



Subject: Important Plan Changes Oklahoma Small Group 2023

Dear Group Administrator:

On your plan renewal date, there will be some changes to the benefits offered in your current plans, such as prescription drug formulary changes.

Included with this letter is a list of all Blue Cross and Blue Shield of Oklahoma small group plans and their benefit level changes.

Your next steps:

- Find the seven-digit plan ID for your current plan(s), in the "Current Health Plans" section of your renewal exhibit
- Use that seven-digit plan ID to find your group's benefit changes in the "Plan Changes" document

If you would like to keep your current plan(s) at renewal, nothing else is needed. Your plan(s) will continue with no interruption. If you would like to make a change, contact your broker or call us with questions. A Benefit Program Application Amendment must be completed and returned to us for any changes to your group's coverage.

Our goal is to serve your health care coverage needs through all of life's changes. If you have any questions, our team stands ready to help.

Sincerely,

Blue Cross and Blue Shield of Oklahoma

Blue Cross and Blue Shield of Oklahoma

2023 Affordable Care Act (ACA)/Metallic Plans

Small Group (2-50)

To find your renewal group's 2023 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or 7-character plan ID in the search field and press enter.

For the following plans, there are only updates to the 2023 Preferred Pharmacy Network and changes to the 2023 Health Insurance Drug List:

Blue Advantage Bronze PPO 106; B730ADT
Blue Advantage Bronze PPO 130; B8K0ADT
Blue Advantage Gold PPO 112; G746ADT
Blue Advantage Platinum PPO 101; P710ADT
Blue Advantage Platinum PPO 116; P8E1ADT
Blue Advantage Platinum PPO 118; P8J6ADT
Blue Advantage Silver PPO 114; S8K1ADT
Blue Advantage Silver PPO 120; S8J8ADT
Blue Advantage Silver PPO 121; S8J4ADT
Blue Advantage Silver PPO 128; S8K2ADT
Blue Advantage Silver PPO 129; S8K9ADT
Blue Choice Bronze PPO 207; B730CHC
Blue Choice Platinum PPO 208; P8J1CHC
Blue Choice Silver PPO 209; S8J9CHC

Blue Options Bronze PPO 306; B710OPT
Blue Options Platinum PPO 311; P8J7OPT
Blue Options Silver PPO 312; S8J0OPT
Blue Preferred Bronze PPO 407; B730PFR
Blue Preferred Bronze PPO 428; B8K0PFR
Blue Preferred Gold PPO 412; G735PFR
Blue Preferred Platinum PPO 401; P710PFR
Blue Preferred Platinum PPO 416; P8E1PFR
Blue Preferred Platinum PPO 420; P8K4PFR
Blue Preferred Silver PPO 413; S8K1PFR
Blue Preferred Silver PPO 415; S701PFR
Blue Preferred Silver PPO 419; S8J5PFR
Blue Preferred Silver PPO 427; S8K9PFR
Blue Preferred Silver PPO 432; S8L1PFR

Blue Choice Gold PPO 201; G730CHC

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,000 from \$4,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$15,000 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Choice Gold PPO 202; G731CHC

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$4,500 from \$4,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$13,500 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Choice Gold PPO 203; G732CHC

In 2023, your in-network individual Deductible will change to \$3,000 from \$2,900. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$9,000 from \$8,700. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network individual Deductible will change to \$6,000 from \$5,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$18,000 from \$15,600. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Choice Silver PPO 204; S730CHC

In 2023, your in-network individual Deductible will change to \$4,250 from \$3,900. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$12,750 from \$11,700. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$9,100 from \$8,550. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$18,200 from \$17,100. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$8,500 from \$7,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$25,500 from \$23,400. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your Primary Care Provider office visit copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$65 from \$55. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Gold PPO 410; G733PFR

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$14,000 from \$13,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your Primary Care Provider office visit copayment will change to \$35 from \$30. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$55 from \$50. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$35 from \$30. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$35 from \$30. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Preferred Drug Cost Shares will change to \$10/\$20/\$50/\$100/\$150/\$250 from \$0/\$10/\$50/\$100/\$150/\$250. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Non-Preferred Drug Cost Shares will change to \$20/\$30/\$70/\$120/\$150/\$250 from \$10/\$20/\$70/\$120/\$150/\$250. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Gold PPO 402; G730PFR

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,000 from \$4,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$15,000 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Gold PPO 403; G731PFR

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$4,500 from \$4,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$13,500 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Silver PPO 405; S731PFR

