



MID-MARKET 51-150 EMPLOYEES

2026-27 Mid-Market Group Plans

Blue Cross and Blue Shield of Texas offers health care plans with the choice, flexibility and affordable options that growing companies want.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

2026-27 Mid-Market Group Plans

The Mid-Market Group Portfolio is available from July 1, 2026, through June 30, 2027. All our plans offer features and benefits designed with members’ health and wellbeing in mind. We’re making access to care even easier with more digital options for medical visits and wellness programs.

Here are the highlights of our 2026-27 Mid-Market Group Portfolio:

Blue Premier AccessSM

Blue Premier Access is a benefit plan offered to groups with employees who reside and work in specified Austin, Beaumont, Dallas/Fort Worth, Houston and San Antonio areas. Blue Premier Access members do not need to choose a primary care provider and do not need a referral to receive specialty care. Blue Premier Access allows members to experience quality care at a lower cost, with an average combined savings of 10-12% over the PPO plan.

Blue EssentialsSM

Blue Essentials is an HMO plan that helps employers reduce health care costs while offering members access to a statewide network of providers. Blue Essentials provides a wide range of benefits without financial surprises by offering various copayment options. Members benefit from physician-guided care to help them manage their care. Out-of-network coverage is limited to emergency care and authorized out-of-network services.

Prescription Discount Benefit with MedsYourWay[®]

MedsYourWay, administered by Prime Therapeutics, is a drug discount savings program that lowers cost for members on eligible medicines. It automatically compares prices from participating drug discount cards to a member’s pharmacy benefit plan cost-share amount at select in-network retail pharmacies. The member pays the lower available price. To access MedsYourWay, members should:

- Fill their prescription at a participating in-network retail pharmacy.
- Show their member ID to the pharmacist.
- Pay the lower available price. Members will have all covered purchases count toward their yearly plan deductibles and/or out-of-pocket expenses.

MedsYourWay is currently available for most fully insured group plans in Texas with Prime as their pharmacy benefit manager.

Member and Employer Savings with Member Rewards^{*}

When members choose quality, lower-cost, reward-eligible options, they will receive cash rewards and save on their health care costs. Included with non-HMO plans and administered by Zelis, Member Rewards helps members:

- Compare costs and quality of providers.
- Save on out-of-pocket costs.
- Earn cash rewards.

*Member Rewards is only included with PPO plans.

Promote Consumerism and Enhance Your and Employees’ Cost-Savings

Consumer Driven Health Plans are benefit plans that help employers contain health care costs by encouraging employees to become better consumers. When you choose one of our preferred vendors to administer your company’s HSA, FSA or HRA, you and your employees will have the value-added benefits of our integrated services:

- **Preferred Pricing:** You get deep discounts on vendor administration fees, and standard member education materials are automatically included in your pricing.
- **Daily Claims and Eligibility Feeds^{**}:** We share secure, daily claims and eligibility feeds for hassle-free membership updates, expense reimbursement and claim substantiation.
- **Integrated Web Services^{**}:** Members have access to balance and transactional details on Blue Access for MembersSM via real-time web feed.

^{**}Integration features vary by vendor. Talk with your sales or account executive for details.

Twin Health Metabolic Health Management

Diabetes Reversal Eligible members will now have access to a diabetes reversal program that creates a digital representation of their unique metabolism to help empower them to improve blood sugar, safely reduce or eliminate medications and reverse type 2 diabetes – all offered as a covered benefit and at no cost.

Wellbeing Management

Wellbeing Management delivers member-centered care management. A care team, led by a health advisor, addresses the mental, physical, and emotional aspects of health issues for the most costly and complex member cases. Members can interact with their health advisor through email, secure messaging, phone and/or text.

Automated touch points triggered by missed appointments, test and prescription refills help engage members. Personalized reminders emphasize the importance of annual visits, preventive screenings, and immunizations, while educational messages encourage members with chronic conditions, such as diabetes and asthma, to take actions to improve their health.

Health Advisor: A care team addresses the mental, physical, and emotional aspects of health issues for the most costly and complex cases.

Behavioral Health: Multi-disciplinary teams engage members through Digital Mental Health, utilization management and personal support for members adjusting to life events.

Well onTarget[®] Member Wellness Portal: Personalized wellness action plans, digital self-management programs and fitness and nutrition device integration jump start each employee’s journey toward wellbeing.

Fitness Program: BCBSTX supports fitness for life by offering a flexible gym network to fit members’ lifestyles and budgets.

Blue PointsSM Program: Members can earn and redeem Blue Points for participating in wellness activities.

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Highlights of our 2026-27 Mid-Market Group Portfolio continued:

Employee Assistance Program

The plan includes access to an Employee Assistance Program through ComPsych Guidance Resources. Members can:

- Get expert assistance to help them deal with life’s challenges
- Access counseling, legal and financial guidance, with most services at no additional cost

Complementary Programs Help Members Take Control of Their Health

We’re empowering members to take control of their health through complimentary programs that can help them save money and prevent certain types of health conditions. Putting the power of wellness in members’ hands can also help employers lower costs by reducing doctor visits and hospitalizations. Here are a few of the advantages your clients have – just for being members:

- **Airrosti Flex:** Airrosti Flex is a solution for members seeking evidence-based, minimally invasive treatment for acute MSK pain in the comfort of their home with health coaches and self directed care plans. This solutions aims to improve care pathway for MSK pain, reduce spend on unnecessary surgery & provide nation-wide access for members needing this type of care (myofascial release).
- **Catapult†:** Catapult Health, a preferred vendor for biometric screenings offer virtual preventive checkups as an option for employees. The scope and benefits of Catapult’s current worksite Checkup and the Virtual Checkup are interchangeable.
- **Blue365®:** With Blue365, employees save money on health and wellness products and services from top retailers not covered by insurance. There are no claims to file and no referrals or preauthorizations. All they need to do is sign up to have weekly featured deals emailed to them by retailers like EyeMed, TruHearing®, Nutrisystem®, Reebok, Fitbit® and more.
- **Hinge Health:** Hinge Health is a digital musculoskeletal program led by physical therapists and health coaches. Members who are eligible can participate in the comfort of their own homes.
- **Omada®:** Omada is a personalized program designed to help members reduce chronic disease risk with diabetes prevention and hypertension education, specialized devices, like-minded communities and proactive health coaches.
- **Wondr:** Wondr is an online, digital weight-management program that teaches members science-based skills that help them lose weight, sleep better, manage stress and more.

