



BlueCross BlueShield of Texas

Subject: 2023-2024 Benefit Plan Changes

Dear Group Administrator:

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

Included with this letter is a list of all Blue Cross and Blue Shield of Texas mid-market group plans and their benefit level changes.

Your next steps:

- Find the plan ID for your current plan(s), in the “Current Health Plans” section of your renewal exhibit (note: your plan ID should be eight or nine digits)
- Use that plan ID to find your group’s benefit changes in the “Plan Changes” document
 - **Note: if you don’t see your plan listed, it means there won’t be any changes**

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

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

Sincerely,

Blue Cross and Blue Shield of Texas

bcbstx.com



2023 Mid-Market Plans

Mid-Market (51-150)

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

Blue Choice PPO HSA 018H; MTBCP018H

The below changes are effective 1/1/2023 through 12/31/23

- In 2023, your plan ID will change to MTBCP318H and your plan name will change to Blue Choice PPO HSA 318H.
- In 2023, your in-network individual Deductible will change to \$3,100 from \$2,900. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your out-of-network individual Deductible will change to \$6,200 from \$5,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your in-network family Deductible will change to \$6,200 from \$5,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your out-of-network family Deductible will change to \$12,400 from \$11,200. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your in-network individual Out-of-Pocket Maximum will change to \$3,100 from \$2,900. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.
- In 2023, your out-of-network family Out-of-Pocket Maximum will change to \$6,200 from \$5,800. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Blue Choice PPO HSA 019H; MTBCP019H

The below changes are effective 1/1/2023 through 12/31/23

- In 2023, your plan ID will change to MTBCP319H and your plan name will change to Blue Choice PPO HSA 319H.
- In 2023, your in-network individual Deductible will change to \$3,100 from \$2,900. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your out-of-network individual Deductible will change to \$6,200 from \$5,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your in-network family Deductible will change to \$6,200 from \$5,800. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your out-of-network family Deductible will change to \$12,400 from \$11,600. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your in-network individual Out-of-Pocket Maximum will change to \$6,200 from \$5,800. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.
- In 2023, your in-network family Out-of-Pocket Maximum will change to \$12,400 from \$11,600. The out-of-pocket maximum is the total amount of deductible, coinsurance, and copayment each Member must pay for covered medical expenses incurred during the benefit period.

Blue Choice PPO HSA 017H; MTBCP017H

- In 2023, your plan id will change to MTBCP317H and your plan name will change to Blue Choice PPO HSA 317H.
- In 2023, your in-network family Deductible will change to \$9,000 from \$10,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your out-of-network family Deductible will change to \$18,000 from \$20,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.

Blue Choice PPO HSA 010H; MTBCP010H

- In 2023, your plan id will change to MTBCP310H and your plan name will change to Blue Choice PPO HSA 310H.
- In 2023, your in-network family Deductible will change to \$9,000 from \$10,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.
- In 2023, your out-of-network family Deductible will change to \$18,000 from \$20,000. The deductible is the amount you must pay before the health plan starts paying for most qualified covered services.