

# Get covered with Blue Cross of Northeastern Pennsylvania



Your  
**MULTI-STATE**  
plan options

**GOLD**



■ my Blue® Cross \$2,000  
a Multi-State Plan  
PPO Network

**SILVER**



■ my Blue Cross \$2,500  
a Multi-State Plan  
PPO Network



## MULTI-STATE Individual and Family

**2015 Health Insurance Plans**

Offered by First Priority Life®



Independent Licensee of the Blue Cross and Blue Shield Association.  
® Registered Mark of the Blue Cross and Blue Shield Association.



# MULTI-STATE

## Individual & Family Health Insurance Plans

from Blue Cross of Northeastern Pennsylvania

### Choose a Multi-State plan

The Affordable Care Act (ACA) categorizes health insurance plans by metal level (Platinum, Gold, Silver and Bronze) and all come with the same Essential Health Benefit categories. The metal level you choose determines how you pay for your health care costs. When you choose a Gold Multi-State plan, you pay a little more each month to keep your costs low when you need care. With a Silver Multi-State plan, you pay a little less each month, but you'll have higher costs when you need care. Consider a Gold plan if you see your doctor a lot and take prescription drugs consider a Silver plan if you use an average amount of health care services and preventive care.

**Choose**  
the **Multi-State**  
plan with the benefits  
and out-of-pocket costs best  
for you and your family. Go  
to the next page to see the  
rates for each plan. Then go to  
**healthcare.gov** to apply  
for federal assistance to help  
you pay for your plan  
and enroll, online!

Metal plan	Monthly cost	Cost when you get care	Good option if you typically...
Platinum	\$\$\$\$\$	\$	Need health care services. May have a chronic condition and/or take medication.
<b>GOLD</b>	\$\$\$\$	\$	Need a fair amount of health care services and/or take medication.
<b>SILVER</b>	\$\$\$	\$\$\$	Use an average amount of health care services and preventive care.
Bronze	\$	\$\$\$\$\$	Do not need a lot of health care services. Want to buy the lowest cost plan available.

A Catastrophic plan provides "just in case" coverage to protect you from major unexpected medical costs. A Catastrophic plan has a very low monthly premium and provides limited coverage—3 office visits are paid in full. Essential Health Benefits are covered but you will pay out of your own pocket up to \$6,350, before your insurance will pay.

Catastrophic*	\$	\$\$\$\$\$	Don't use a lot of health care services. Want peace of mind just in case you might need coverage.
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\*You can enroll in the Catastrophic plan only if you are under 30. If you are 30 or older, you can enroll in the Catastrophic plan only if you have certification from the Marketplace that you are exempt from the individual mandate due to an extreme financial hardship.

### American Indians & Alaskan Natives

If you are part of a federally recognized tribe and:

- Your income is **below** 300% of the Federal Poverty Level (FPL), the services you receive from in-network preferred providers will be covered at 100%
- If your income is **above** 300% of the FPL, the services you receive from Indian Health Service Providers will be covered at 100%

You will not have to pay deductibles, copays or coinsurance, but benefit maximums and visit limits will apply. Go to **healthcare.gov** for more information.

## 2015 MULTI-STATE Plan Options

Provider Network
Out-of-pocket costs
Individual deductible
Family deductible
Coinsurance
Individual maximum-medical & Rx
Family maximum-medical & Rx
Outpatient services
Primary care visit
Specialist visit
Outpatient mental health/substance abuse
Preventive care screenings/immunizations
Lab outpatient & professional services
X-rays & diagnostic imaging
Outpatient surgery
Rehabilitative occupational & physical therapy
Inpatient services
Inpatient hospital
Delivery & inpatient services for maternity care
Skilled nursing facility
Emergency services
ER copay
Prescription drugs
Tier 0
Generic Rx
Preferred brand Rx
Non-preferred brand Rx
Specialty high cost drugs
Other plan features
Dental coverage is not included*
Health savings account eligible

### About Multi-State Plans

Under the Affordable Care Act (ACA), the Office of Personnel Management (OPM) is required to offer OPM sponsored plans on Marketplaces. Blue Cross and Blue Shield® Plans participate by offering Multi-State Plans on Marketplaces in 30 states and the District of Columbia. By 2017, Multi-State Plans will be offered across all states and in D.C. Multi-State Plans are like the other ACA Metal plans offered on Marketplaces and generally, all of the same requirements apply.

