



Blue Balance FundedSM

The Level-Funded Solution

GROUPS WITH 5-150 EMPLOYEES ENROLLED

January 1 through December 31, 2027

Blue Cross and Blue Shield of Texas offers Blue Balance Funded, an administrative and stop loss coverage suite of services that includes consistent monthly payments for employers.

New in 2027:

Expansion of Blue Balance Funded

Blue Balance Funded is now available to employers up to 150 employees. Groups with 51-150 enrolled employees will have access plans within the Blue Choice PPOSM, **Blue Premier AccessSM** HMO and **Blue EssentialsSM** HMO network.

Musculoskeletal Management with Hinge Health

Hinge is a digital musculoskeletal program available at no extra cost to the member and done in the comfort of the member's own home. It uses established, proven, non-surgical care guidelines in a coach- and physical-therapist-led program delivered remotely using mobile and computer guided technology.

Medication Savings

Medication Savings provides members with personalized drug cost savings opportunities, aligned with their benefits. It helps members navigate their medication journey, from understanding their benefits to identifying better actionable options across digital and clinical touchpoints. It surfaces savings opportunities, drives behavior change and connects members to lower cost options at the right time.

Omada

A personalized digital health program that helps prevent and manage chronic conditions like diabetes, hypertension and weight-related health risks through sustainable behavior change. It combines connected devices, real-time data insights and dedicated health coaching to deliver an engaging, multi-condition experience that adapts to each participant's needs.



The decision to self-insure is an important one and involves certain responsibilities on the employer's part.

To learn if Blue Balance Funded might be right for your groups, talk with your BCBSTX sales executive or account manager. Groups should also consult with their legal and tax advisers.

UnitySM Health Hub

Unity Health Hub, powered by Solera Health, brings an ecosystem of digital health solutions into one integrated, outcomes-driven experience. As a digital extension of your health network, Unity combines integrated virtual services with proprietary behavioral and acuity-based matching. Members enrolled under a Blue Choice PPO plan, are guided to the right solution, at the right time — eliminating unnecessary utilization and driving appropriate, high-value engagement. Unity offers a variety of programs for Digestive Health, Tobacco Cessation, Weight Management and Women's Health.

GO WellbeingSM

GO Wellbeing, powered by Sharecare, is a turnkey employee wellbeing solution driving year-round engagement through personalized content, wellness challenges and rewards. Members earn and redeem **GO Points** for participating in wellness activities.

Airrosti Flex

Airrosti Flex is a solution for members seeking evidence-based, minimally invasive treatment for acute musculoskeletal pain in the comfort of their home with health coaches and self-directed care plans. This solution aims to improve care pathway for musculoskeletal pain, reduce spend on unnecessary surgery and provide nation-wide access for members needing this type of care (myofascial release).

Cancer Services and Support

Offered as a solution to bridge the cancer care gap and support healthier outcomes, the Cancer Services and Support Hub is your employee's resource for cancer care navigation. The Hub will house all of the employee's benefits information, cancer program details and additional resources.

Behavioral Health Enhancements: Mental Health Hub, Increased Access and Crisis Support

Behavioral health support is part of all small group plans, including compassionate case management, utilization management, specialty programs and member and provider support. These established resources are designed to expand access to specialty care, enhance the member experience and support proactive outreach:

- **Mental Health Hub:** Digital one-stop-shop for mental health resources, including optional self-assessment to help members navigate recommended solutions and access behavioral health providers treating substance use disorders, pediatric mental illness, eating disorders, obsessive-compulsive disorders and more.
- **Risk Identification and Outreach:** Predictive analytics help identify at-risk members and enable clinician outreach to help prevent suicide and self-harm.
- **Mental Health Response Course:** Self-paced online training to recognize and respond to signs of mental health and substance use concerns.
- **Workplace Crisis Intervention:** Clinical support should a tragedy affecting an employee occur.

Blue Balance Funded features:

Predictable Monthly Payments¹

Blue Balance Funded's monthly invoice includes the employer cost for claims funding, administrative fees and stop loss premiums. For added convenience, BCBSTX manages all three with an online billing system available through Blue Access for EmployersSM.

Stop Loss Coverage

Stop loss insurance provides protection for covered claims costs resulting from individual and aggregate claims exceeding the predetermined stop loss levels.

Possible Credit

After the annual settlement, if the actual claims cost is less than the claims funding, groups will be eligible for a credit toward future monthly payments if the group remains covered under a Blue Balance Funded plan.

Blue Balance Funded provides a wide array of services and resources including:

- Claims adjudication
- Customer service for members
- Access to a network of contracting health care providers
- Pharmacy benefit management
- Virtual Visits by MDLIVE®
- Telehealth
- The **BlueCard®** program, which provides access to a nationwide network of providers
- Wellbeing Management integrated medical and behavioral health management programs
- **Blue InsightSM** reporting, an online analysis and reporting system which allows employers to identify claims costs and utilization trends using a wide variety of standard reports and profiles, providing opportunities to manage your benefits
- **Employee Assistance Program**, through which members have access to clinical therapy sessions; family, legal and financial counseling; and online guidance resources

1. The amount of the monthly payment may fluctuate depending on the number of enrolled employees. It is recalculated each year and is subject to change. Employers are solely responsible for taxes, fees, and obtaining and paying for their own accounting and legal services.

The decision to self-insure is an important one and involves certain responsibilities on the employer's part.

