2020 Community Blue Medicare PPO Summary of Benefits

Residents of the following counties: Allegheny, Beaver, Butler, Greene, Fayette, Washington, Westmoreland, **please click here.**

Residents of the following counties: Armstrong, Bedford, Cambria, Cameron, Clarion, Clearfield, Elk, Huntingdon, Indiana, Jefferson, Somerset, **please click here.**

Residents of the following counties: Crawford, Erie, Forest, Lawrence, McKean, Mercer, Potter, Venango, Warren, **please click here.**

HIGHMARK

WESTERN PENNSYLVANIA

Community Blue Medicare PPO

Summary of Benefits

January 1, 2020 to December 31, 2020

The service area for these plans includes the following counties:

Allegheny, Beaver, Butler, Greene, Fayette, Washington, Westmoreland

To enroll in the following plans, you need to be entitled to Medicare Part A, enrolled in Medicare Part B, and live in one of the above listed counties.

To contact us about Community Blue Medicare PPO , call 1-866-687-3182 (TTY users call 711), 8:00 a.m. to 8:00 p.m., seven days a week. Or visit medicare.highmark.com.

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How to Find a Provider or Pharmacy

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You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, **medicare.highmark.com.** Or, call us and we'll send you a copy of the formulary.

More About Original Medicare

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at **www.medicare.gov** or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Out-Of-Network Benefit

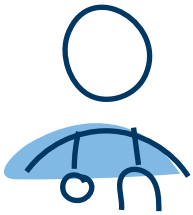
The Out-Of-Network (OON) benefit provides "out-of-network" coverage. You may see out-of-network providers as long as the services are covered benefits and medically necessary. You may pay more for services than you would if you used a "network provider."

Blues On Call℠

Answers from a health pro, 24/7.

Travel Benefits (PPO)

Coverage that travels with you.



Telemedicine

Face-to-face with a doctor, 24/7.

Highmark House Call

Once-a-year in-home health review.

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Western Pennsylvania

	Community Blue Medicare PPO Distinct
Premium	$35
Deductible	$0
Max Out-Of-Pocket	$5,900 IN; $10,000 Catastrophic
Inpatient Hospital Stay	$275 Copay Per Admit IN*; $350 Copay Per Admit OON
Outpatient Hospital Coverage	ASC[1]: $200 Copay IN*; $325 Copay OON Facility: $250 Copay IN*; $325 Copay OON
Doctor Office Visit	PCP: $0 Copay IN; $0 Copay OON Specialist: $30 Copay IN; $30 Copay OON
Preventive/ Screening	Covered in Full (Office visit Copay may apply) IN/OON
Emergency Room	$90 Copay IN/OON
Urgently Needed Services	$50 Copay IN/OON
Lab & Diagnostic Tests	Office/Lab: $0 Copay IN*; $35 Copay OON Outpatient: $25 Copay IN*; $35 Copay OON
X-Rays/ Advanced Imaging	X-ray: $30 Copay IN*; $40 Copay OON Advanced Imaging: $225 Copay IN*; $325 Copay OON
Hearing Services	Medicare Covered: $30 Copay IN; $30 Copay OON. Routine: $30 Copay IN; $30 Copay OON (1 Per Year). TruHearing Advanced: $699 Copay; TruHearing Premium: $999 Copay (2 Aids Every Year IN); $500 Allowance OON (Per Year)
Dental Services	Medicare Covered: $30 Copay IN; $30 Copay OON. Office Visit: $15 Copay IN; 30% Coinsurance OON (1 Per Six Months). X-Rays: $15 Copay IN; 30% Coinsurance OON (1 Per Year). Comprehensive: 50% Coinsurance with a maximum $750 allowance IN/OON (Per Year)
Vision Services	Medicare Covered: $30 Copay IN; $30 Copay OON. Routine: $0 Copay IN; $50 Copay OON (1 Per Year). Standard eyeglass lenses and frames or contact lenses are covered in full. IN/OON: A $150 benefit maximum applies to non-standard frames or a $150 benefit maximum for specialty contact lenses per year. $200 benefit maximum for post cataract eyewear (once per operated eye).
Mental Health Services	Inpatient: $425/day Copay (days 1-3), $0/day Copay (days 4-90) IN*; $475/day Copay (days 1-3), $0/day Copay (days 4-90) OON Outpatient: $40 Copay IN*; $50 Copay OON
Skilled Nursing Facility	$0/day Copay (days 1-20); $178/day Copay (days 21-100) IN*; 30% Coinsurance OON
Physical Therapy	$25 Copay IN*; $40 Copay OON
Ambulance (per one-way trip)	Emergent/Non-Emergent: $250 Copay IN**; Non-Emergent: 30% Coinsurance OON
Transportation	$0 Copay IN*; 30% Coinsurance OON
Part B Drugs	20% Coinsurance IN*; 30% Coinsurance OON
OTC	$25 Allowance Once Per Quarter IN/OON
Routine Podiatry	$30 Copay IN; $30 Copay OON (4 Visits Per Year)
Durable Medical Equipment	20% Coinsurance IN*; 30% Coinsurance OON
Fitness Benefit	Covered in Full IN; 50% Coinsurance after satisfying a $500 Deductible OON
Formulary	Performance

*Indicates a service that requires prior authorization.
**Indicates a service that requires prior authorization for non-emergent trips.