GOLD


**my Blue Cross**  
**\$2,000**

PPO

SILVER


**my Blue Cross**  
**\$2,500**

PPO

In-network / out-of-network

\$2,000 / \$3,000

\$4,000 / \$6,000

10% / 40%

\$3,000 / \$6,000

\$6,000 / \$12,000

In-network / out-of-network

\$2,500 / \$5,000

\$5,000 / \$10,000

0% / 50%

\$5,000 / \$10,000

\$10,000 / \$20,000

No charge

\$30

No charge

No charge

No charge after deductible

10% after deductible

10% after deductible

10% after deductible

\$25

\$35

No charge after deductible

No charge

No charge after deductible

No charge after deductible

No charge after deductible

Deductible then \$35 per session

10% after deductible

No charge after deductible

\$100

\$200

\$0 retail / \$0 mail

\$20 retail / \$40 mail

\$40 retail / \$100 mail

\$90 retail / \$270 mail

\$90

\$0 retail / \$0 mail

\$30 retail / \$60 mail

\$90 retail / \$225 mail

\$150 retail / \$450 mail

\$150

Not included

No

Not included

No

\* Unless your plan includes pediatric dental coverage, you must buy pediatric dental coverage as a stand-alone plan for dependent children covered by your plan, to meet the Essential Health Benefits requirement. Dental coverage is included in myBlue Care Platinum \$100, myBlue Care Gold \$500 and myBlue Access \$2,500.

**If you qualify, here is what your savings with a federal cost-share subsidy could look like with the Silver plan:**

In-network

**If you qualify for 73% cost-share reduction**

Deductible

\$2,000

Out-of-pocket maximum

\$4,000

**If you qualify for 87% cost-share reduction**

Deductible

\$1,500

Out-of-pocket maximum

\$1,500

**If you qualify for 94% cost-share reduction**

Deductible

\$100

Out-of-pocket maximum

\$600

## Multi-State Plan Highlights:

- A Gold and Silver plan to choose from. You can buy these plans **only** on the Marketplace at **healthcare.gov**
- **Savings on out-of-pocket costs—if you choose the Silver plan and qualify for a federal cost-share subsidy**
- The PPO provider network—with the lowest out-of-pocket costs for care from in-network doctors and hospitals
- Prescription drug coverage with no and low copays
- No out-of-pocket costs for preventive services

## Only with Blue you get:

- Freedom to choose from the largest PPO network of hospitals and doctors close to home
- Coverage anywhere you travel—worldwide with the BlueCard® PPO national network
- Lowest negotiated rates for care from in-network doctors mean you'll save money just because you have Blue coverage
- Rewards for your wellness—you could earn a \$25 gift card

**A cost-share subsidy is available ONLY with a Silver plan.**

If you qualify for these out-of-pocket cost savings, you may find the Silver plan is the best value. You'll basically get the lower out-of-pocket costs like a Gold or Platinum plan but pay only a Silver plan premium.



# Blue Cross of Northeastern Pennsylvania's 2015 MULTI-STATE Plan Rates

Find your age on the chart below to see each plan's monthly rates for non-tobacco and tobacco users.