The Mental Health Hub is administered by NovaOne. NovaOne is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide member health platform and tools, mental health administration network and health information content for members with coverage through BCBSTX.

Flex is a product owned by Airrosti. Airrosti is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide back and joint pain resolution services for members with coverage through BCBSTX.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

GO Wellbeing and all associated digital programs and services are powered by Sharecare, Inc. Sharecare is contracted by Blue Cross and Blue Shield of Texas to deliver a select collection of lifestyle programs, tools and apps. GO Points Program Rules are subject to change without prior notice.

Omada is an independent company that provides diabetes and hypertension programs for Blue Cross and Blue Shield of Texas. Omada is solely responsible for the products and services that it provides.

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide an online musculoskeletal program for members with coverage through BCBSTX.

Unity and all associated digital and in-person health programs and services are managed by Solera Health, Inc. Solera Health is contracted by Blue Cross and Blue Shield of Texas to deliver a select collection of lifestyle programs, tools, and apps.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

BCBSTX 2027 Blue Balance Funded Group Product Portfolio																	
				Calendar Year Deductibles		Medical and RX Out-of-Pocket Expense		Coinsurance	Copays				Per Occurrence Deductibles			Pharmacy Benefits	
Plan Name	Plan ID	Aggregate/Embedded	Range of HSA Contribution	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	PCP/ Virtual Visits/ Telehealth Office Visit ¹	Specialist/ Telehealth Office Visit ¹	Urgent Care ¹	Imaging ^{1,2}	Emergency Room Per Occurrence Deductible ^{1,3}	Inpatient Per Occurrence Deductible ¹	OP Surgery Per Occurrence Deductible ¹	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Advantage HMO Basic SM (Available to Small Groups 5-50)																	
Blue Advantage HMO Basic A601	ATBAB601	Embedded	No	\$0/NA	\$0/NA	\$6,300/NA	\$12,600/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A602	ATBAB602	Embedded	No	\$500/NA	\$1,500/NA	\$1,500/NA	\$4,500/NA	100%/NA	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A501	ATBAB501	Embedded	No	\$1,000/NA	\$3,000/NA	\$3,000/NA	\$9,000/NA	80%/NA	\$0	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A502	ATBAB502	Embedded	No	\$1,000/NA	\$3,000/NA	\$5,000/NA	\$15,000/NA	80%/NA	\$0	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A603	ATBAB603	Embedded	No	\$1,000/NA	\$3,000/NA	\$3,000/NA	\$9,000/NA	100%/NA	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A303	ATBAB303	Embedded	No	\$1,500/NA	\$4,500/NA	\$4,500/NA	\$13,500/NA	80%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A604	ATBAB604	Embedded	No	\$1,500/NA	\$4,500/NA	\$4,500/NA	\$13,500/NA	100%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A605	ATBAB605	Embedded	No	\$2,000/NA	\$6,000/NA	\$6,000/NA	\$18,000/NA	80%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A606	ATBAB606	Embedded	No	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$20,300/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A708	ATBAB708	Embedded	No	\$2,500/NA	\$7,500/NA	\$5,500/NA	\$16,500/NA	80%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A306	ATBAB306	Embedded	No	\$3,000/NA	\$9,000/NA	\$7,350/NA	\$14,700/NA	70%/NA	\$50	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A401	ATBAB401	Embedded	No	\$3,000/NA	\$9,000/NA	\$6,000/NA	\$18,000/NA	70%/NA	\$0	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A607	ATBAB607	Embedded	No	\$3,000/NA	\$9,000/NA	\$9,000/NA	\$20,300/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A608	ATBAB608	Embedded	No	\$3,500/NA	\$10,500/NA	\$8,750/NA	\$20,300/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A609	ATBAB609	Embedded	No	\$3,500/NA	\$10,500/NA	\$8,750/NA	\$20,300/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A402	ATBAB402	Embedded	No	\$4,000/NA	\$12,000/NA	\$8,000/NA	\$16,000/NA	70%/NA	\$0	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A610	ATBAB610	Embedded	No	\$4,000/NA	\$12,000/NA	\$8,000/NA	\$20,300/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A611	ATBAB611	Embedded	No	\$4,000/NA	\$12,000/NA	\$8,000/NA	\$20,300/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A612	ATBAB612	Embedded	No	\$4,500/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A613	ATBAB613	Embedded	No	\$4,500/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A308	ATBAB308	Embedded	No	\$5,000/NA	\$14,700/NA	\$5,600/NA	\$14,700/NA	70%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A614	ATBAB614	Embedded	No	\$5,000/NA	\$10,000/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A615	ATBAB615	Embedded	No	\$5,000/NA	\$10,000/NA	\$8,150/NA	\$16,300/NA	100%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A616	ATBAB616	Embedded	No	\$6,000/NA	\$12,000/NA	\$8,000/NA	\$16,000/NA	80%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A617	ATBAB617	Embedded	No	\$6,000/NA	\$12,000/NA	\$8,000/NA	\$16,000/NA	100%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO Basic A618	ATBAB618	Embedded	No	\$7,000/NA	\$14,000/NA	\$7,900/NA	\$15,800/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

Notes:

Ded and Coins = Not Applicable

All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.

When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy. Members can find a preferred pharmacy at myprime.com. Preferred pharmacies include Walgreens, Walmart, Albertsons (including Osco Drug), HEB, and Health Mart Atlas (group of independent pharmacies).

Basic lab and X-ray services are covered at the deductible and coinsurance level.