[1]ASC=Ambulatory Surgery Center

Community Blue Medicare PPO Distinct

DRUG

You pay the following until your total yearly drug costs reach $4,020.
Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

Initial Coverage

Standard Retail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$7 Copay	$21 Copay
Tier 2 (Generic)	$20 Copay	$60 Copay
Tier 3 (Preferred Brand)	$47 Copay	$141 Copay
Tier 4 (Non-Preferred Drug)	$100 Copay	$300 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Standard Mail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$21 Copay	$21 Copay
Tier 2 (Generic)	$60 Copay	$60 Copay
Tier 3 (Preferred Brand)	$141 Copay	$141 Copay
Tier 4 (Non-Preferred Drug)	$300 Copay	$300 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Preferred Retail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$0 Copay	$0 Copay
Tier 2 (Generic)	$9 Copay	$27 Copay
Tier 3 (Preferred Brand)	$47 Copay	$141 Copay
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Preferred Mail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$0 Copay	$0 Copay
Tier 2 (Generic)	$27 Copay	$27 Copay
Tier 3 (Preferred Brand)	$120 Copay	$120 Copay
Tier 4 (Non-Preferred Drug)	$280 Copay	$280 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Coverage Gap

The coverage gap begins after the yearly drug cost (including what our plan has paid and what you have paid) reaches $4,020. After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total $6,350, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Generics (25% Coinsurance) Brand (25% Coinsurance including 70% discount)

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches $6,350, you pay the greater of: 5% of the cost, or $3.60 Copay for generics and a $8.95 Copay for all other drugs.

Greater of: 5% or $3.60 Generic / Preferred Multi-Source or $8.95 for all others

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.

Highmark Senior Health Company is a PPO plan with a Medicare contract. Enrollment in Highmark Senior Health Company depends on contract renewal. Highmark Blue Cross Blue Shield and Highmark Senior Health Company are independent licensees of the Blue Cross and Blue Shield Association.

Out-of-network/non-contracted providers are under no obligation to treat Community Blue Medicare PPO members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

This information is not a complete description of benefits. Call 1-866-687-3182 (TTY users may call 711) for more information. SilverSneakers is a registered mark of Tivity Health Inc. Tivity Health Inc., is a separate company that administers the SilverSneakers program. TruHearing is a registered trademark of TruHearing, Inc.

HIGHMARK

WESTERN PENNSYLVANIA

Community Blue Medicare PPO

Summary of Benefits

January 1, 2020 to December 31, 2020

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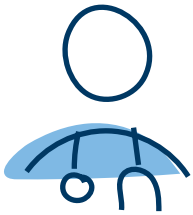

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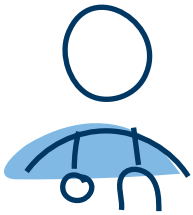

