




2024 Northeastern New York Regional Plan Highlights



Featured Plan Options	
Freedom Basic PPO	
Freedom Nation PPO	



Agent Training Only: Not Approved Marketing Collateral

FEATURED PRODUCTS

Benefits	Freedom Basic PPO	Freedom Nation PPO
Monthly Premium	\$0 (\$57 Part B Giveback)	\$0 (\$8 Part B Giveback)
Out-of-Pocket Max	\$8,300	\$6,750 IN; N/A OON
Inpatient Hospital	\$400 per day (days 1-5) IN; 50% per stay OON	\$375 per day (days 1-5) IN; 50% per stay OON
PCP Office Visit	\$0/\$10 Copay IN; 50% Coinsurance OON	\$0 Copay IN; 40% Coinsurance OON
Specialist Office Visit	\$40 Copay INN; 50% Coinsurance OON	\$30 Copay INN; 40% Coinsurance OON
Lab/Diagnostic Tests	Outpatient Diagnostic Procedures / Tests: \$50 Copay IN; 50% Coinsurance OON Outpatient Lab Services: \$10 Copay IN/OON	Outpatient Diagnostic Procedures / Tests: \$50 Copay IN; 50% Coinsurance OON Outpatient Lab Services: \$5 Copay IN/OON
X-Rays	\$50 Copay IN; 50% Coinsurance OON	\$50 Copay IN; 50% Coinsurance OON
Advanced Imaging	\$200 Copay IN; 50% Coinsurance OON	\$200 Copay IN; 50% Coinsurance OON
Outpatient Surgery	ASC: \$425 Copay IN; 50% Coinsurance OON Facility: \$475 Copay IN; 50% Coinsurance OON	ASC: \$225 Copay IN; 50% Coinsurance OON Facility: \$325 Copay IN; 50% Coinsurance OON
Routine Dental	Office Visit: \$20 Copay X-ray: \$20 Copay (max 2/yr)	Office Visit: \$0 Copay IN/OON X-ray: \$0 Copay IN/OON
Comprehensive Dental	Restorative Services, Endodontics, Other Oral/Maxillofacial Surgery, Extractions: 50% Coinsurance with a maximum \$1000 Allowance IN/OON. 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	Not Covered	\$45 Copay; 2 Hearing Aids Every year; TruHearing Advanced - \$699 copay; TruHearing Premium - \$999 copay
Routine Chiropractic	\$15 Copay IN (3 visits); 50% Coinsurance OON (3 visits)	\$15 Copay IN (6 visits); 50% Coinsurance OON (6 visits)
Routine Podiatry	\$40 Copay IN; 50% Coinsurance OON	\$30 Copay IN; 40% 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	Not Covered	\$25 Allowance Once Per Quarter IN
PART D DRUGS		
Initial Coverage at Retail Locations (up to 31 days supply)	Preferred Retail: Tier 1: \$0, Tier 2: \$14, Tier 3: \$42, Tier 4: \$94, Tier 5: 27% IN/OON	Preferred Retail: Tier 1: \$0, Tier 2: \$8, Tier 3: \$42, Tier 4: \$94, Tier 5: 30% IN/OON
	Non-preferred Retail: Tier 1: \$7, Tier 2: \$19, Tier 3: \$47, Tier 4: \$100, Tier 5: 27% IN/OON	Non-preferred Retail: Tier 1: \$5, Tier 2: \$17, Tier 3: \$47, Tier 4: \$100, Tier 5: 30% IN/OON

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Why Buy Blue?

- Generous dental allowances and additional comprehensive services covered
- Dental Office Visit benefit now includes fluoride treatment for all featured products
- PPO plans include Blue Card access to all Blue Cross Blue Shield Medicare Advantage PPO networks throughout the country

Freedom Basic PPO

- \$0 plan with \$57 monthly Part B Giveback for those who desire strong core medical benefits
- Now with \$0 T1 copay

Freedom Nation PPO

- \$0 plan now includes \$8 T2 copay and lower Rx deductible T4-T5
- \$2000 dental allowance with 50% comprehensive coinsurance for services including periodontics and crowns
- \$25 OTC allowance per quarter includes both Generic and Brand Name items

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.

In Northeastern New York, our provider network includes:

Albany County

Albany Medical Center Hospital
Albany Medical Center Hospital South
Clinical Campus
Samaritan Hospital - Albany Memorial
Campus
St. Peter’s Hospital

Columbia County

Columbia Memorial Hospital

Franklin County

Alice Hyde Medical Center

Fulton County

Nathan Littauer Hospital

Herkimer County

Little Falls Hospital

Montgomery County

St. Mary’s Healthcare
St. Mary’s Hospital Memorial Campus

Rensselaer County

Samaritan Hospital

Saratoga County

Saratoga Hospital

Schenectady County

Bellevue Woman’s Care Center of Ellis Hospital
Ellis Hospital
Sunnyview Hospital

Schoharie County

Cobleskill Regional Hospital

Ulster County

HealthAlliance Mary’s Avenue Campus

Warren County

Glen Falls Hospital

New York PPO Plans



New York HMO Plans



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