All plans include prescription drug benefits. The benefit plan is based on the BCBSTX drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.

Footnotes:

- These columns refer to in-network benefits only. Members will pay more if they receive services out of network. Please refer to your benefit booklet.
- Imaging refers to high-dollar imaging services, such as MRIs, CT scans and PET scans.
- Copay plus coinsurance after the deductible will apply until the deductible is met for plans with copay, waived if admitted. (If admitted, any charges described in Inpatient Hospital Services will apply.) Please refer to your Benefit Booklet.
- Copays apply after deductible is satisfied.
- For HDHP plans, telehealth visits are available at \$0 (pre-deductible).

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				Calendar Year Deductibles		Medical and RX Out-of-Pocket Expense		Coinsurance	Copays				Per Occurrence Deductibles			Pharmacy Benefits	
Plan Name	Plan ID	Aggregate/Embedded	Range of HSA Contribution	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	PCP/ Virtual Visits/ Telehealth Office Visit ¹	Specialist/ Telehealth Office Visit ¹	Urgent Care ¹	Imaging ^{1,2}	Emergency Room Per Occurrence Deductible ^{1,3}	Inpatient Per Occurrence Deductible ¹	OP Surgery Per Occurrence Deductible ¹	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Advantage HMO SM (Available to Small Groups 5-50)																	
Blue Advantage HMO A601	ATBAP601	Embedded	No	\$0/NA	\$0/NA	\$6,300/NA	\$12,600/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A602	ATBAP602	Embedded	No	\$500/NA	\$1,500/NA	\$1,500/NA	\$4,500/NA	100%/NA	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A501	ATBAP501	Embedded	No	\$1,000/NA	\$3,000/NA	\$3,000/NA	\$9,000/NA	80%/NA	\$0	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A502	ATBAP502	Embedded	No	\$1,000/NA	\$3,000/NA	\$5,000/NA	\$15,000/NA	80%/NA	\$0	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A603	ATBAP603	Embedded	No	\$1,000/NA	\$3,000/NA	\$3,000/NA	\$9,000/NA	100%/NA	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A303	ATBAP303	Embedded	No	\$1,500/NA	\$4,500/NA	\$4,500/NA	\$13,500/NA	80%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A604	ATBAP604	Embedded	No	\$1,500/NA	\$4,500/NA	\$4,500/NA	\$13,500/NA	100%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A605	ATBAP605	Embedded	No	\$2,000/NA	\$6,000/NA	\$6,000/NA	\$18,000/NA	80%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A708	ATBAP708	Embedded	No	\$2,500/NA	\$7,500/NA	\$5,500/NA	\$16,500/NA	80%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A606	ATBAP606	Embedded	No	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$20,300/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A305	ATBAP305	Embedded	No	\$2,500/NA	\$7,500/NA	\$5,500/NA	\$14,700/NA	70%/NA	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A306	ATBAP306	Embedded	No	\$3,000/NA	\$9,000/NA	\$7,350/NA	\$14,700/NA	70%/NA	\$50	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A401	ATBAP401	Embedded	No	\$3,000/NA	\$9,000/NA	\$6,000/NA	\$18,000/NA	70%/NA	\$0	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A607	ATBAP607	Embedded	No	\$3,000/NA	\$9,000/NA	\$9,000/NA	\$20,300/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A608	ATBAP608	Embedded	No	\$3,500/NA	\$10,500/NA	\$8,750/NA	\$20,300/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A609	ATBAP609	Embedded	No	\$3,500/NA	\$10,500/NA	\$8,750/NA	\$20,300/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A402	ATBAP402	Embedded	No	\$4,000/NA	\$12,000/NA	\$8,000/NA	\$16,000/NA	70%/NA	\$0	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A610	ATBAP610	Embedded	No	\$4,000/NA	\$12,000/NA	\$8,000/NA	\$20,300/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A611	ATBAP611	Embedded	No	\$4,000/NA	\$12,000/NA	\$8,000/NA	\$20,300/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A612	ATBAP612	Embedded	No	\$4,500/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A613	ATBAP613	Embedded	No	\$4,500/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A308	ATBAP308	Embedded	No	\$5,000/NA	\$14,700/NA	\$5,600/NA	\$14,700/NA	70%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A614	ATBAP614	Embedded	No	\$5,000/NA	\$10,000/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A615	ATBAP615	Embedded	No	\$5,000/NA	\$10,000/NA	\$8,150/NA	\$16,300/NA	100%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A616	ATBAP616	Embedded	No	\$6,000/NA	\$12,000/NA	\$8,000/NA	\$16,000/NA	80%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

Notes:
 Ded and Coins = Not Applicable
 All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.
 When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy. Members can find a preferred pharmacy at myprime.com. Preferred pharmacies include Walgreens, Walmart, Albertsons (including Osco Drug), HEB, and Health Mart Atlas (group of independent pharmacies).
 Basic lab and X-ray services are covered at the deductible and coinsurance level.
 All plans include prescription drug benefits. The benefit plan is based on the BCBSTX drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.

Footnotes:
 1. These columns refer to in-network benefits only. Members will pay more if they receive services out of network. Please refer to your benefit booklet.
 2. Imaging refers to high-dollar imaging services, such as MRIs, CT scans and PET scans.
 3. Copay plus coinsurance after the deductible will apply until the deductible is met for plans with copay, waived if admitted. (If admitted, any charges described in Inpatient Hospital Services will apply.) Please refer to your Benefit Booklet.
 4. Copays apply after deductible is satisfied.
 5. For HDHP plans, telehealth visits are available at \$0 (pre-deductible).