†Applies to PPO plans only.

2026-27 Mid-Market Group Plan Portfolio																		
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Copays						Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Choice PPO SM	Blue Choice PPO 250	MTBCP250	Embedded	\$0/\$5,000	\$0/\$10,000	\$6,300/UNLIMITED	\$12,600/UNLIMITED	80%/50%	\$40	\$0	\$80	\$500*	\$75	100%	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 062	MTBCP062	Embedded	\$500/\$10,000	\$1,500/\$20,000	\$1,500/UNLIMITED	\$4,500/UNLIMITED	100%/50%	\$30	\$0	\$60	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 566	MTBCP566	Embedded	\$500/\$1,000	\$1,500/\$3,000	\$3,500/UNLIMITED	\$10,500/UNLIMITED	80%/60%	\$35	\$0	\$70	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 651	MTBCP651	Embedded	\$750/\$10,000	\$2,250/\$20,000	\$2,250/UNLIMITED	\$6,750/UNLIMITED	90%/70%	\$30	\$0	\$60	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 611	MTBCP611	Embedded	\$1,000/\$2,000	\$3,000/\$6,000	\$4,000/UNLIMITED	\$12,000/UNLIMITED	80%/60%	\$30	\$0	\$60	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 567	MTBCP567	Embedded	\$1,250/\$10,000	\$3,750/\$20,000	\$3,750/UNLIMITED	\$11,250/UNLIMITED	100%/50%	\$35	\$0	\$70	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 569	MTBCP569	Embedded	\$1,250/\$10,000	\$3,750/\$20,000	\$3,750/UNLIMITED	\$11,250/UNLIMITED	70%/50%	\$35	\$0	\$70	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 614	MTBCP614	Embedded	\$1,500/\$3,000	\$4,500/\$9,000	\$6,000/UNLIMITED	\$18,000/UNLIMITED	80%/60%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 615	MTBCP615	Embedded	\$1,500/\$3,000	\$4,500/\$9,000	\$6,500/UNLIMITED	\$16,000/UNLIMITED	70%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 612	MTBCP612	Embedded	\$1,750/\$10,000	\$5,250/\$20,000	\$5,250/UNLIMITED	\$15,750/UNLIMITED	100%/50%	\$35	\$0	\$70	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 619	MTBCP619	Embedded	\$2,000/\$4,000	\$6,000/\$12,000	\$6,000/UNLIMITED	\$15,700/UNLIMITED	80%/60%	\$35	\$0	\$70	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 616	MTBCP616	Embedded	\$2,250/\$10,000	\$6,750/\$20,000	\$6,750/UNLIMITED	\$15,800/UNLIMITED	100%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 618	MTBCP618	Embedded	\$2,250/\$10,000	\$6,750/\$20,000	\$6,750/UNLIMITED	\$15,800/UNLIMITED	60%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 623	MTBCP623	Embedded	\$2,500/\$5,000	\$7,500/\$15,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	80%/60%	\$35	\$0	\$70	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 624	MTBCP624	Embedded	\$2,500/\$5,000	\$7,500/\$15,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	70%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 620	MTBCP620	Embedded	\$2,750/\$10,000	\$8,250/\$20,000	\$8,250/UNLIMITED	\$16,500/UNLIMITED	100%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 622	MTBCP622	Embedded	\$2,750/\$10,000	\$8,250/\$20,000	\$8,250/UNLIMITED	\$16,500/UNLIMITED	60%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 625	MTBCP625	Embedded	\$3,000/\$6,000	\$9,000/\$18,000	\$4,500/UNLIMITED	\$13,500/UNLIMITED	100%/70%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 626	MTBCP626	Embedded	\$3,000/\$6,000	\$9,000/\$18,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	70%/50%	\$55	\$0	\$110	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 627	MTBCP627	Embedded	\$3,000/\$10,000	\$9,000/\$20,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	100%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 628	MTBCP628	Embedded	\$3,000/\$10,000	\$9,000/\$20,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	80%/60%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 629	MTBCP629	Embedded	\$3,250/\$10,000	\$9,750/\$20,000	\$9,200/UNLIMITED	\$18,400/UNLIMITED	60%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

General Notes:

NA = Not Applicable; DC = Deductible and Coinsurance; In = In-Network; Out and OON = Out-of-Network

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.

All plans include prescription drug benefits. The benefit plan is based on the Performance Annual Drug List. Benefits include clinical programs such as Prior Authorization and Step Therapy. Member Pay the Difference applies to all plans.

Aggregate versus Embedded HSA methodology is indicated in the Deductible Type column. In an Aggregate HSA plan, members who cover dependents must meet the family deductible and out-of-pocket amounts. In an Embedded HSA plan, no more than the individual deductible and out-of-pocket amount will be required from any one member of the family.

Footnotes:

- \$0 HSA Preventive Drug benefit applies only to these specified HSA plans.
- The HSA copay (PCP, SPC, MH, MDLIVE, RX) applies after the deductible is satisfied.