Age	my Blue Cross \$2,000		my Blue Cross \$2,500	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$179.82	\$179.82	\$165.21	\$165.21
21	\$283.18	\$297.34	\$260.17	\$273.17
22	\$283.18	\$297.34	\$260.17	\$273.17
23	\$283.18	\$297.34	\$260.17	\$273.17
24	\$283.18	\$297.34	\$260.17	\$273.17
25	\$284.32	\$298.53	\$261.21	\$274.27
26	\$289.98	\$304.48	\$266.41	\$279.73
27	\$296.78	\$311.62	\$272.65	\$286.29
28	\$307.82	\$323.21	\$282.80	\$296.94
29	\$316.88	\$332.73	\$291.13	\$305.68
30	\$321.41	\$337.48	\$295.29	\$310.05
31	\$328.21	\$344.62	\$301.53	\$316.61
32	\$335.01	\$351.76	\$307.78	\$323.17
33	\$339.25	\$356.22	\$311.68	\$327.26
34	\$343.79	\$360.97	\$315.84	\$331.63
35	\$346.05	\$363.35	\$317.92	\$333.82
36	\$348.32	\$365.73	\$320.00	\$336.01
37	\$350.58	\$368.11	\$322.09	\$338.19
38	\$352.85	\$370.49	\$324.17	\$340.38
39	\$357.38	\$375.25	\$328.33	\$344.75
40	\$361.91	\$398.10	\$332.49	\$365.74
41	\$368.71	\$406.67	\$338.74	\$373.61
42	\$375.22	\$414.92	\$344.72	\$381.19
43	\$384.28	\$426.45	\$353.05	\$391.79
44	\$395.61	\$440.98	\$363.45	\$405.13
45	\$408.92	\$458.18	\$375.68	\$420.94
46	\$424.78	\$478.89	\$390.25	\$439.96
47	\$442.62	\$502.44	\$406.64	\$461.60
48	\$463.01	\$529.70	\$425.37	\$486.65
49	\$483.11	\$556.93	\$443.84	\$511.67
50	\$505.77	\$588.04	\$464.66	\$540.25
51	\$528.14	\$619.20	\$485.21	\$568.87
52	\$552.77	\$654.02	\$507.85	\$600.86
53	\$577.70	\$689.78	\$530.74	\$633.71
54	\$604.60	\$728.99	\$555.46	\$669.73
55	\$631.50	\$768.83	\$580.17	\$706.34
56	\$660.67	\$812.73	\$606.97	\$746.67
57	\$690.12	\$848.85	\$634.03	\$779.85
58	\$721.55	\$855.02	\$662.90	\$785.52
59	\$737.13	\$861.18	\$677.21	\$791.19
60	\$768.56	\$867.35	\$706.09	\$796.85
61	\$795.75	\$873.52	\$731.07	\$802.52
62	\$813.59	\$879.69	\$747.46	\$808.19
63	\$835.96	\$885.86	\$768.01	\$813.86
64+	\$849.54	\$892.02	\$780.49	\$819.51

The rates for these plans vary based on the applicant's age, tobacco use and the selected plan options. **These rates are effective January 1, 2015.**

# Choose the plan based on its **cost**



## Consider all the costs, not just the monthly premium

Want the plan with the lowest monthly premium? Monthly premiums vary from plan to plan, but usually the lower the monthly premium, the higher the deductible. **A deductible is the amount you have to pay for your care before your health insurance starts to pay.** So the lower the monthly premium, the more you'll pay out of your pocket each time you receive care.

## The lowest monthly premium plan might actually cost you more

If you want a plan with a high deductible to pay the lowest monthly premium, first consider how often you might need medical care. Does a family member have a medical condition? Do you take prescription drugs? Do you typically go out of the area for care?

A high deductible means you will pay more when you have care. So it's important to figure out if your out-of-pocket costs are likely to be more or less than what you might save with a lower monthly premium.

For example, if you see a doctor several times a year, take prescription drugs and regularly need lab services like blood work, your out-of-pocket costs for this care can add up over the year. A plan with a higher premium each month might save you money—because you will pay less each time you need care.

## Pay less each month with **Federal financial help**

Health insurance is more affordable than ever. You may qualify for help from the federal government to pay for your health insurance plan, depending on your family size and income.

- **Premium tax credits** help lower the monthly premium on an ACA Metal plan
- **Cost-share subsidies** can be used with ONLY a Silver plan and help pay out-of-pocket costs (deductibles, copays and coinsurance) that you need to pay when you get care

**The 2014 Federal Poverty Level (FPL) is used to determine if you qualify.** See the **pink** column that lists how many people live in your house. Then see if your household income is within the ranges listed on that line. The bottom row tells you what you might qualify for.