In 2023, your in-network individual Deductible will change to \$4,250 from \$3,900. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$12,750 from \$11,700. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$9,100 from \$8,550. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$18,200 from \$17,100. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$8,500 from \$7,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$25,500 from \$23,400. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your Primary Care Provider office visit copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$65 from \$55. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Silver PPO 417; S8E1PFR

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$9,100 from \$7,900. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$18,200 from \$15,800. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Silver PPO 406; S732PFR

In 2023, your in-network individual Deductible will change to \$6,750 from \$6,600. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$13,500 from \$13,200. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$9,100 from \$8,550. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$18,200 from \$17,100. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$13,500 from \$13,200. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$27,000 from \$26,400. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your Primary Care Provider office visit copayment will change to \$30 from \$20. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$50 from \$40. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$30 from \$20. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$30 from \$20. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Gold PPO 418; G8J2PFR

In 2023, your in-network individual Deductible will change to \$3,000 from \$2,900. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$9,000 from \$8,700. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Gold PPO 119; G8J3ADT

In 2023, your in-network individual Deductible will change to \$3,000 from \$2,900. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$9,000 from \$8,700. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Gold PPO 108; G743ADT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$6,000 from \$5,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$12,000 from \$11,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Gold PPO 109; G744ADT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$14,000 from \$13,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your Primary Care Provider office visit copayment will change to \$35 from \$30. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$55 from \$50. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$35 from \$30. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$35 from \$30. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Preferred Drug Cost Shares will change to \$10/\$20/\$50/\$100/\$150/\$250 from \$0/\$10/\$50/\$100/\$150/\$250. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Non-Preferred Drug Cost Shares will change to \$20/\$30/\$70/\$120/\$150/\$250 from \$10/\$20/\$70/\$120/\$150/\$250. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Gold PPO 102; G740ADT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,000 from \$4,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$15,000 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Gold PPO 110; G745ADT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$4,500 from \$4,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$13,500 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Silver PPO 115; S702ADT

In 2023, your in-network individual Deductible will change to \$3,250 from \$3,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$9,750 from \$9,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$14,000 from \$13,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$6,500 from \$6,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$19,500 from \$18,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Silver PPO 104; S730ADT

In 2023, your in-network individual Deductible will change to \$4,250 from \$3,900. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$12,750 from \$11,700. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$9,100 from \$8,550. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$18,200 from \$17,100. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$8,500 from \$7,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$25,500 from \$23,400. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your Primary Care Provider office visit copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$65 from \$55. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$45 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Silver PPO 117; S8E1ADT.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$9,100 from \$7,900. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$18,200 from \$15,800. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Silver PPO 105; S731ADT

In 2023, your in-network individual Deductible will change to \$6,750 from \$6,600. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$13,500 from \$13,200. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$9,100 from \$8,550. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$18,200 from \$17,100. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$13,500 from \$13,200. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$27,000 from \$26,400. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your Primary Care Provider office visit copayment will change to \$30 from \$20. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$50 from \$40. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$30 from \$20. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$30 from \$20. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Options Gold PPO 301; G720OPT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,000 BP / \$6,000 BC from \$4,500 BP / \$5,500 BC. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Options Gold PPO 302; G721OPT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,000 BP / \$6,500 BC from \$4,500 BP / \$6,000 BC. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Options Silver PPO 304; S710OPT

In 2023, your in-network individual Deductible will change to \$5,000 from \$4,600. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$15,000 from \$13,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$8,500 BP / \$8,700 BC from \$8,000 BP / \$8,550 BC. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$17,000 BP / \$17,400 BC from \$16,000 BP / \$17,100 BC. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$10,000 from \$9,200. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$30,000 from \$27,600. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your Imaging Services coinsurance will change to 70% BP / 60% BC from 80% BP / 70% BC. The coinsurance is the percentage of the cost that you must pay for a covered service. It applies after you meet your deductible.

In 2023, your Specialist Office Visit copayment will change to \$80 from \$75. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Plan coinsurance will change to 70% BP / 60% BC from 80% BP / 70% BC. The coinsurance is the percentage of the cost that you must pay for a covered service. It applies after you meet your deductible.

In 2023, your emergency room coinsurance will change to 70% from 80%. The coinsurance is the percentage of the cost that you must pay for a covered service. It applies after you meet your deductible.

In 2023, your in-network Facility Surgery coinsurance will change to 70% BP / 60% BC from 80% BP / 70% BC. The coinsurance is the percentage of the cost that you must pay for a covered service. It applies after you meet your deductible.

