# Look inside 

## to find the

 right plan for you.

For Benefit Period:
January 1 to December 31, 2023

TIGHMARK WEST VIRGINA

Because Life."

## Go ahead. Geł picky about your plan.

With lots of great coverage options from Highmark, this book will help you find the plan, the product, and the network access that matters most to you.

Looking for something in particular? You can easily navigate through the guide by clicking on the headings in the Table of Contents.

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Visit highmarkbcbswv.com to view the Access Plan required by the Health Benefit Plan Network Access and Adequacy Act. You may also request a copy by contacting us at the number on the back of your ID Card.

# Why choose a Highmark health plan? 

Woah. So many reasons. Here are three big ones right off the top of our heads.


## Expert care, close to home.

Highmark invests in a patient-first approach to care, with easy access to high-quality, lower-cost health care services in your area.


## Coverage that travels with you.

All of our plans come with access to BlueCard ${ }^{\circledR}$. You're connected to the largest physician and hospital networks in the U.S. with over 1.7 million providers, including $95 \%$ of all hospitals. ${ }^{*}$

With most Highmark plans, BlueCard also gives you access to routine,* urgent, and emergency care, no matter where you are.

See page 24 for more information on BlueCard.


## No red tape.

See whichever in-network doctors you want to see no referral needed. Or call 1-888-BLUE-428, and we'll find a specialist for you. No hoops, no hoopla.

## And that's just for starters.

Turn the page for even more reasons to choose Highmark.

[^0]
# How easy do we make it to find care and geł care? <br> Almost too easy. 

DENTAL AND VISION COVERAGE


All your care, all in one plan.
Healthy eyes and teeth are important parts of your overall health and regular checkups can help you stay ahead of potential problems down the road. That's why all of our plans come with pediatric dental and vision benefits.

Our plans with "Adult Dental and Vision" in their name include these benefits, so there's no need to purchase separate plans.

VIRTUAL HEALTH


## Face-to-face with a doctor, 24/7.

Need to see a doctor but don't want to leave your couch? Get a diagnosis, treatment plan, or prescription any time, right from your phone or computer. Best of all, the virtual health services provided by Amwell ${ }^{\circledR}$ are also available through many in-network providers. That's laid-back-in-a-recliner easy.

## BLUE DISTINCTION ${ }^{\circledR}$

## Easy access to top-performing specialists.

Only doctors who consistently deliver safe, effective treatments make the Blue Distinction list. You can cherry-pick a top-performing in-network specialist for any care you need. Use our Find a Doctor tool and look for the Blue Distinction logo next to their name.

JOHNS HOPKINS MEDICINE COLLABORATION


## Expert teamwork for advanced care.

We collaborate with some of the best minds, like Johns Hopkins Medicine, for cancer research. That lets us bring the latest innovative medical breakthroughs right to your neighborhood.

# How simple is it for you to geł answers and 

 reach your goals?Super simple.

THE HIGHMARK MEMBER WEBSITE


## Your entire plan at your fingertips.

No more searching for old files or waiting on snail mail. Your digital ID card, Find a Doctor tool, deductible progress, and claims status are all available online at highmarkbcbswv.com.

## HEALTH SAVINGS ACCOUNT

## Helping you save for today and tomorrow.

Health savings accounts let you put money away for things like medical costs, vision and dental services, and prescriptions. They're available on qualified high-deductible plans with "HSA" in the plan name.

## MY CARE NAVIGATOR ${ }^{\text {SM }}$



## BLUES ON CALLSM

## Answers from a health pro, 24/7.

Medical concerns during off hours? Just call 1-888-BLUE-428
to get support from a registered nurse or a health coach any time and put your worries to bed.
$\qquad$

FITNESS


## Hitting the gym has never been easier.

All our plans include a fitness extra with discounted rates and access to $10,000+$ gyms nationwide. You'll also get discounts for acupuncture and chiropractic care, nutritional counseling, personal training, and more.