BCBSTX 2027 Blue Balance Funded Group Product Portfolio																	
				Calendar Year Deductibles		Medical and RX Out-of-Pocket Expense		Coinsurance	Copays				Per Occurrence Deductibles			Pharmacy Benefits	
Plan Name	Plan ID	Aggregate/Embedded	Range of HSA Contribution	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	PCP/ Virtual Visits/ Telehealth Office Visit¹	Specialist/ Telehealth Office Visit¹	Urgent Care¹	Imaging¹,²	Emergency Room Per Occurrence Deductible¹,³	Inpatient Per Occurrence Deductible¹	OP Surgery Per Occurrence Deductible¹	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Advantage HMO SM (Available to Small Groups 5-50)																	
Blue Advantage HMO A617	ATBAP617	Embedded	No	\$6,000/NA	\$12,000/NA	\$8,000/NA	\$16,000/NA	100%/NA	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A618	ATBAP618	Embedded	No	\$7,000/NA	\$14,000/NA	\$7,900/NA	\$15,800/NA	80%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO A310	ATBAP310	Embedded	No	\$7,000/NA	\$15,800/NA	\$7,900/NA	\$15,800/NA	100%/NA	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Advantage HMO HSA SM (Available to Small Groups 5-50)																	
Blue Advantage HMO HSA A791 ⁵	ATBAP791	Embedded HSA	Yes	\$3,500/NA	\$10,500/NA	\$3,500/NA	\$10,500/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A735 ⁵	ATBAP735	Embedded HSA	Yes	\$3,500/NA	\$7,000/NA	\$5,000/NA	\$10,000/NA	80%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
Blue Advantage HMO HSA A736 ⁵	ATBAP736	Embedded HSA	Yes	\$4,000/NA	\$12,000/NA	\$4,000/NA	\$12,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A710 ⁵	ATBAP710	Embedded HSA	Yes	\$4,000/NA	\$12,000/NA	\$6,000/NA	\$17,000/NA	80%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
Blue Advantage HMO HSA A794 ^{4,5}	ATBAP794	Embedded HSA	Yes	\$4,500/NA	\$10,000/NA	\$6,900/NA	\$13,800/NA	80%/NA	\$15/\$0	\$30/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350
Blue Advantage HMO HSA A719 ⁵	ATBAP719	Embedded HSA	Yes	\$5,000/NA	\$10,000/NA	\$6,900/NA	\$13,800/NA	80%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
Blue Advantage HMO HSA A792 ⁵	ATBAP792	Embedded HSA	Yes	\$5,000/NA	\$10,000/NA	\$5,000/NA	\$10,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A793 ⁵	ATBAP793	Embedded HSA	Yes	\$6,000/NA	\$12,000/NA	\$6,000/NA	\$12,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A720 ⁵	ATBAP720	Embedded HSA	Yes	\$6,650/NA	\$13,300/NA	\$6,650/NA	\$13,300/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A721 ⁵	ATBAP721	Embedded HSA	Yes	\$7,500/NA	\$15,000/NA	\$7,500/NA	\$15,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A709 ⁵	ATBAP709	Aggregate HSA	Yes	\$3,000/NA	\$9,000/NA	\$3,000/NA	\$9,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A711 ⁵	ATBAP711	Aggregate HSA	Yes	\$4,000/NA	\$10,600/NA	\$4,000/NA	\$10,600/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A712 ⁵	ATBAP712	Aggregate HSA	Yes	\$5,000/NA	\$10,600/NA	\$5,000/NA	\$10,600/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Advantage HMO HSA A713 ⁵	ATBAP713	Aggregate HSA	Yes	\$6,000/NA	\$10,600/NA	\$6,000/NA	\$10,600/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO Basic SM (Available to Small and Mid-Market Groups 5-150)																	
Blue Choice PPO Basic A601	ATBCB601	Embedded	No	\$0/\$5,000	\$0/\$10,000	\$6,300/UNLIMITED	\$12,600/UNLIMITED	80%/50%	DC/\$0	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A602	ATBCB602	Embedded	No	\$500/\$1,000	\$1,500/\$3,000	\$1,500/UNLIMITED	\$4,500/UNLIMITED	100%/70%	DC/\$0	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A501	ATBCB501	Embedded	No	\$1,000/\$2,000	\$3,000/\$6,000	\$3,000/UNLIMITED	\$9,000/UNLIMITED	80%/50%	DC/\$0	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A502	ATBCB502	Embedded	No	\$1,000/\$2,000	\$3,000/\$6,000	\$5,000/UNLIMITED	\$15,000/UNLIMITED	80%/50%	DC/\$0	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A603	ATBCB603	Embedded	No	\$1,000/\$2,000	\$3,000/\$6,000	\$3,000/UNLIMITED	\$9,000/UNLIMITED	100%/70%	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A203	ATBCB203	Embedded	No	\$1,500/\$3,000	\$4,500/\$9,000	\$4,500/UNLIMITED	\$13,500/UNLIMITED	80%/60%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

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When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy. Members can find a preferred pharmacy at myprime.com. Preferred pharmacies include Walgreens, Walmart, Albertsons (including Osco Drug), HEB, and Health Mart Atlas (group of independent pharmacies).
Basic lab and X-ray services are covered at the deductible and coinsurance level.
All plans include prescription drug benefits. The benefit plan is based on the BCBSTX drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.