2026-27 Mid-Market Group Plan Portfolio																		
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Copays						Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Choice PPO SM	Blue Choice PPO 631	MTBCP631	Embedded	\$3,500/\$10,000	\$10,500/\$20,000	\$8,750/UNLIMITED	\$17,500/UNLIMITED	80%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 633	MTBCP633	Embedded	\$3,750/\$10,000	\$11,250/\$22,500	\$8,150/UNLIMITED	\$16,300/UNLIMITED	60%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 632	MTBCP632	Embedded	\$3,750/\$10,000	\$11,250/\$22,500	\$8,150/UNLIMITED	\$16,300/UNLIMITED	70%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 636	MTBCP636	Embedded	\$4,000/\$10,000	\$12,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	70%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 634	MTBCP634	Embedded	\$4,250/\$10,000	\$12,750/\$25,500	\$8,500/UNLIMITED	\$17,000/UNLIMITED	100%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 635	MTBCP635	Embedded	\$4,250/\$10,000	\$12,750/\$25,500	\$8,500/UNLIMITED	\$17,000/UNLIMITED	80%/50%	\$40	\$0	\$80	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 640	MTBCP640	Embedded	\$5,000/\$10,000	\$15,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	80%/50%	\$45	\$0	\$90	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 639	MTBCP639	Embedded	\$5,000/\$10,000	\$15,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	100%/50%	\$45	\$0	\$90	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 638	MTBCP638	Embedded	\$5,250/\$10,500	\$15,750/\$31,500	\$5,850/UNLIMITED	\$17,550/UNLIMITED	70%/50%	\$50	\$0	\$100	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 642	MTBCP642	Embedded	\$5,250/\$10,500	\$15,750/\$31,500	\$7,500/UNLIMITED	\$16,300/UNLIMITED	80%/60%	\$50	\$0	\$100	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 653	MTBCP653	Embedded	\$5,250/\$10,500	\$15,750/\$31,500	\$8,400/UNLIMITED	\$16,800/UNLIMITED	80%/60%	\$20	\$0	\$110	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 643	MTBCP643	Embedded	\$6,000/\$10,000	\$18,000/\$36,000	\$8,000/UNLIMITED	\$18,000/UNLIMITED	100%/50%	\$45	\$0	\$90	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 644	MTBCP644	Embedded	\$6,250/\$12,500	\$18,400/\$20,000	\$8,400/UNLIMITED	\$18,400/UNLIMITED	80%/50%	\$45	\$0	\$90	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 645	MTBCP645	Embedded	\$6,250/\$12,500	\$18,400/\$20,000	\$8,150/UNLIMITED	\$18,400/UNLIMITED	70%/50%	\$45	\$0	\$90	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 649	MTBCP649	Embedded	\$7,000/\$10,000	\$15,800/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	70%/50%	\$35	\$0	\$70	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 568	MTBCP568	Embedded	\$7,000/\$10,000	\$14,000/\$20,000	\$9,200/UNLIMITED	\$18,400/UNLIMITED	80%/50%	\$40	\$0	\$60	\$750*	\$75	100%	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 547	MTBCP547	Embedded	\$7,250/\$14,500	\$18,400/\$20,000	\$8,150/UNLIMITED	\$18,400/UNLIMITED	100%/50%	\$45	\$0	\$90	\$500*	\$75	100%	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO 670	MTBCP670	Embedded	\$0/\$5,000	\$0/\$10,000	\$3,500/UNLIMITED	\$10,500/UNLIMITED	100%/70%	\$50	\$0	\$80	\$750	\$75	100%	\$750/DC	\$200/DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
	Blue Choice PPO 671	MTBCP671	Embedded	\$0/\$5,000	\$0/\$10,000	\$5,000/UNLIMITED	\$15,000/UNLIMITED	100%/70%	\$25	\$0	\$45	\$750	\$75	100%	\$750/DC	\$200/DC	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350

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Blue Choice PPO Basic SM	Blue Choice PPO Basic 250	MTBCB250	Embedded	\$0/\$5,000	\$0/\$10,000	\$6,300/UNLIMITED	\$12,600/UNLIMITED	80%/50%	\$40	\$0	\$80	\$500*	\$75	DC	DC	DC	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 062	MTBCB062	Embedded	\$500/\$10,000	\$1,500/\$20,000	\$1,500/UNLIMITED	\$4,500/UNLIMITED	100%/50%	\$30	\$0	\$60	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 651	MTBCB651	Embedded	\$750/\$10,000	\$2,250/\$20,000	\$2,250/UNLIMITED	\$6,750/UNLIMITED	90%/70%	\$30	\$0	\$60	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 611	MTBCB611	Embedded	\$1,000/\$2,000	\$3,000/\$6,000	\$4,000/UNLIMITED	\$12,000/UNLIMITED	80%/60%	\$30	\$0	\$60	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 614	MTBCB614	Embedded	\$1,500/\$3,000	\$4,500/\$9,000	\$6,000/UNLIMITED	\$18,000/UNLIMITED	80%/60%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 619	MTBCB619	Embedded	\$2,000/\$4,000	\$6,000/\$12,000	\$6,000/UNLIMITED	\$15,700/UNLIMITED	80%/60%	\$35	\$0	\$70	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 672	MTBCB672	Embedded	\$2,500/\$5,000	\$7,500/\$15,000	\$5,000/UNLIMITED	\$15,000/UNLIMITED	100%/70%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350
	Blue Choice PPO Basic 623	MTBCB623	Embedded	\$2,500/\$5,000	\$7,500/\$15,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	80%/60%	\$35	\$0	\$70	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 624	MTBCB624	Embedded	\$2,500/\$5,000	\$7,500/\$15,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	70%/50%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 625	MTBCB625	Embedded	\$3,000/\$6,000	\$9,000/\$18,000	\$4,500/UNLIMITED	\$13,500/UNLIMITED	100%/70%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 626	MTBCB626	Embedded	\$3,000/\$6,000	\$9,000/\$18,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	70%/50%	\$55	\$0	\$110	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 628	MTBCB628	Embedded	\$3,000/\$10,000	\$9,000/\$20,000	\$9,000/UNLIMITED	\$18,000/UNLIMITED	80%/60%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 673	MTBCB673	Embedded	\$3,500/\$7,000	\$10,500/\$21,000	\$6,000/UNLIMITED	\$18,000/UNLIMITED	100%/70%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350
	Blue Choice PPO Basic 631	MTBCB631	Embedded	\$3,500/\$10,000	\$10,500/\$20,000	\$8,750/UNLIMITED	\$17,500/UNLIMITED	80%/50%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 632	MTBCB632	Embedded	\$3,750/\$10,000	\$11,250/\$22,500	\$8,150/UNLIMITED	\$16,300/UNLIMITED	70%/50%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 674	MTBCB674	Embedded	\$4,000/\$8,000	\$12,000/\$21,200	\$6,500/UNLIMITED	\$19,500/UNLIMITED	100%/70%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350
	Blue Choice PPO Basic 636	MTBCB636	Embedded	\$4,000/\$10,000	\$12,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	70%/50%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 635	MTBCB635	Embedded	\$4,250/\$10,000	\$12,750/\$25,000	\$8,500/UNLIMITED	\$17,000/UNLIMITED	80%/50%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 640	MTBCB640	Embedded	\$5,000/\$10,000	\$15,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	80%/50%	\$45	\$0	\$90	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 639	MTBCB639	Embedded	\$5,000/\$10,000	\$15,000/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	100%/50%	\$45	\$0	\$90	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 638	MTBCB638	Embedded	\$5,250/\$10,500	\$15,750/\$31,500	\$5,850/UNLIMITED	\$17,550/UNLIMITED	70%/50%	\$50	\$0	\$100	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 642	MTBCB642	Embedded	\$5,250/\$10,500	\$15,750/\$31,500	\$7,500/UNLIMITED	\$16,300/UNLIMITED	80%/60%	\$50	\$0	\$100	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