* Does not apply to digital-only plans.


## WELLNESS



## Personalized support for health goals.

Looking to lose weight? Quit smoking? Be more active? Get guidance based on your lifestyle, trackers to measure your progress, resources like Sharecare ${ }^{\circledR}$, and access to experienced wellness coaches to make healthy choices and keep you motivated. Once you're enrolled, visit mycare.sharecare.com.

BLUE365 ${ }^{\circledR}$


## Discounts to help you stay healthy and active.

With Blue365, you get exclusive discounts on travel, car rentals, and even clothing and footwear. Check out member-only deals at blue365deals.com.

# Before we get much further, let's cover some Affordable Care Act (ACA) essentials. 

## ACA basics

## Metal levels

## ACA plans* are broken into four categories based on how you and your plan share the costs of your health care.

Just so you know, metal levels reflect cost-sharing** differences only - which means you get the same quality of care at any level.

| Bronze |  |
| :--- | :--- |
| $\mathbf{6 0 \%}$ of costs covered | 40\% <br> out-of- <br> pocket <br> bosts your plan |
|  |  |
| This level makes <br> sense if you**: |  |
| Don't use a lot of health <br> care services and/or <br> want to keep premium <br> payments low. |  |



| Gold |  |
| :--- | :--- |
| $\mathbf{8 0 \%} \%$ | 20\% <br> of costs covered <br> by your plan |
| out-of- <br> pocket <br> costs |  |

This level makes sense if you***:

Use health care services somewhat frequently and/ or want low out-of-pocket costs for most commonly used services.

## Extra Savings Silver

This level makes sense if you***:

Are CSR-eligible, which gives you lower out-of-pocket costs.

* ACA also includes Catastrophic and Platinum level plans. Catastrophic plans are available if you're under 30 or have a financial hardship. They're for people who do not go to the doctor frequently or only go to the doctor when there's an emergency. Highmark does not offer Platinum plans in West Virginia.
** The portion of health care services that you pay out of pocket. This generally includes deductibles, coinsurance, and copays.
*** Financial help in the form of APTCs or CSRs are available only on plans purchased through the Health Insurance Marketplace.



## Ways to save

Good news: There are two ways available to save for ACA enrollees.

Even better news: More than $90 \%$ of our ACA members qualify to save.*

Advance Premium Tax Credits (APTC), which may be applied - in advance - to lower what you pay each month for your premium on any level Marketplace plan except Catastrophic.

Cost-Sharing Reductions (CSR) will lower out-of-pocket costs that you may pay at the time of service for doctor visits, lab tests, drugs, and other covered services. CSR plans offer lower deductibles, copays, and coinsurance. You can only get these savings if you enroll in an "Extra Savings" Silver plan.

You can qualify for both an APTC and CSR, too.

## Extra ACA assistance

The Inflation Reduction Act lowers the cost of health plans for middle- and lower-income individuals and families. It may provide more aid even if you've previously qualified for financial help. And it makes it easier to qualify if you've been denied in the past.

Your savings can be significant. See for yourself.

## Kyle

Single, 40 years old, non-smoker Annual income: \$19,140
Before: $\$ 66$ monthly premium
After: \$0 monthly premium
Savings: \$792/year

## Dean and Vanessa

Married couple, 64 years old, non-smokers Annual income: \$77,850
Before: \$2,492 monthly premium
After: \$550 monthly premium
Savings: \$23,304/year

Premiums and Advance Premium Tax Credit (APTC) will vary by county. The APTC can lower the monthly premium. Examples are based on the second-lowest cost Silver plan available on the Marketplace in a given area. The price of this plan is used to calculate premium subsidies.

* Based upon West Virginians enrolled in plans purchased on the Health Insurance Marketplace for coverage year 2022. cms.gov/research-statistics-data-systems/marketplace-products/2022-marketplace-open-enrollment-period-public-use-files



## Financial help

To see if you're eligible for financial help, locate your qualifying income and household size on the chart below. Then refer to the Base or Extra Savings plans for your county to find the plans that meet your needs.