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1. These columns refer to in-network benefits only. Members will pay more if they receive services out of network. Please refer to your benefit booklet.
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3. Copay plus coinsurance after the deductible will apply until the deductible is met for plans with copay, waived if admitted. (If admitted, any charges described in Inpatient Hospital Services will apply.) Please refer to your Benefit Booklet.
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5. For HDHP plans, telehealth visits are available at \$0 (pre-deductible).

BCBSTX 2027 Blue Balance Funded Group Product Portfolio																	
				Calendar Year Deductibles		Medical and RX Out-of-Pocket Expense		Coinsurance	Copays				Per Occurrence Deductibles			Pharmacy Benefits	
Plan Name	Plan ID	Aggregate/Embedded	Range of HSA Contribution	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	PCP/ Virtual Visits/ Telehealth Office Visit ¹	Specialist/ Telehealth Office Visit ¹	Urgent Care ¹	Imaging ^{1,2}	Emergency Room Per Occurrence Deductible ^{1,3}	Inpatient Per Occurrence Deductible ¹	OP Surgery Per Occurrence Deductible ¹	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Choice PPO Basic SM (Available to Small and Mid-Market Groups 5-150)																	
Blue Choice PPO Basic A604	ATBCB604	Embedded	No	\$1,500/\$3,000	\$4,500/\$9,000	\$4,500/UNLIMITED	\$13,500/UNLIMITED	100%/70%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A605	ATBCB605	Embedded	No	\$2,000/\$4,000	\$6,000/\$12,000	\$6,000/UNLIMITED	\$18,000/UNLIMITED	80%/60%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A606	ATBCB606	Embedded	No	\$2,500/\$5,000	\$7,500/\$15,000	\$7,500/UNLIMITED	\$20,300/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A708	ATBCB708	Embedded	No	\$2,500/\$5,000	\$7,500/\$15,000	\$5,500/UNLIMITED	\$16,500/UNLIMITED	80%/50%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A205	ATBCB205	Embedded	No	\$2,500/\$5,000	\$7,500/\$15,000	\$5,500/UNLIMITED	\$14,700/UNLIMITED	70%/50%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A206	ATBCB206	Embedded	No	\$3,000/\$6,000	\$9,000/\$18,000	\$7,350/UNLIMITED	\$14,700/UNLIMITED	70%/50%	\$50	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A211	ATBCB211	Embedded	No	\$3,000/\$10,000	\$9,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	80%/60%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A401	ATBCB401	Embedded	No	\$3,000/\$6,000	\$9,000/\$18,000	\$6,000/UNLIMITED	\$18,000/UNLIMITED	70%/50%	\$0	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A607	ATBCB607	Embedded	No	\$3,000/\$6,000	\$9,000/\$18,000	\$9,000/UNLIMITED	\$20,300/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A608	ATBCB608	Embedded	No	\$3,500/\$7,000	\$10,500/\$21,000	\$8,750/UNLIMITED	\$20,300/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A609	ATBCB609	Embedded	No	\$3,500/\$7,000	\$10,500/\$21,000	\$8,750/UNLIMITED	\$20,300/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A402	ATBCB402	Embedded	No	\$4,000/\$8,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$16,000/UNLIMITED	70%/50%	\$0	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A610	ATBCB610	Embedded	No	\$4,000/\$8,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$20,300/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A611	ATBCB611	Embedded	No	\$4,000/\$8,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$20,300/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A612	ATBCB612	Embedded	No	\$4,500/\$9,000	\$9,000/\$18,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A613	ATBCB613	Embedded	No	\$4,500/\$9,000	\$9,000/\$18,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A208	ATBCB208	Embedded	No	\$5,000/\$10,000	\$14,700/\$29,400	\$5,600/UNLIMITED	\$14,700/UNLIMITED	70%/50%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A614	ATBCB614	Embedded	No	\$5,000/\$10,000	\$10,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	80%/50%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A615	ATBCB615	Embedded	No	\$5,000/\$10,000	\$10,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	100%/70%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A616	ATBCB616	Embedded	No	\$6,000/\$12,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$16,000/UNLIMITED	80%/50%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A617	ATBCB617	Embedded	No	\$6,000/\$12,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$16,000/UNLIMITED	100%/70%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO Basic A618	ATBCB618	Embedded	No	\$7,000/\$14,000	\$14,000/\$28,000	\$7,900/UNLIMITED	\$15,800/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO SM (Available to Small and Mid-Market Groups 5-150)																	
Blue Choice PPO A601	ATBCP601	Embedded	No	\$0/\$5,000	\$0/\$10,000	\$6,300/UNLIMITED	\$12,600/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A201	ATBCP201	Embedded	No	\$500/\$1,000	\$1,500/\$3,000	\$3,000/UNLIMITED	\$9,000/UNLIMITED	80%/60%	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

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 3. Copay plus coinsurance after the deductible will apply until the deductible is met for plans with copay, waived if admitted. (If admitted, any charges described in Inpatient Hospital Services will apply.) Please refer to your Benefit Booklet.
 4. Copays apply after deductible is satisfied.
 5. For HDHP plans, telehealth visits are available at \$0 (pre-deductible).