General Notes:

NA = Not Applicable; DC = Deductible and Coinsurance; In = In-Network; Out and OON = Out-of-Network

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.

All plans include prescription drug benefits. The benefit plan is based on the Performance Annual Drug List. Benefits include clinical programs such as Prior Authorization and Step Therapy. Member Pay the Difference applies to all plans.

Aggregate versus Embedded HSA methodology is indicated in the Deductible Type column. In an Aggregate HSA plan, members who cover dependents must meet the family deductible and out-of-pocket amounts. In an Embedded HSA plan, no more than the individual deductible and out-of-pocket amount will be required from any one member of the family.

Footnotes:

- \$0 HSA Preventive Drug benefit applies only to these specified HSA plans.
- The HSA copay (PCP, SPC, MH, MDLIVE, RX) applies after the deductible is satisfied.

2026-27 Mid-Market Group Plan Portfolio																		
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Copays						Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Choice PPO Basic SM	Blue Choice PPO Basic 675	MTBCB675	Embedded	\$6,250/\$12,500	\$18,400/\$21,200	\$8,150/UNLIMITED	\$21,200/UNLIMITED	100%/70%	\$40	\$0	\$80	\$750*	\$75	DC	DC	\$100/DC*	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350
	Blue Choice PPO Basic 644	MTBCB644	Embedded	\$6,250/\$12,500	\$18,400/\$20,000	\$8,400/UNLIMITED	\$18,400/UNLIMITED	80%/50%	\$45	\$0	\$90	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 645	MTBCB645	Embedded	\$6,250/\$12,500	\$18,400/\$20,000	\$8,150/UNLIMITED	\$18,400/UNLIMITED	70%/50%	\$45	\$0	\$90	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Choice PPO Basic 649	MTBCB649	Embedded	\$7,000/\$10,000	\$15,800/\$20,000	\$8,150/UNLIMITED	\$16,300/UNLIMITED	70%/50%	\$35	\$0	\$70	\$750*	\$75	DC	DC	\$100/DC*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice PPO HSA SM	Blue Choice PPO HSA 004H	MTBCP004H	Embedded HSA	\$3,500/\$7,000	\$7,000/\$14,000	\$3,500/UNLIMITED	\$7,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 605H	MTBCP605H	Embedded HSA	\$3,500/\$7,000	\$7,000/\$14,000	\$5,500/UNLIMITED	\$11,000/UNLIMITED	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
	Blue Choice PPO HSA 006H	MTBCP006H	Embedded HSA	\$4,000/\$8,000	\$8,000/\$16,000	\$4,000/UNLIMITED	\$8,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 617H ²	MTBCP617H	Embedded HSA	\$4,500/\$9,000	\$9,000/\$18,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	80%/60%	\$30	\$30	\$60	DC	DC	DC	DC	DC	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350
	Blue Choice PPO HSA 610H	MTBCP610H	Embedded HSA	\$4,500/\$9,000	\$9,000/\$18,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
	Blue Choice PPO HSA 007H	MTBCP007H	Embedded HSA	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/UNLIMITED	\$10,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 014H ¹	MTBCP014H	Embedded HSA	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/UNLIMITED	\$10,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 612H	MTBCP612H	Embedded HSA	\$5,000/\$10,000	\$10,000/\$20,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
	Blue Choice PPO HSA 626H ²	MTBCP626H	Embedded HSA	\$5,500/\$11,000	\$11,000/\$22,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	80%/60%	\$30	\$30	\$60	DC	DC	DC	DC	DC	\$5/\$15/\$50/\$100/\$250/\$350	\$15/\$25/\$70/\$120/\$250/\$350
	Blue Choice PPO HSA 611H	MTBCP611H	Embedded HSA	\$5,500/\$11,000	\$11,000/\$22,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%
	Blue Choice PPO HSA 008H	MTBCP008H	Embedded HSA	\$6,000/\$12,000	\$12,000/\$24,000	\$6,000/UNLIMITED	\$12,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 015H ¹	MTBCP015H	Embedded HSA	\$6,000/\$12,000	\$12,000/\$24,000	\$6,000/UNLIMITED	\$12,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 609H	MTBCP609H	Embedded HSA	\$6,800/\$13,600	\$13,600/\$27,200	\$6,800/UNLIMITED	\$13,600/UNLIMITED	100%/50%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 613H	MTBCP613H	Embedded HSA	\$7,000/\$14,000	\$14,000/\$28,000	\$7,000/UNLIMITED	\$14,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 301H	MTBCP301H	Embedded HSA	\$7,500/\$15,000	\$15,000/\$30,000	\$7,500/UNLIMITED	\$15,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 620H	MTBCP620H	Aggregate HSA	\$3,000/\$6,000	\$9,000/\$18,000	\$3,000/UNLIMITED	\$9,000/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 621H	MTBCP621H	Aggregate HSA	\$4,000/\$8,000	\$10,600/\$24,000	\$4,000/UNLIMITED	\$10,600/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 622H	MTBCP622H	Aggregate HSA	\$5,000/\$10,000	\$10,600/\$30,000	\$5,000/UNLIMITED	\$10,600/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%
	Blue Choice PPO HSA 623H	MTBCP623H	Aggregate HSA	\$6,000/\$12,000	\$10,600/\$36,000	\$6,000/UNLIMITED	\$10,600/UNLIMITED	100%/70%	DC	DC	DC	DC	DC	DC	DC	DC	100%	100%