Even if you don't qualify for cost-sharing reductions, you may be eligible for advance premium tax credits. Please refer to the Base plan options for your county.

| Who needs coverage? | What is the income for those covered under your health plan? |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Eligible for Medicaid | Eligible for CSRs and APTCs |  |  | Eligible for APTCs |
|  | Medicaid Eligible Range (100-138\% or less FPL) | Silver Extra Savings Plans |  |  | Base |
|  |  | $\begin{aligned} & \text { 138-149\% } \\ & \text { CSR plans } \end{aligned}$ | $\begin{aligned} & \text { 150-199\% } \\ & \text { CSR plans } \end{aligned}$ | $\begin{aligned} & \text { 200-249\% } \\ & \text { CSR plans } \end{aligned}$ | 250\% or more |
| Single | Less than \$ 18,754 | \$18,755-\$20,384 | \$20,385-\$27,179 | \$27,180-\$33,974 | \$33,975 or more |
| Family of 2 | Less than \$ 25,268 | \$25,269-\$27,464 | \$27,465-\$36,619 | \$36,620-\$45,774 | \$45,775 or more |
| Family of 3 | Less than $\$ 31,781$ | \$31,782-\$34,544 | \$34,545-\$46,059 | \$46,060-\$57,574 | \$57,575 or more |
| Family of 4 | Less than $\$ 38,295$ | \$38,296-\$41,624 | \$41,625-\$55,499 | \$55,500-\$69,374 | \$69,375 or more |
| Family of 5 | Less than $\$ 44,809$ | \$44,810-\$48,704 | \$48,705-\$64,939 | \$64,940-\$81,174 | \$81,175 or more |
| Family of 6 | Less than $\$ 51,322$ | \$51,323-\$55,784 | \$55,785-\$74,379 | \$74,380-\$92,974 | \$92,975 or more |
| Family of 7 | Less than $\$ 57,836$ | \$57,837-\$62,864 | \$62,865-\$83,819 | \$83,820-\$104,774 | \$104,775 or more |
| Family of 8 | Less than $\$ 64,349$ | \$64,350-\$69,944 | \$69,945-\$93,259 | \$93,260-\$116,574 | \$116,575 or more |

* Most individuals and families with household incomes $100 \%$ or more of the FPL will qualify for premium tax credits. These credits help lower the cost of health insurance coverage and are based on the second-lowest-cost Silver plan available in your area on the Health Insurance Marketplace. The second-lowest-cost Silver plan is also known as the "benchmark plan." Premium tax credits vary by income. Households with incomes $150 \%$ or less of the FPL will pay no premium for the benchmark plan. Those households with annual incomes $400 \%$ or more of the FPL will pay no more than $8.5 \%$ of their household income on health insurance premiums for the benchmark plan.
* Income below $138 \%$ FPL: If your income is below $138 \%$ FPL and your state has expanded Medicaid coverage, you qualify for Medicaid based only on your income.
* American Indians and Alaska Natives who are members of federally recognized tribes are eligible for cost-sharing reductions at alternative dollar thresholds.
This chart is only applicable for coverage in 2023 and in the 48 contiguous states and the District of Columbia. For families/households with more than 8 persons, add $\$ 4,720$ for each additional person. HHS Poverty Guidelines for 2022 (March 3, 2022). Retrieved from https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines.

Check to see if you qualify for one or both types of help. Call 855-506-1637.

## ACA plans vs. short-term plans and Health Care Sharing Ministries

In addition to the availability of APTC and CSR, all ACA plans provide coverage for preexisting conditions and the 10 Essential Health Benefits (see page 21.). Short-term plans and Health Care Sharing Ministries - which are plans that come with a fixed, limited term - do not. These plans can seem like a cheaper alternative to ACA coverage but often come with hidden costs and exclusions that can make them more expensive in the long run.