BCBSTX 2027 Blue Balance Funded Group Product Portfolio																	
				Calendar Year Deductibles		Medical and RX Out-of-Pocket Expense		Coinsurance	Copays				Per Occurrence Deductibles			Pharmacy Benefits	
Plan Name	Plan ID	Aggregate/Embedded	Range of HSA Contribution	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	PCP/ Virtual Visits/ Telehealth Office Visit ¹	Specialist/ Telehealth Office Visit ¹	Urgent Care ¹	Imaging ^{1,2}	Emergency Room Per Occurrence Deductible ^{1,3}	Inpatient Per Occurrence Deductible ¹	OP Surgery Per Occurrence Deductible ¹	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Choice PPO SM (Available to Small and Mid-Market Groups 5-150)																	
Blue Choice PPO A602	ATBCP602	Embedded	No	\$500/\$1,000	\$1,500/\$3,000	\$1,500/UNLIMITED	\$4,500/UNLIMITED	100%/70%	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A501	ATBCP501	Embedded	No	\$1,000/\$2,000	\$3,000/\$6,000	\$3,000/UNLIMITED	\$9,000/UNLIMITED	80%/50%	\$0	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A502	ATBCP502	Embedded	No	\$1,000/\$2,000	\$3,000/\$6,000	\$5,000/UNLIMITED	\$15,000/UNLIMITED	80%/50%	\$0	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A202	ATBCP202	Embedded	No	\$1,000/\$2,000	\$3,000/\$6,000	\$4,000/UNLIMITED	\$12,000/UNLIMITED	80%/60%	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A603	ATBCP603	Embedded	No	\$1,000/\$2,000	\$3,000/\$6,000	\$3,000/UNLIMITED	\$9,000/UNLIMITED	100%/70%	\$30	\$60	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A203	ATBCP203	Embedded	No	\$1,500/\$3,000	\$4,500/\$9,000	\$4,500/UNLIMITED	\$13,500/UNLIMITED	80%/60%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A604	ATBCP604	Embedded	No	\$1,500/\$3,000	\$4,500/\$9,000	\$4,500/UNLIMITED	\$13,500/UNLIMITED	100%/70%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A605	ATBCP605	Embedded	No	\$2,000/\$4,000	\$6,000/\$12,000	\$6,000/UNLIMITED	\$18,000/UNLIMITED	80%/60%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A204	ATBCP204	Embedded	No	\$2,000/\$10,000	\$6,000/\$20,000	\$6,000/UNLIMITED	\$15,800/UNLIMITED	100%/50%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A205	ATBCP205	Embedded	No	\$2,500/\$5,000	\$7,500/\$15,000	\$5,500/UNLIMITED	\$14,700/UNLIMITED	70%/50%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A708	ATBCP708	Embedded	No	\$2,500/\$5,000	\$7,500/\$15,000	\$5,500/UNLIMITED	\$16,500/UNLIMITED	80%/50%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A606	ATBCP606	Embedded	No	\$2,500/\$5,000	\$7,500/\$15,000	\$7,500/UNLIMITED	\$20,300/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A206	ATBCP206	Embedded	No	\$3,000/\$6,000	\$9,000/\$18,000	\$7,350/UNLIMITED	\$14,700/UNLIMITED	70%/50%	\$50	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A211	ATBCP211	Embedded	No	\$3,000/\$10,000	\$9,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	80%/60%	\$35	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A401	ATBCP401	Embedded	No	\$3,000/\$6,000	\$9,000/\$18,000	\$6,000/UNLIMITED	\$18,000/UNLIMITED	70%/50%	\$0	\$100	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A607	ATBCP607	Embedded	No	\$3,000/\$6,000	\$9,000/\$18,000	\$9,000/UNLIMITED	\$20,300/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A608	ATBCP608	Embedded	No	\$3,500/\$7,000	\$10,500/\$21,000	\$8,750/UNLIMITED	\$20,300/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A609	ATBCP609	Embedded	No	\$3,500/\$7,000	\$10,500/\$21,000	\$8,750/UNLIMITED	\$20,300/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A402	ATBCP402	Embedded	No	\$4,000/\$8,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$16,000/UNLIMITED	70%/50%	\$0	\$70	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A610	ATBCP610	Embedded	No	\$4,000/\$8,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$20,300/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A611	ATBCP611	Embedded	No	\$4,000/\$8,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$20,300/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A612	ATBCP612	Embedded	No	\$4,500/\$9,000	\$9,000/\$18,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A613	ATBCP613	Embedded	No	\$4,500/\$9,000	\$9,000/\$18,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	100%/70%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A208	ATBCP208	Embedded	No	\$5,000/\$10,000	\$14,700/\$29,400	\$5,600/UNLIMITED	\$14,700/UNLIMITED	70%/50%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A614	ATBCP614	Embedded	No	\$5,000/\$10,000	\$10,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	80%/50%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A615	ATBCP615	Embedded	No	\$5,000/\$10,000	\$10,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	100%/70%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

Notes:

Ded and Coins = Not Applicable

All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.

When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy. Members can find a preferred pharmacy at myprime.com. Preferred pharmacies include Walgreens, Walmart, Albertsons (including Osco Drug), HEB, and Health Mart Atlas (group of independent pharmacies).

Basic lab and X-ray services are covered at the deductible and coinsurance level.

All plans include prescription drug benefits. The benefit plan is based on the BCBSTX drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.