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2026-27 Mid-Market Group Plan Portfolio																		
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Copays						Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Essentials	Blue Essentials 001	MTBEE001	Embedded	\$0/NA	\$0/NA	\$1,500/NA	\$3,000/NA	100%/NA	\$20	\$0	\$20	\$750*	\$75	100%	\$500/NA	\$200/NA	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 250	MTBEE250	Embedded	\$0/NA	\$0/NA	\$6,300/NA	\$12,600/NA	80%/NA	\$40	\$0	\$80	\$500*	\$75	DC	DC/NA	DC/NA	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 062	MTBEE062	Embedded	\$500/NA	\$1,500/NA	\$1,500/NA	\$4,500/NA	100%/NA	\$30	\$0	\$60	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 566	MTBEE566	Embedded	\$500/NA	\$1,500/NA	\$3,500/NA	\$10,500/NA	80%/NA	\$35	\$0	\$70	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 611	MTBEE611	Embedded	\$1,000/NA	\$3,000/NA	\$4,000/NA	\$12,000/NA	80%/NA	\$30	\$0	\$60	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 567	MTBEE567	Embedded	\$1,250/NA	\$3,750/NA	\$3,750/NA	\$11,250/NA	100%/NA	\$35	\$0	\$70	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 569	MTBEE569	Embedded	\$1,250/NA	\$3,750/NA	\$3,750/NA	\$11,250/NA	70%/NA	\$35	\$0	\$70	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 614	MTBEE614	Embedded	\$1,500/NA	\$4,500/NA	\$6,000/NA	\$18,000/NA	80%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 612	MTBEE612	Embedded	\$1,750/NA	\$5,250/NA	\$5,250/NA	\$15,750/NA	100%/NA	\$35	\$0	\$70	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 619	MTBEE619	Embedded	\$2,000/NA	\$6,000/NA	\$6,000/NA	\$15,700/NA	80%/NA	\$35	\$0	\$70	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 616	MTBEE616	Embedded	\$2,250/NA	\$6,750/NA	\$6,750/NA	\$15,800/NA	100%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 617	MTBEE617	Embedded	\$2,250/NA	\$6,750/NA	\$6,750/NA	\$15,800/NA	80%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 623	MTBEE623	Embedded	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,000/NA	80%/NA	\$35	\$0	\$70	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 624	MTBEE624	Embedded	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,000/NA	70%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 621	MTBEE621	Embedded	\$2,750/NA	\$8,250/NA	\$8,250/NA	\$16,500/NA	80%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 625	MTBEE625	Embedded	\$3,000/NA	\$9,000/NA	\$4,500/NA	\$13,500/NA	100%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 626	MTBEE626	Embedded	\$3,000/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	70%/NA	\$55	\$0	\$110	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 627	MTBEE627	Embedded	\$3,000/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	100%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 628	MTBEE628	Embedded	\$3,000/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	80%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 631	MTBEE631	Embedded	\$3,500/NA	\$10,500/NA	\$8,750/NA	\$17,500/NA	80%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 632	MTBEE632	Embedded	\$3,750/NA	\$11,250/NA	\$8,150/NA	\$16,300/NA	70%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 636	MTBEE636	Embedded	\$4,000/NA	\$12,000/NA	\$8,150/NA	\$16,300/NA	70%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 634	MTBEE634	Embedded	\$4,250/NA	\$12,750/NA	\$8,500/NA	\$17,000/NA	100%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 635	MTBEE635	Embedded	\$4,250/NA	\$12,750/NA	\$8,500/NA	\$17,000/NA	80%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 639	MTBEE639	Embedded	\$5,000/NA	\$15,000/NA	\$8,150/NA	\$16,300/NA	100%/NA	\$45	\$0	\$90	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 640	MTBEE640	Embedded	\$5,000/NA	\$15,000/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$45	\$0	\$90	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 638	MTBEE638	Embedded	\$5,250/NA	\$15,750/NA	\$5,850/NA	\$17,550/NA	70%/NA	\$50	\$0	\$100	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 642	MTBEE642	Embedded	\$5,250/NA	\$15,750/NA	\$7,500/NA	\$16,300/NA	80%/NA	\$50	\$0	\$100	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 643	MTBEE643	Embedded	\$6,000/NA	\$18,000/NA	\$8,000/NA	\$18,000/NA	100%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 645	MTBEE645	Embedded	\$6,250/NA	\$18,400/NA	\$8,150/NA	\$18,400/NA	70%/NA	\$45	\$0	\$90	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 644	MTBEE644	Embedded	\$6,250/NA	\$18,400/NA	\$8,400/NA	\$18,400/NA	80%/NA	\$45	\$0	\$90	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 649	MTBEE649	Embedded	\$7,000/NA	\$15,800/NA	\$7,900/NA	\$15,800/NA	70%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 568	MTBEE568	Embedded	\$7,000/NA	\$14,000/NA	\$9,200/NA	\$18,400/NA	80%/NA	\$40	\$0	\$60	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Essentials 547	MTBEE547	Embedded	\$7,250/NA	\$18,400/NA	\$8,150/NA	\$18,400/NA	100%/NA	\$45	\$0	\$90	\$500*	\$75	DC	DC/NA	DC/NA	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250

General Notes:

NA = Not Applicable; DC = Deductible and Coinsurance; In = In-Network; Out and OON = Out-of-Network

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.