## Other types of hidden costs in short-term and Health Care Sharing Ministries plans:

|  | SHORT-TERM PLANS <br> AND HEALTH CARE SHARING <br> MINISTRIES | ACA PLANS |
| ---: | :---: | :--- |
| Capped out-of-pocket spending | not included | included |
| Coverage of 10 Essential <br> Health Benefits | not included | included |
| No limits on covered doctor visits | not included | included |
| No dollar limits on covered benefits | not included | included |
| No limits on prescription drug coverage | not included | included |
| Coverage for preexisting conditions <br> with no waiting period | not included | included |

A listing of the 10 Essential Health Benefits can be found on page 21.


## Next, enrollment dates.

There are two ways you can enroll in or change your ACA coverage. One is a fixed period that happens every year. The other is for special cases that can happen any time.

## 1

OPEN ENROLLMENT PERIOD
November 1, 2022 - January 15, 2023
If you sign up by December 15, 2022, your plan takes effect on January 1, 2023.

If you sign up between December 16, 2022, and January 15, 2023, your plan takes effect on February 1, 2023.


## 5 SPECIAL ENROLLMENT PERIODS

Can happen any time throughout the year
During a Special Enrollment Period, you can only get or change coverage if you have a qualifying life event. Examples include losing your existing coverage, a new addition to the family, getting married, or moving to a new area where you can't keep your current plan. Many Special Enrollment Periods only last 60 days from the qualifying life event.

If you think you're eligible for a Special Enrollment Period, you may be asked to submit documents to verify it. You can go to highmark.com for more information.

## Finally, your ACA Enrollment Checklist.

Here's the info you'll need for each person who will be covered on your plan.


Date of birth


Social Security number (or legal immigrant documents)


Income documentation for all household members, even if they won't be covered by the plan (pay stubs, W-2 forms, or wage and tax statements)


Current health insurance policy numbers (if applicable)


Info on any health insurance you or your family could get from your job

All set? Great. Let's dig into the details for 2023 and find a plan with the benefits you want at price you can afford.

# 2023 Highmark product and network highlights 

Now that we've gotten the preliminaries out of the way, let's take a look at the products and networks available in your area in 2023.

## You get all the essentials.

## You get access to the 10 Essential Health Benefits - plus coverage for preexisting conditions.

## They include:

1. Outpatient care
2. Emergency services
3. Hospitalization (like surgery and overnight stays)

- Pregnancy, maternity, and newborn care

4. Mental health and substance use disorder services
5. Prescription drugs
6. Rehabilitative and habilitative services and devices
7. Laboratory services
8. Preventive and wellness services and chronic disease management
9. Pediatric services, including dental and vision care


## my Blue Access WV PPO

Your choice for comprehensive in-network access throughout the Mountain State.
my Blue Access WV PPO* plans give you our largest in-network access to high-quality, costeffective care in West Virginia, Kentucky, Maryland, Ohio, Pennsylvania, and Virginia. And with the BlueCard program, you get in-network access to providers outside West Virginia for routine,* emergency, and urgent care, too. Plus, with a PPO, you get the flexibility to see out-of-network providers.

## To see if your provider is in network, visit highmarkbcbswv.com and click Find a Doctor or Pharmacy.

* Certain services may require you to work with your BlueCard-participating provider to obtain prior authorization.
my Blue Access WV PPO plans are available throughout West Virginia.



## BlueCard coverage goes where you go.



Planning to hit the road or travel abroad this year? With BlueCard, your health care benefits go with you - across the country and around the world. We give you access to doctors and hospitals almost everywhere, so you'll have peace of mind that you can always find the care you need.

Your coverage extends to many top-rated, out-of-state facilities, like:

- Cleveland Clinic
- Memorial Sloan Kettering Cancer Center
- Johns Hopkins Hospital
- University of Maryland Medical Center

And, you're covered in 190 countries too. Keep in mind that BlueCard covers routine, emergency, and urgent care for most plans. Check out the product descriptions on page 22 to learn more about your coverage.