Footnotes:

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- Imaging refers to high-dollar imaging services, such as MRIs, CT scans and PET scans.
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BCBSTX 2027 Blue Balance Funded Group Product Portfolio																	
				Calendar Year Deductibles		Medical and RX Out-of-Pocket Expense		Coinsurance	Copays				Per Occurrence Deductibles			Pharmacy Benefits	
Plan Name	Plan ID	Aggregate/Embedded	Range of HSA Contribution	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	PCP/ Virtual Visits/ Telehealth Office Visit ¹	Specialist/ Telehealth Office Visit ¹	Urgent Care ¹	Imaging ^{1,2}	Emergency Room Per Occurrence Deductible ^{1,3}	Inpatient Per Occurrence Deductible ¹	OP Surgery Per Occurrence Deductible ¹	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Choice PPO SM (Available to Small and Mid-Market Groups 5-150)																	
Blue Choice PPO A616	ATBCP616	Embedded	No	\$6,000/\$12,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$16,000/UNLIMITED	80%/50%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A617	ATBCP617	Embedded	No	\$6,000/\$12,000	\$12,000/\$24,000	\$8,000/UNLIMITED	\$16,000/UNLIMITED	100%/70%	\$45	\$90	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A618	ATBCP618	Embedded	No	\$7,000/\$14,000	\$14,000/\$28,000	\$7,900/UNLIMITED	\$15,800/UNLIMITED	80%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO A210	ATBCP210	Embedded	No	\$7,000/\$10,000	\$15,800/\$20,000	\$7,900/UNLIMITED	\$15,800/UNLIMITED	100%/50%	\$40	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO HSA SM (Available to Small and Mid-Market Groups 5-150)																	
Blue Choice PPO HSA A791 ⁵	ATBCP791	Embedded HSA	Yes	\$3,500/\$7,000	\$10,500/\$21,000	\$3,500/UNLIMITED	\$10,500/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A735 ⁵	ATBCP735	Embedded HSA	Yes	\$3,500/\$7,000	\$7,000/\$14,000	\$5,000/UNLIMITED	\$10,000/UNLIMITED	80%/60%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
Blue Choice PPO HSA A710 ⁵	ATBCP710	Embedded HSA	Yes	\$4,000/\$8,000	\$12,000/\$24,000	\$6,000/UNLIMITED	\$17,000/UNLIMITED	80%/60%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
Blue Choice PPO HSA A736 ⁵	ATBCP736	Embedded HSA	Yes	\$4,000/\$8,000	\$12,000/\$24,000	\$4,000/UNLIMITED	\$12,000/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A794 ^{4,5}	ATBCP794	Embedded HSA	Yes	\$4,500/\$9,000	\$10,000/\$20,000	\$6,900/UNLIMITED	\$13,800/UNLIMITED	80%/60%	\$15/\$0	\$30/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350
Blue Choice PPO HSA A719 ⁵	ATBCP719	Embedded HSA	Yes	\$5,000/\$10,000	\$10,000/\$20,000	\$6,900/UNLIMITED	\$13,800/UNLIMITED	80%/60%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
Blue Choice PPO HSA A792 ⁵	ATBCP792	Embedded HSA	Yes	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/UNLIMITED	\$10,000/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A793 ⁵	ATBCP793	Embedded HSA	Yes	\$6,000/\$12,000	\$12,000/\$24,000	\$6,000/UNLIMITED	\$12,000/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A720 ⁵	ATBCP720	Embedded HSA	Yes	\$6,650/\$13,300	\$13,300/\$26,600	\$6,650/UNLIMITED	\$13,300/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A721 ⁵	ATBCP721	Embedded HSA	Yes	\$7,500/\$15,000	\$15,000/\$30,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A709 ⁵	ATBCP709	Aggregate HSA	Yes	\$3,000/\$6,000	\$9,000/\$18,000	\$3,000/UNLIMITED	\$9,000/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A711 ⁵	ATBCP711	Aggregate HSA	Yes	\$4,000/\$8,000	\$10,600/\$24,000	\$4,000/UNLIMITED	\$10,600/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A712 ⁵	ATBCP712	Aggregate HSA	Yes	\$5,000/\$10,000	\$10,600/\$30,000	\$5,000/UNLIMITED	\$10,600/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Choice PPO HSA A713 ⁵	ATBCP713	Aggregate HSA	Yes	\$6,000/\$12,000	\$10,600/\$36,000	\$6,000/UNLIMITED	\$10,600/UNLIMITED	100%/70%	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%