In 2023, your Facility lab services coinsurance will change to 70% BP / 60% BC from 80% BP / 70% BC. The coinsurance is the percentage of the cost that you must pay for a covered service. It applies after you meet your deductible.

In 2023, your Facility X-ray services coinsurance will change to 70% BP / 60% BC from 80% BP / 70% BC. The coinsurance is the percentage of the cost that you must pay for a covered service. It applies after you meet your deductible.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Options Silver PPO 310; S8E1OPT

In 2023, your in-network individual Deductible will change to \$4,900 from \$4,500. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$9,800 from \$9,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$4,900 BP / \$6,000 BC from \$4,500 BP / \$6,000 BC. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$9,800 BP / \$12,000 BC from \$9,000 BP / \$12,000 BC. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$9,800 from \$9,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$19,600 from \$18,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Platinum PPO 122; P8K1ADT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$2,000 from \$3,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$6,000 from \$9,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Gold PPO 123; G8K2ADT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,500 from \$5,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$16,500 from \$15,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Gold PPO 124; G8K3ADT

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,500 from \$5,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$16,500 from \$15,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your Primary Care Provider office visit copayment will change to \$40 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$60 from \$55. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$40 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$40 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Gold PPO 126; G8K6ADT

In 2023, your in-network individual Deductible will change to \$2,500 from \$3,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$7,500 from \$8,700. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$8,000 from \$8,700. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$16,000 from \$17,400. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$5,000 from \$6,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$15,000 from \$17,400. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your Emergency Room Services per occurrence fee will change to \$500 from \$400. This is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Silver PPO 131; S8K5ADT

In 2023, your in-network individual Deductible will change to \$3,250 from \$3,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$9,750 from \$9,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$14,000 from \$13,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$6,500 from \$6,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$19,500 from \$18,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Advantage Silver PPO 134; S8K8ADT

In 2023, your in-network individual Deductible will change to \$5,800 from \$6,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$11,600 from \$12,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,800 from \$6,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$11,600 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Out-of-Pocket Maximum will change to \$11,600 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network family Out-of-Pocket Maximum will change to \$23,200 from \$24,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$11,600 from \$12,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$23,200 from \$24,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Platinum PPO 421; P8K1PFR

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$2,000 from \$3,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$6,000 from \$9,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Gold PPO 422; G8K2PFR

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,500 from \$5,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$16,500 from \$15,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Gold PPO 423; G8K5PFR

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$6,000 from \$5,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$12,000 from \$16,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Gold PPO 424; G8K3PFR

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,500 from \$5,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$16,500 from \$15,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your Primary Care Provider office visit copayment will change to \$40 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Specialist Office Visit copayment will change to \$60 from \$55. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Virtual Visit copayment will change to \$40 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

In 2023, your Mental Health / Substance Usage copayment will change to \$40 from \$35. The copayment is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Gold PPO 426; G8K6PFR

In 2023, your in-network individual Deductible will change to \$2,500 from \$3,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$7,500 from \$8,700. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$8,000 from \$8,700. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$16,000 from \$17,400. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$5,000 from \$6,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$15,000 from \$17,400. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your Emergency Room Services per occurrence fee will change to \$500 from \$400. This is a fixed dollar amount you are required to pay for covered services at the time you receive care.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Silver PPO 429; S8K0PFR

In 2023, your in-network individual Deductible will change to \$3,250 from \$3,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$9,750 from \$9,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$14,000 from \$13,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$6,500 from \$6,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$19,500 from \$18,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Silver PPO 430; S8K5PFR

In 2023, your in-network individual Deductible will change to \$3,250 from \$3,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$9,750 from \$9,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,500. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$14,000 from \$13,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$6,500 from \$6,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$19,500 from \$18,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.

Blue Preferred Silver PPO 433; S8K8PFR

In 2023, your in-network individual Deductible will change to \$5,800 from \$6,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023 your in-network family Deductible will change to \$11,600 from \$12,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your in-network individual Out-of-Pocket Maximum will change to \$5,800 from \$6,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your in-network family Out-of-Pocket Maximum will change to \$11,600 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Out-of-Pocket Maximum will change to \$11,600 from \$12,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network family Out-of-Pocket Maximum will change to \$23,200 from \$24,000. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

In 2023, your out-of-network individual Deductible will change to \$11,600 from \$12,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

In 2023, your out-of-network family Deductible will change to \$23,200 from \$24,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Updates to the 2023 Preferred Pharmacy Network.

Changes to the 2023 Health Insurance Drug List.