Telemedicine

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Highmark House Call

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Western Pennsylvania

	Community Blue Medicare PPO Signature
Premium	$0
Part B Premium Reduction	$3
Deductible	$0
Max Out-Of-Pocket	$5,750 IN; $10,000 Catastrophic
Inpatient Hospital Stay	$275 Copay Per Admit IN*; $325 Copay Per Admit OON
Outpatient Hospital Coverage	ASC[1]: $175 Copay IN*; $350 Copay OON Facility: $250 Copay IN*; $350 Copay OON
Doctor Office Visit	PCP: $0 Copay IN; $0 Copay OON Specialist: $30 Copay IN; $30 Copay OON
Preventive/ Screening	Covered in Full (Office visit Copay may apply) IN/OON
Emergency Room	$90 Copay IN/OON
Urgently Needed Services	$50 Copay IN/OON
Lab & Diagnostic Tests	Office/Lab: $0 Copay IN*; $35 Copay OON Outpatient: $25 Copay IN*; $35 Copay OON
X-Rays/ Advanced Imaging	X-ray: $20 Copay IN*; $35 Copay OON Advanced Imaging: $250 Copay IN*; $300 Copay OON
Hearing Services	Medicare Covered: $30 Copay IN; $30 Copay OON. Routine: $30 Copay IN; $30 Copay OON (1 Per Year). TruHearing Advanced: $699 Copay; TruHearing Premium: $999 Copay (2 Aids Every Year IN); $500 Allowance OON (Per Year)
Dental Services	Medicare Covered: $30 Copay IN; $30 Copay OON. Office Visit: $15 Copay IN; 30% Coinsurance OON (1 Per Six Months). X-Rays: $15 Copay IN; 30% Coinsurance OON (1 Per Year). Comprehensive: 50% Coinsurance with a maximum $750 allowance IN/OON (Per Year)
Vision Services	Medicare Covered: $30 Copay IN; $30 Copay OON. Routine: $0 Copay IN; $50 Copay OON (1 Per Year). Standard eyeglass lenses and frames or contact lenses are covered in full. IN/OON: A $150 benefit maximum applies to non-standard frames or a $150 benefit maximum for specialty contact lenses per year. $200 benefit maximum for post cataract eyewear (once per operated eye).
Mental Health Services	Inpatient: $425/day Copay (days 1-3), $0/day Copay (days 4-90) IN*; $500/day Copay (days 1-3), $0/day Copay (days 4-90) OON Outpatient: $40 Copay IN*; $60 Copay OON
Skilled Nursing Facility	$0/day Copay (days 1-20); $178/day Copay (days 21-100) IN*; 30% Coinsurance OON
Physical Therapy	$30 Copay IN*; $50 Copay OON
Ambulance (per one-way trip)	Emergent/Non-Emergent: $275 Copay IN**; Non-Emergent: 30% Coinsurance OON
Transportation	$0 Copay IN*; 30% Coinsurance OON
Part B Drugs	20% Coinsurance IN*; 30% Coinsurance OON
OTC	$25 Allowance Once Per Quarter IN/OON
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$35
$0
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ASC[1]: $150 Copay IN*; $325 Copay OON Facility: $225 Copay IN*; $325 Copay OON
PCP: $0 Copay IN; $0 Copay OON Specialist: $25 Copay IN; $25 Copay OON
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Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$21 Copay	$21 Copay
Tier 2 (Generic)	$45 Copay	$45 Copay
Tier 3 (Preferred Brand)	$141 Copay	$141 Copay
Tier 4 (Non-Preferred Drug)	$300 Copay	$300 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Preferred Retail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$0 Copay	$0 Copay
Tier 2 (Generic)	$5 Copay	$15 Copay
Tier 3 (Preferred Brand)	$47 Copay	$141 Copay
Tier 4 (Non-Preferred Drug)	$100 Copay	$300 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Preferred Mail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$0 Copay	$0 Copay
Tier 2 (Generic)	$12 Copay	$12 Copay
Tier 3 (Preferred Brand)	$120 Copay	$120 Copay
Tier 4 (Non-Preferred Drug)	$275 Copay	$275 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Coverage Gap

The coverage gap begins after the yearly drug cost (including what our plan has paid and what you have paid) reaches $4,020. After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total $6,350, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Generics (25% Coinsurance) Brand (25% Coinsurance including 70% discount)

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches $6,350, you pay the greater of: 5% of the cost, or $3.60 Copay for generics and a $8.95 Copay for all other drugs.

Greater of: 5% or $3.60 Generic / Preferred Multi-Source or $8.95 for all others

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.

Community Blue Medicare PPO Distinct

DRUG

You pay the following until your total yearly drug costs reach $4,020.
Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

Initial Coverage

Standard Retail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$7 Copay	$21 Copay
Tier 2 (Generic)	$20 Copay	$60 Copay
Tier 3 (Preferred Brand)	$47 Copay	$141 Copay
Tier 4 (Non-Preferred Drug)	$100 Copay	$300 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Standard Mail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$21 Copay	$21 Copay
Tier 2 (Generic)	$60 Copay	$60 Copay
Tier 3 (Preferred Brand)	$141 Copay	$141 Copay
Tier 4 (Non-Preferred Drug)	$300 Copay	$300 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Preferred Retail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$0 Copay	$0 Copay
Tier 2 (Generic)	$9 Copay	$27 Copay
Tier 3 (Preferred Brand)	$47 Copay	$141 Copay
Tier 4 (Non-Preferred Drug)	$100 Copay	$300 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Preferred Mail Cost-Sharing

Tier	31 Day Supply	90 Day Supply
Tier 1 (Preferred Generic)	$0 Copay	$0 Copay
Tier 2 (Generic)	$27 Copay	$27 Copay
Tier 3 (Preferred Brand)	$120 Copay	$120 Copay
Tier 4 (Non-Preferred Drug)	$280 Copay	$280 Copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered

Coverage Gap

The coverage gap begins after the yearly drug cost (including what our plan has paid and what you have paid) reaches $4,020. After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total $6,350, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Generics (25% Coinsurance) Brand (25% Coinsurance including 70% discount)

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches $6,350, you pay the greater of: 5% of the cost, or $3.60 Copay for generics and a $8.95 Copay for all other drugs.

Greater of: 5% or $3.60 Generic / Preferred Multi-Source or $8.95 for all others

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.

Highmark Senior Health Company is a PPO plan with a Medicare contract. Enrollment in Highmark Senior Health Company depends on contract renewal. Highmark Blue Cross Blue Shield and Highmark Senior Health Company are independent licensees of the Blue Cross and Blue Shield Association.

Out-of-network/non-contracted providers are under no obligation to treat Community Blue Medicare PPO members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

This information is not a complete description of benefits. Call 1-866-687-3182 (TTY users may call 711) for more information.

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