Notes:
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				Calendar Year Deductibles		Medical and RX Out-of-Pocket Expense		Coinsurance	Copays				Per Occurrence Deductibles			Pharmacy Benefits	
Plan Name	Plan ID	Aggregate/Embedded	Range of HSA Contribution	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	PCP/ Virtual Visits/ Telehealth Office Visit ¹	Specialist/ Telehealth Office Visit ¹	Urgent Care ¹	Imaging ^{1,2}	Emergency Room Per Occurrence Deductible ^{1,3}	Inpatient Per Occurrence Deductible ¹	OP Surgery Per Occurrence Deductible ¹	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Essentials SM (Available to Mid-Market Groups 51-150)																	
Blue Essentials A714	ATBEE714	Embedded	No	\$0/NA	\$0/NA	\$6,300/NA	\$12,600/NA	80%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$500	Ded and Coins	Ded and Coins	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A715	ATBEE715	Embedded	No	\$500/NA	\$1,500/NA	\$1,500/NA	\$4,500/NA	100%/NA	\$30/\$0	\$60	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A716	ATBEE716	Embedded	No	\$500/NA	\$1,500/NA	\$3,500/NA	\$10,500/NA	80%/NA	\$35/\$0	\$70	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A717	ATBEE717	Embedded	No	\$1,000/NA	\$3,000/NA	\$4,000/NA	\$12,000/NA	80%/NA	\$30/\$0	\$60	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A718	ATBEE718	Embedded	No	\$1,500/NA	\$4,500/NA	\$6,000/NA	\$18,000/NA	80%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A719	ATBEE719	Embedded	No	\$2,000/NA	\$6,000/NA	\$6,000/NA	\$15,700/NA	80%/NA	\$35/\$0	\$70	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A720	ATBEE720	Embedded	No	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,000/NA	80%/NA	\$35/\$0	\$70	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A721	ATBEE721	Embedded	No	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,000/NA	70%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A722	ATBEE722	Embedded	No	\$3,000/NA	\$9,000/NA	\$4,500/NA	\$13,500/NA	100%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A723	ATBEE723	Embedded	No	\$3,000/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	100%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A724	ATBEE724	Embedded	No	\$3,000/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	80%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A725	ATBEE725	Embedded	No	\$3,500/NA	\$10,500/NA	\$8,750/NA	\$17,500/NA	80%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A726	ATBEE726	Embedded	No	\$4,000/NA	\$12,000/NA	\$8,150/NA	\$16,300/NA	70%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A727	ATBEE727	Embedded	No	\$5,000/NA	\$15,000/NA	\$8,150/NA	\$16,300/NA	100%/NA	\$45/\$0	\$90	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A728	ATBEE728	Embedded	No	\$5,000/NA	\$15,000/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$45/\$0	\$90	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A729	ATBEE729	Embedded	No	\$6,000/NA	\$18,000/NA	\$8,000/NA	\$18,000/NA	100%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Essentials A730	ATBEE730	Embedded	No	\$7,000/NA	\$14,000/NA	\$9,200/NA	\$18,400/NA	80%/NA	\$40/\$0	\$60	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

Notes:
 Ded and Coins = Not Applicable
 All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.
 When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy. Members can find a preferred pharmacy at myprime.com. Preferred pharmacies include Walgreens, Walmart, Albertsons (including Osco Drug), HEB, and Health Mart Atlas (group of independent pharmacies).
 Basic lab and X-ray services are covered at the deductible and coinsurance level.
 All plans include prescription drug benefits. The benefit plan is based on the BCBSTX drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.

Footnotes:
 1. These columns refer to in-network benefits only. Members will pay more if they receive services out of network. Please refer to your benefit booklet.
 2. Imaging refers to high-dollar imaging services, such as MRIs, CT scans and PET scans.
 3. Copay plus coinsurance after the deductible will apply until the deductible is met for plans with copay, waived if admitted. (If admitted, any charges described in Inpatient Hospital Services will apply.) Please refer to your Benefit Booklet.
 4. Copays apply after deductible is satisfied.
 5. For HDHP plans, telehealth visits are available at \$0 (pre-deductible).

BCBSTX 2027 Blue Balance Funded Group Product Portfolio																	
				Calendar Year Deductibles		Medical and RX Out-of-Pocket Expense		Coinsurance	Copays				Per Occurrence Deductibles			Pharmacy Benefits	
Plan Name	Plan ID	Aggregate/Embedded	Range of HSA Contribution	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	PCP/ Virtual Visits/ Telehealth Office Visit ¹	Specialist/ Telehealth Office Visit ¹	Urgent Care ¹	Imaging ^{1,2}	Emergency Room Per Occurrence Deductible ^{1,3}	Inpatient Per Occurrence Deductible ¹	OP Surgery Per Occurrence Deductible ¹	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Premier Access SM (Available to Mid-Market Groups 51-150)																	
Blue Premier Access A718	ATBPA718	Embedded	No	\$1,500/NA	\$4,500/NA	\$6,000/NA	\$18,000/NA	80%/NA	\$40/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Premier Access A719	ATBPA719	Embedded	No	\$2,000/NA	\$6,000/NA	\$6,000/NA	\$15,700/NA	80%/NA	\$35/\$0	\$70	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Premier Access A720	ATBPA720	Embedded	No	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,000/NA	80%/NA	\$35/\$0	\$70	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Premier Access A721	ATBPA721	Embedded	No	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,000/NA	70%/NA	\$45/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Premier Access A722	ATBPA722	Embedded	No	\$3,000/NA	\$9,000/NA	\$4,500/NA	\$13,500/NA	100%/NA	\$45/\$0	\$80	\$75	Ded and Coins	\$750	Ded and Coins	\$100	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Premier Access HSA SM (Available to Mid-Market Groups 51-150)																	
Blue Premier Access HSA A731 ⁵	ATBPA731	Embedded HSA	Yes	\$4,000/NA	\$8,000/NA	\$4,000/NA	\$8,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Premier Access HSA A732 ⁵	ATBPA732	Embedded HSA	Yes	\$5,000/NA	\$10,000/NA	\$5,000/NA	\$10,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Premier Access HSA A733 ⁵	ATBPA733	Embedded HSA	Yes	\$6,000/NA	\$12,000/NA	\$6,000/NA	\$12,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%
Blue Premier Access HSA A734 ⁵	ATBPA734	Embedded HSA	Yes	\$7,500/NA	\$15,000/NA	\$7,500/NA	\$15,000/NA	100%/NA	DC/\$0	DC/\$0	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins	100%	100%

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