All plans include prescription drug benefits. The benefit plan is based on the Performance Annual Drug List. Benefits include clinical programs such as Prior Authorization and Step Therapy. Member Pay the Difference applies to all plans.

Aggregate versus Embedded HSA methodology is indicated in the Deductible Type column. In an Aggregate HSA plan, members who cover dependents must meet the family deductible and out-of-pocket amounts. In an Embedded HSA plan, no more than the individual deductible and out-of-pocket amount will be required from any one member of the family.

Footnotes:

- \$0 HSA Preventive Drug benefit applies only to these specified HSA plans.
- The HSA copay (PCP, SPC, MH, MDLIVE, RX) applies after the deductible is satisfied.

2026-27 Mid-Market Group Plan Portfolio																		
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Copays						Inpatient & Outpatient		Pharmacy Benefits	
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care Office Visits	Virtual Visits	Specialist Office Visits	ER Visit POD*	Urgent Care	Lab, X-ray & Other Diagnostic	Inpatient (In/Out POD*)	Outpatient (In/Out POD*)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network
Blue Premier Access SM	Blue Premier Access 614	MTBPA614	Embedded	\$1,500/NA	\$4,500/NA	\$6,000/NA	\$18,000/NA	80%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 619	MTBPA619	Embedded	\$2,000/NA	\$6,000/NA	\$6,000/NA	\$15,700/NA	80%/NA	\$35	\$0	\$70	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 623	MTBPA623	Embedded	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,000/NA	80%/NA	\$35	\$0	\$70	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 624	MTBPA624	Embedded	\$2,500/NA	\$7,500/NA	\$7,500/NA	\$15,000/NA	70%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 625	MTBPA625	Embedded	\$3,000/NA	\$9,000/NA	\$4,500/NA	\$13,500/NA	100%/NA	\$40	\$0	\$80	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 626	MTBPA626	Embedded	\$3,000/NA	\$9,000/NA	\$9,000/NA	\$18,000/NA	70%/NA	\$55	\$0	\$110	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 638	MTBPA638	Embedded	\$5,250/NA	\$15,750/NA	\$5,850/NA	\$17,550/NA	70%/NA	\$50	\$0	\$100	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
	Blue Premier Access 642	MTBPA642	Embedded	\$5,250/NA	\$15,750/NA	\$8,150/NA	\$16,300/NA	80%/NA	\$50	\$0	\$100	\$750*	\$75	DC	DC/NA	\$100/NA*	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250
Blue Premier Access HSA SM	Blue Premier Access HSA 006H	MTBPA006H	Embedded HSA	\$4,000/NA	\$8,000/NA	\$4,000/NA	\$8,000/NA	100%/NA	DC	DC	DC	DC	DC	DC	DC/NA	DC/NA	100%	100%
	Blue Premier Access HSA 008H	MTBPA008H	Embedded HSA	\$6,000/NA	\$12,000/NA	\$6,000/NA	\$12,000/NA	100%/NA	DC	DC	DC	DC	DC	DC	DC/NA	DC/NA	100%	100%
	Blue Premier Access HSA 301H	MTBPA301H	Embedded HSA	\$7,500/NA	\$15,000/NA	\$7,500/NA	\$15,000/NA	100%/NA	DC	DC	DC	DC	DC	DC	DC/NA	DC/NA	100%	100%
	Blue Premier Access HSA 007H	MTBPA007H	Embedded HSA	\$5,000/NA	\$10,000/NA	\$5,000/NA	\$10,000/NA	100%/NA	DC	DC	DC	DC	DC	DC	DC/NA	DC/NA	100%	100%
	Blue Premier Access HSA 609H	MTBPA609H	Embedded HSA	\$6,800/NA	\$13,600/NA	\$6,800/NA	\$13,600/NA	100%/NA	DC	DC	DC	DC	DC	DC	DC/NA	DC/NA	100%	100%

General Notes:

NA = Not Applicable; DC = Deductible and Coinsurance; In = In-Network; Out and OON = Out-of-Network

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.