My income is <b>LESS</b> than the FPL	Number of people in your household	My income is <b>MORE</b> than the FPL	
If your income is <b>less</b> than		If your income is <b>between</b>	If your income is <b>between</b>
\$11,670	1	\$11,670 - \$46,680	\$11,670 - \$29,175
\$15,730	2	\$15,730 - \$62,920	\$15,730 - \$39,325
\$19,790	3	\$19,790 - \$79,160	\$19,790 - \$49,475
\$23,850	4	\$23,850 - \$95,400	\$23,850 - \$59,625
\$27,910	5	\$27,910 - \$111,640	\$27,910 - \$69,775
\$31,970	6	\$31,970 - \$127,880	\$31,970 - \$79,925
You don't qualify for federal financial help. But you may qualify for <b>Medicaid or CHIP.</b>		You may qualify for a <b>premium tax credit on an ACA Metal plan.</b>	You may qualify for a <b>premium tax credit on an ACA Metal plan AND a cost-share subsidy on an ACA Silver plan.</b>

The tax credit for 2015 is based on the 2014 FPL. Source: [healthcare.com/lower-costs/](http://healthcare.com/lower-costs/)

Visit **BlueCrossNEPAStore.com** to apply for a federal premium tax credit and cost-share subsidy. Just look for the Apply for Federal Subsidy link, which will take you to **healthcare.gov** to see if you qualify. If you applied in the past and your income or family size has since changed, you should reapply to find out if you can take advantage of greater savings.





## Choose the plan based on its **network of providers**



To choose your new health insurance plan, it's important to understand how our PPO network of doctors, specialists, hospitals, labs, radiology centers, radiologists, anesthesiologists, therapists and other providers works.

Our Multi-State health insurance plans use the PPO network.

### Save money when you use **in-network doctors and hospitals**

This PPO network includes almost everyone. You'll have the largest PPO network of doctors and hospitals.

- You'll pay the lowest out-of-pocket costs for care when you use doctors and hospitals in the PPO network
- You also have national coverage at the same cost for care as if you were home, because BlueCard PPO national network doctors and hospitals are also in-network
- You can use doctors and hospitals out of the network—you'll just have to pay more for your care

The network brochure and the maps included in the pocket of the enrollment kit explain how the PPO network works and the differences between the other networks we offer.

### Get more with **Blue**

- **More choice**—Blue plans have the largest networks, giving you access to doctors and hospitals in every ZIP code across the U.S. and in more than 200 countries and territories worldwide. That's security that only comes with Blue
- **More savings**—we negotiated the lowest discounted rates for care from in-network doctors and hospitals—lower than our competitors. You'll pay less for the same quality care just because you have Blue coverage
- **More freedom**—you'll save money when you see doctors and hospitals in the PPO network, because your out-of-pocket costs will always be the lowest. And you can always see doctors out of the network at a higher cost

# PPO Network— Know how it works

## PPO provider network

PLANS: BlueCare® PPO, BlueCare QHD PPO,  
myBlue® Choice, myBlue Choice LP and my Blue Cross, a Multi-State Plan

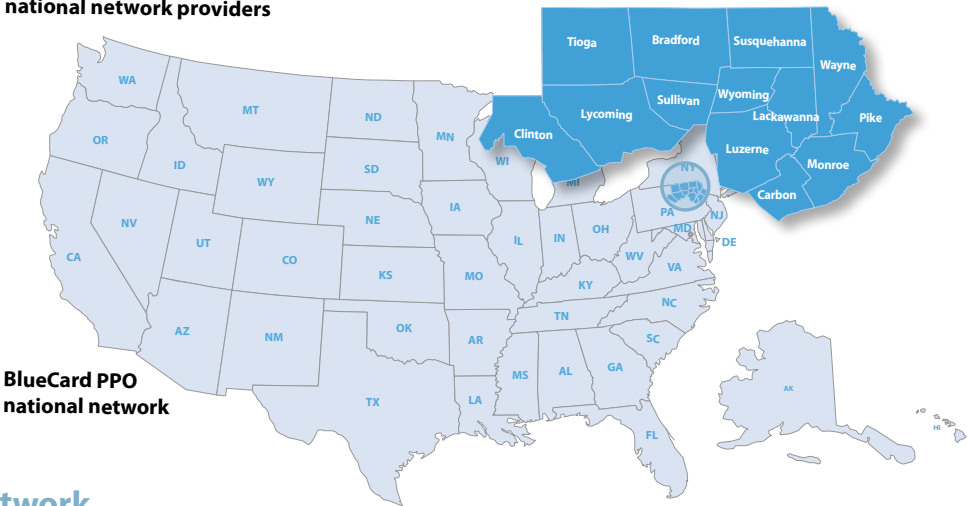


### In-network providers

The PPO provider network includes:

