work passionately to deliver high-quality, accessible, understandable, and affordable experiences, outcomes, and solutions to customers. As the fourth-largest overall Blue Cross Blue Shield-affiliated organization, Highmark Inc. and its Blue-branded affiliates proudly cover the insurance needs of more than 6 million members in Pennsylvania, Delaware and West Virginia, along with Western and Northeastern New York.

Our **mission** is to create a remarkable health experience, freeing people to be their best.

Our **vision** is a world where everyone embraces health.

Our **goal** is to reinvent health. We will achieve that through Living Health, a new model for health care.



Emergency care is always covered at the in-network benefit level at any hospital.