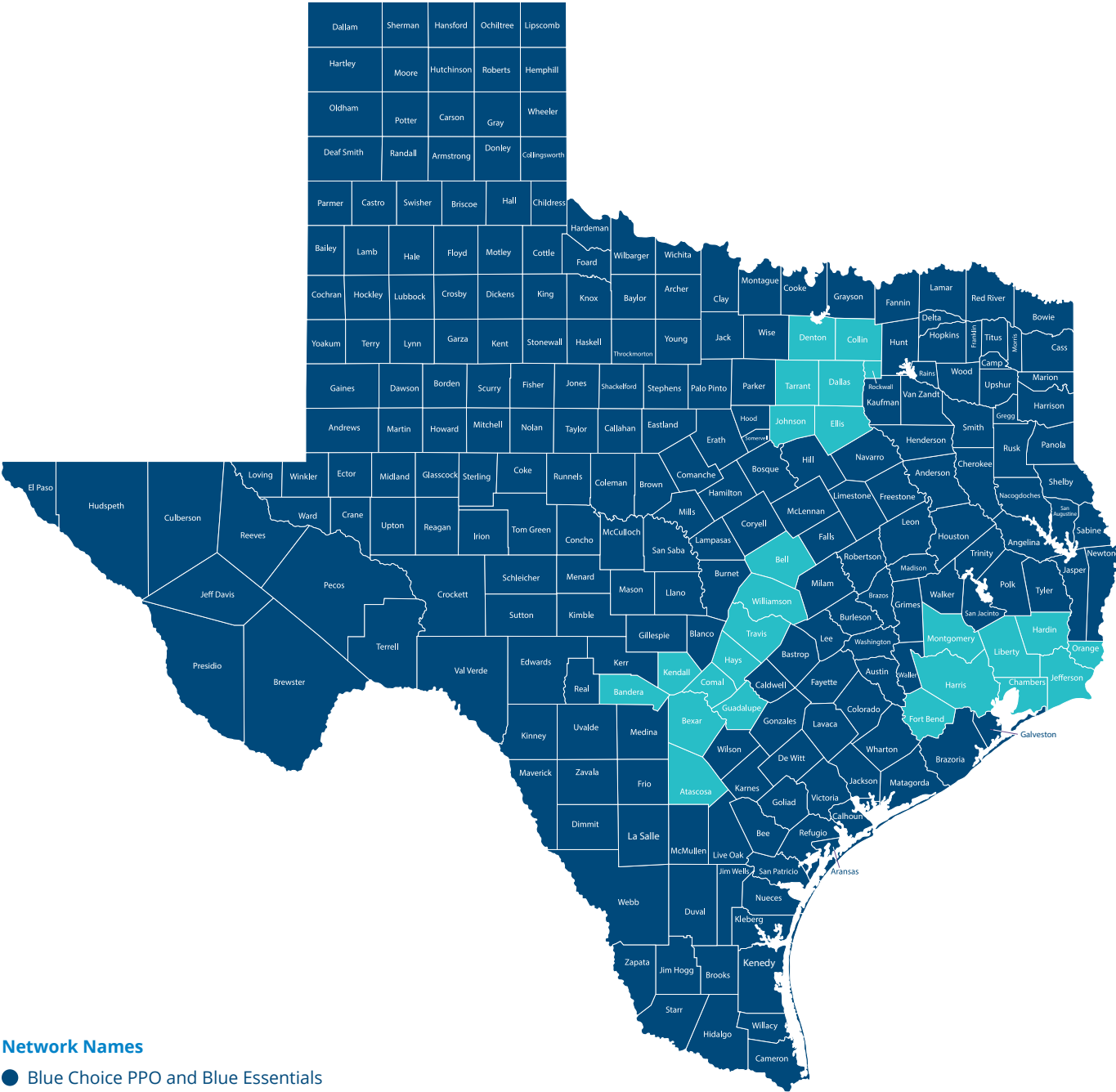
All plans include prescription drug benefits. The benefit plan is based on the Performance Annual Drug List. Benefits include clinical programs such as Prior Authorization and Step Therapy. Member Pay the Difference applies to all plans.

Aggregate versus Embedded HSA methodology is indicated in the Deductible Type column. In an Aggregate HSA plan, members who cover dependents must meet the family deductible and out-of-pocket amounts. In an Embedded HSA plan, no more than the individual deductible and out-of-pocket amount will be required from any one member of the family.

Footnotes:

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- The HSA copay (PCP, SPC, MH, MDLIVE, RX) applies after the deductible is satisfied.

Texas Mid-Market Provider Networks by County



Network Offerings Comparison

Plan Name	Blue Choice PPO	Blue Essentials	Blue Premier Access
Network Name	Blue Choice PPO (BCA SM)	Blue Essentials (HMO)	Blue Premier (HMH)
Network Type	Broad	Broad	Narrow (Smart)
Availability	51-150 Fully Insured	51-150 Fully Insured	51-150 Fully Insured
Primary Care Physician Selection Required	No	Yes	No
Referral Required	No	Yes, with the exception of in-network outpatient behavioral health services	No
OON Coverage	Yes	No, with the exception of emergency or accident	No, with the exception of emergency or accident
BlueCard	Yes	Available for when members need emergency or urgent care services while outside their service areas, the BlueCard program will help them locate participating doctors and hospitals, allowing them to receive covered care.	
Away From Home Care [®]	N/A	AFHC enables members to receive guest membership benefits from other participating Blue Cross and Blue Shield HMOs while traveling outside of their HMO service areas for at least 90 days. Affiliated HMOs are not available in all locations, and not all Blue Cross and Blue Shield Association HMOs participate in the AFHC program. Benefits and the way members access services might not be the same as their Texas benefits. To apply for the AFHC program, members must contact Customer Service at 1-877-299-2377.	
Blue Access for Members	Yes	Yes	Yes
Provider Finder [®]	Blue Choice PPO (BCA)	Blue Essentials	Blue Premier Access (HMH)
Member Liability Estimator	Yes	Yes	Yes

Vision Insurance

Access to Care Starts with the Right Network

Vision benefits from Blue Cross and Blue Shield of Texas provide the right mix of independent and retail providers – including popular national chains and regional favorites, as well as online options. With the Insight network, members have access to care and services that offer more flexibility, choice and savings.

In fact, because our vision benefits network uses EyeMed’s Insight network, you can look forward to more employees enrolling, 98% in-network provider utilization¹ and more members using their benefit.²

Additional benefits include:

- Ability to use contact lens and frame allowance in the same benefit period and still receive discount on spectacle lenses
- Online, in-network options at **ContactsDirect.com, Glasses.com, TargetOptical.com, Lenscrafters.com, Ray-Ban.com** and **Oakley.com**.

# of Provider Access Points	22,906
# of Retail Provider Locations	961
# of Independent Provider Locations	1,803
In-network, online options that allow benefits to be applied	Yes
Benefits	
Freedom to choose nearly any ophthalmic frame, lens or contact lens ⁶	Yes
Discount on additional pairs of glasses	40%
Discounts on hearing exams, aids and services	Yes
Member Experience	
Ability to locate an in-network provider by multiple criteria, such as ZIP code, provider specialty office hours, services and/or frame brands	Yes
Mobile app for members with ID card, provider locator, benefit overview and driving directions	Yes
100 hours or more of live customer services, 7 days a week	Yes
Certified Center of Excellence call center ⁷	Yes

1. Dearborn Life Insurance Company book of business data, 2019.
2. EyeMed analysis of new business that transferred over from a prior benefits company, 2013-2014. EyeMed is an independent company that administers the vision benefits for Blue Cross and Blue Shield of Texas.
3. Network data is based on the EyeMed Vision Care Insight Network.
4. All network data as of December 2023. Competitive network figures from Netminder, rounded to the nearest 100.
5. Retail chains must have at least 20 locations.
6. May not be available on all plans. Confirm if your plan provides this option.
7. EyeMed awarded Benchmark Portal Center of Excellence certification for 14 consecutive years. Benchmark Portal evaluates call centers from businesses across the country in multiple industries.