- All of First Priority Life®'s (FPLIC) PPO network providers, PLUS
- BlueCard® PPO national network providers

#### 13-county FPLIC PPO provider network



### Out-of-network

Any other non-participating providers

### The cost for care

Costs will always be the lowest when using in-network doctors, hospitals and health care providers. Coverage is provided for care out of the network, but at higher out-of-pocket costs.

PPO network	Out-of-pocket costs for care	
FPLIC PPO network providers are in-network	<b>Lowest</b> cost (deductibles, copays and coinsurance) for care from in-network providers	\$
BlueCard PPO network providers are in-network	BlueCard PPO network providers can also be seen at the <b>lowest</b> out-of-pocket cost	\$
All other providers are out of the network*	Providers <b>NOT</b> in the BlueCard PPO network can be seen at the <b>highest</b> out-of-pocket cost	\$\$\$\$

\* Providers out of the PPO and BlueCard PPO networks do not agree to accept Blue's discounted "allowable charge" as payment in full. They may bill for a bigger share of the cost for care.

# Enroll today! 5 easy ways to apply

Apply on the Marketplace at **healthcare.gov**, or call the Marketplace anytime at **1.800.318.2596**.

If you have questions or want to learn more about our other 2015 Blue ACA Metal health insurance plans...

- Go to **BlueCrossNEPAStore.com**, anytime.
- Call **1.855.WANT.BLUE (926.8258)**, weekdays, between 8 a.m. and 8 p.m. and Saturdays between 9 a.m. and 4 p.m.
- Visit us in person. During Open Enrollment, Blue Cross of Northeastern Pennsylvania retail stores are open, weekdays, between 9 a.m. and 6 p.m. and Saturdays, between 9 a.m. and 4 p.m. at our 3 locations:

**Bartonsville Plaza**  
**292 Frantz Road, Suite 109**  
**Bartonsville, PA 18360**

**Park Center**  
**1019 Commerce Blvd.**  
**Dickson City, PA 18519**

**T.J. Maxx Plaza**  
**1754 East 3rd Street**  
**Williamsport, PA 17701**

Our Corporate Headquarters is open weekdays, between 8 a.m. and 5 p.m.  
And Saturdays, between 9 a.m. and 4 p.m.

**Corporate Headquarters**  
**19 North Main Street**  
**Wilkes-Barre, PA 18711**

## Ready to get started with Blue?

Your Blue Cross of Northeastern Pennsylvania ID card is your ticket to good health. Once you have enrolled in a health insurance plan and your coverage has started, use your ID card to get covered medical care, see a doctor, go to a hospital, fill a prescription at the pharmacy or get discounts on fitness activities.

Once enrolled, we will send your Blue Cross of Northeastern Pennsylvania ID card along with your ID card will be your 1st bill. You will receive a monthly premium bill every month. Make sure you pay your monthly premium bill, by the 1st of each month, to continue your coverage.

You can pay your current bill by mail, by phone, in person or online with Self-Service. If you don't pay your 1st bill, stop paying your monthly premium or if your payment is late, your coverage will end. This means you will not have health insurance.

We make it easy to pay your bill on time.



**BlueCross**  
**Northeastern**  
**Pennsylvania**

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**Blue Cross of Northeastern Pennsylvania is a Qualified Health Plan issuer in the Federally Facilitated Marketplace.**

First Priority Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross of Northeastern Pennsylvania Individual Health Insurance Plans are offered through First Priority Life Insurance Company, a licensed affiliate of Blue Cross of Northeastern Pennsylvania.

Blue Cross of Northeastern Pennsylvania administers health insurance plans for Blue Cross of Northeastern Pennsylvania, Highmark Blue Shield, First Priority Health® and First Priority Life Insurance Company®. First Priority Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.