

Subject: Important Plan Changes Oklahoma Small Group 2026

Dear Group Administrator:

On your plan renewal date, there will be some changes to the benefits offered in your current plans.

Included with this letter is a list of all Blue Cross and Blue Shield of Oklahoma small group plans and their benefit level changes. Note: This is only a list of plans with benefit changes – not a list of all BCBSOK plans.

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

2026 Affordable Care Act (ACA)/Metallic Plans

Small Group (2-50)

To find your renewal group's 2026 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.

The following benefit changes will apply to all Small Group ACA plans in our product portfolio, not just ones listed on the following pages:

- Viscosupplements* will now be a contract exclusion and are no longer a covered benefit.
*Viscosupplement is a gel-like fluid called hyaluronic acid that is injected into the joint. Typically used for treatment of arthritis or osteoarthritis.
- Changes to the 2026 Health Insurance Drug List.
- Updates to the 2026 Preferred Pharmacy Network.

Blue Cross and Blue Shield of Oklahoma

2026 Affordable Care Act (ACA)/Metallic Plans

Small Group (2-50)

To find your renewal group's 2026 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.

Blue Advantage Gold PPO 136; G8M2ADT

- Your in-network individual Deductible will change to \$3,450 from \$3,350.
- Your in-network family Deductible will change to \$10,350 from \$10,050.
- Your in-network individual Out-of-Pocket Maximum will change to \$3,450 from \$3,350.
- Your in-network family Out-of-Pocket Maximum will change to \$10,350 from \$10,050.
- Your out-of-network individual Deductible will change to \$6,900 from \$6,700.
- Your out-of-network family Deductible will change to \$20,700 from \$20,100.
- Your out-of-network individual Out-of-Pocket Maximum will change to \$6,900 from \$6,700.
- Your out-of-network family Out-of-Pocket Maximum will change to \$20,700 from \$20,100.

Blue Advantage Silver PPO 105; S731ADT

- Your in-network individual Out-of-Pocket Maximum will change to \$10,000 from \$9,200.
- Your in-network family Out-of-Pocket Maximum will change to \$20,000 from \$18,400.

Blue Advantage Silver PPO 114; S8K1ADT

- Your in-network individual Out-of-Pocket Maximum will change to \$8,600 from \$8,400.
- Your in-network family Out-of-Pocket Maximum will change to \$17,200 from \$16,800.

Blue Advantage Gold PPO 119; G8J3ADT

- Your in-network individual Deductible will change to \$3,400 from \$3,300.
- Your in-network family Deductible will change to \$10,200 from \$9,900.
- Your in-network individual Out-of-Pocket Maximum will change to \$3,700 from \$3,600.
- Your in-network family Out-of-Pocket Maximum will change to \$11,100 from \$10,800.
- Your out-of-network individual Deductible will change to \$10,200 from \$9,900.
- Your out-of-network family Deductible will change to \$20,400 from \$20,000.

Blue Advantage Silver PPO 115; S702ADT

- Your in-network individual Deductible will change to \$3,400 from \$3,300.
- Your in-network family Deductible will change to \$10,200 from \$9,900.
- Your out-of-network individual Deductible will change to \$6,800 from \$6,600.
- Your out-of-network family Deductible will change to \$20,400 from \$19,800.

Blue Advantage Silver PPO 131; S8K5ADT

- Your in-network individual Deductible will change to \$3,400 from \$3,300.
- Your in-network family Deductible will change to \$10,200 from \$9,900.
- Your out-of-network individual Deductible will change to \$6,800 from \$6,600.
- Your out-of-network family Deductible will change to \$20,400 from \$19,800.

Blue Preferred Gold PPO 435; G8M2PFR

- Your in-network individual Deductible will change to \$3,450 from \$3,350.
- Your in-network family Deductible will change to \$10,350 from \$10,050.
- Your in-network individual Out-of-Pocket Maximum will change to \$3,450 from \$3,350.
- Your in-network family Out-of-Pocket Maximum will change to \$10,350 from \$10,050.
- Your out-of-network individual Deductible will change to \$6,900 from \$6,700.
- Your out-of-network family Deductible will change to \$20,700 from \$20,100.
- Your out-of-network individual Out-of-Pocket Maximum will change to \$6,900 from \$6,700.
- Your out-of-network family Out-of-Pocket Maximum will change to \$20,700 from \$20,100.

Blue Preferred Silver PPO 406; S732PFR

- Your in-network individual Out-of-Pocket Maximum will change to \$10,000 from \$9,200.
- Your in-network family Out-of-Pocket Maximum will change to \$20,000 from \$18,400.

Blue Preferred Silver PPO 413; S8K1PFR

- Your in-network individual Out-of-Pocket Maximum will change to \$8,600 from \$8,400.
- Your in-network family Out-of-Pocket Maximum will change to \$17,200 from \$16,800.

Blue Preferred Gold PPO 418; G8J2PFR

- Your in-network individual Deductible will change to \$3,400 from \$3,300.
- Your in-network family Deductible will change to \$10,200 from \$9,900.
- Your in-network individual Out-of-Pocket Maximum will change to \$3,700 from \$3,600.
- Your in-network family Out-of-Pocket Maximum will change to \$11,100 from \$10,800.
- Your out-of-network individual Deductible will change to \$10,200 from \$9,900.
- Your out-of-network family Deductible will change to \$20,400 from \$20,000.

Blue Cross and Blue Shield of Oklahoma

2026 Affordable Care Act (ACA)/Metallic Plans

Small Group (2-50)

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Blue Preferred Silver PPO 429; S8K0PFR

- Your in-network individual Deductible will change to \$3,400 from \$3,300.
- Your in-network family Deductible will change to \$10,200 from \$9,900.
- Your out-of-network individual Deductible will change to \$6,800 from \$6,600.
- Your out-of-network family Deductible will change to \$20,400 from \$19,800.

Blue Preferred Silver PPO 430; S8K5PFR

- Your in-network individual Deductible will change to \$3,400 from \$3,300.
- Your in-network family Deductible will change to \$10,200 from \$9,900.
- Your out-of-network individual Deductible will change to \$6,800 from \$6,600.
- Your out-of-network family Deductible will change to \$20,400 from \$19,800.

Blue Choice Gold PPO 203; G732CHC

- Your in-network individual Deductible will change to \$3,400 from \$3,300.
- Your in-network family Deductible will change to \$10,200 from \$9,900.
- Your out-of-network individual Deductible will change to \$6,800 from \$6,600.
- Your out-of-network family Deductible will change to \$20,400 from \$19,800.