For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information on these plans, please contact your BCBSTX Account Representative.

Prime Therapeutics LLC is a separate pharmacy benefit management company contracted by BCBSTX to provide pharmacy benefit management and related other services. BCBSTX, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics. MyPrime.com is an online resource offered by Prime Therapeutics LLC.

A “preferred” or “participating” pharmacy has a contract with BCBSTX or BCBSTX’s pharmacy benefit manager (Prime) to provide pharmacy services at a negotiated rate. The terms “preferred” and “participating” should not be construed as a recommendation, referral or any other statement as to the ability or quality of such pharmacy.

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.

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.

The Fitness Program is provided by Tivity Health, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

Catapult, Hinge Health, Omada and Wondr are independent companies that have contracted with Blue Cross and Blue Shield of Texas to provide chronic disease prevention and management solutions for members with coverage through BCBSTX.

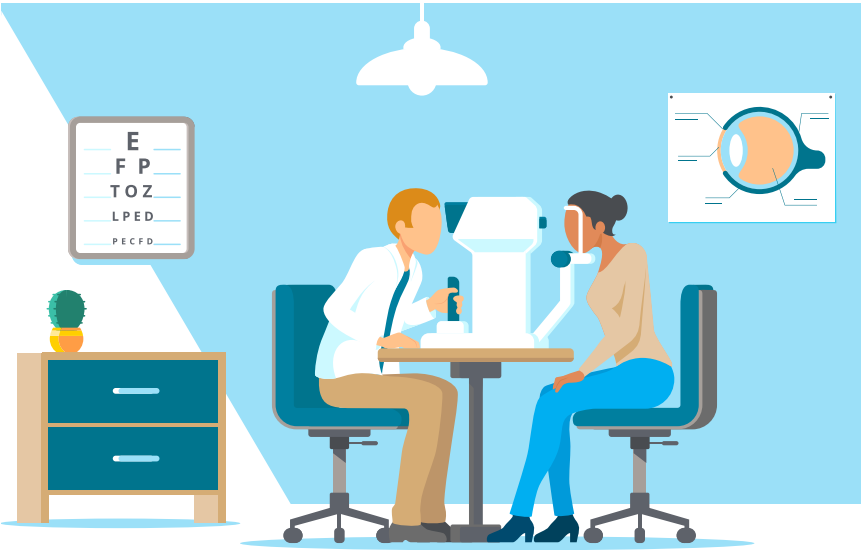
Twin Health, Inc. is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide care and disease management for members with coverage through BCBSTX.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

Vision Plan Portfolio

	Frequency Eye Exams	Frequency Lenses	Frequency Frame	Exam Copay	Lens Copay	Allowance Frame	Contact Frame	Funded Fit & Follow-up	Funded Scratch Coating	Funded Kids Polycarb
Plan 1	12	12	24	\$10	\$25	\$100	\$100	No	No	No
Plan 2	12	12	24	\$10	\$10	\$130	\$130	No	Yes	Yes
Plan 3	12	12	24	\$10	\$10	\$130	\$130	Yes	Yes	Yes
Plan 4	12	12	12	\$10	\$10	\$130	\$130	No	Yes	Yes
Plan 5	12	12	24	\$10	\$10	\$150	\$150	No	Yes	Yes
Plan 6	12	12	12	\$10	\$10	\$150	\$150	No	Yes	Yes
Plan 7	12	12	12	\$10	\$10	\$150	\$150	No	Yes	Yes
Plan 8	12	12	24	\$10	\$25	\$130	\$130	No	Yes	Yes
Plan 9	12	12	24	\$10	\$25	\$150	\$150	No	Yes	Yes
Plan 10	12	12	12	\$10	\$25	\$150	\$150	No	Yes	Yes
Plan 11	12	12	12	\$10	\$25	\$130	\$130	No	Yes	Yes
Plan 12	12	12	24	\$10	\$10	\$200	\$200	No	Yes	Yes
Plan 13	12	12	12	\$10	\$25	\$200	\$200	No	Yes	Yes
Plan 14	12	12	24	\$10	\$25	\$200	\$200	No	Yes	Yes

Contact your Account Representative or ancillary sales executive for a proposal and complete details. Available for both contributory and non-contributory plans.



MedsYourWay is not insurance. It is a drug discount card program that compares the drug discount card price for an eligible medication at participating in-network retail pharmacies to the member's benefit plan cost share amount and then applies the lower available price. MedsYourWay is administered by Prime Therapeutics, LLC. Not all retail pharmacies may participate with MedsYourWay pricing.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult with their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Hearing services are provided by Start Hearing, Beltone™, HearUSA and TruHearing®. Vision services are provided by ContactsDirect®, Croakies, Davis Vision™, EyeMed Vision Care, Glasses.com, Jonathan Paul Fitovers, and LasikPlus®.

ComPsych Corp. is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide employee assistance services for members with coverage through BCBSTX.

MDX Medical, LLC a Zelis company, is an independent company that has contracted with Blue Cross and Blue Shield of Texas to administer the Member Rewards program for members with coverage through BCBSTX. Reward-eligible options and reward amounts are subject to change. Eligibility for rewards is subject to terms and conditions of the Member Rewards program. Amounts received through Member Rewards may be taxable. BCBSTX does not provide tax advice. Members that have primary coverage with Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program.

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

Life, Disability, Critical Illness, Accident, and Vision products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association.

Medical, Pharmacy, and Dental products are offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. 746110.0126