## In-network facilities

| Facilities |
| :--- |
| Barbour County |
| Broaddus Hospital |
| Berkeley County |
| WVU Medicine - Berkeley Medical Center |
| Boone County |
| Boone Memorial Hospital |
| Braxton County |
| WVU Medicine - Braxton County |
| Memorial Hospital |
| Brooke County |
| Acuity Specialty Hospital of Ohio Valley - Weirton |
| Weirton Medical Center |
| Cabell County |
| Cabell Huntington Hospital |
| River Park Hospital |
| St. Mary's Medical Center |
| Calhoun County |
| Minnie Hamilton Health Center |
| Fayette County |
| Montgomery General Hospital |
| Plateau Medical Center |
| Grant County |
| Grant Memorial Hospital |

Take a look at our provider directory to check if there are additional hospitals in your network. You can find the provider directory at highmarkbcbswv.com under the Find a Doctor or Pharmacy tab.

## In-network facilities (continued)

| Facilities |
| :--- |
| Marion County |
| WVU Medicine - Fairmont Medical Center |
| Marshall County |
| WVU Medicine - Reynolds Memorial Hospital |
| Mason County |
| Pleasant Valley Hospital |
| Mercer County |
| WVU Medicine - Princeton Community Hospital |
| Mineral County |
| WVU Medicine - Potomac Valley Hospital |
| Monongalia County |
| Mon Health Medical Center |
| WVU Medicine - Chestnut Ridge Center |
| WVU Medicine - Children's Hospital |
| WVU Medicine - J.W. Ruby Memorial Hospital |
| Morgan County |
| Valley Health - War Memorial Hospital |
| Nicholas County |
| WVU Medicine - Summersville Regional |
| Medical Center |
| Ohio County |
| Acuity Specialty Hospital of Ohio Valley - Wheeling |
| WVU Medicine - Wheeling Hospital |
| Pocahontas County |
| Pocahontas Memorial Hospital |

## Facilities

## Preston County

Mon Health Preston Memorial Hospital

## Putnam County

Charleston Area Medical Center Teays Valley Hospital

## Raleigh County

## Beckley ARH Hospital

Raleigh General Hospital

## Randolph County

Davis Medical Center

## Roane County

## Roane General Hospital

## Summers County

Summers County ARH Hospital

## Taylor County

## Grafton City Hospital

## Tyler County

Sistersville General Hospital

## Upshur County

WVU Medicine - St. Joseph's Hospital

## Webster County

Webster County Memorial Hospital

## Wetzel County

WVU Medicine - Wetzel County Hospital

## Wood County

WVU Medicine - Camden Clark Medical Center

## In-network facilities (continued)

| Facilities |
| :--- |
| Additional in-network facilities* |
| King's Daughters Medical Center |
| Pikeville Medical Center |
| Tug Valley ARH Regional Medical Center |
| University of Kentucky HealthCare Hospitals |
| Meritus Medical Center |
| The Johns Hopkins Hospital |
| TidalHealth - Peninsula Regional Medical Center |
| University of Maryland Medical Center |
| UPMC Western Maryland |
| WVU Medicine - Garrett Regional Medical Center |
| Cleveland Clinic |
| East Liverpool City Hospital |
| Holzer Medical Center - Gallipolis |
| Holzer Medical Center - Jackson |
| Marietta Memorial Hospital |
| Mount Carmel New Albany Surgical Hospital |
| Selby General Hospital |
| Southern Ohio Medical Center |
| The Ohio State University Wexner Medical Center |
| Trinity Medical Center East |

## Facilities

Trinity Medical Center West
WVU Medicine - Barnesville Hospital
WVU Medicine - Harrison Community Hospital
AHN Allegheny General Hospital
AHN West Penn Hospital
UPMC Mercy
UPMC Presbyterian
UPMC Shadyside
Bon Secours St. Mary's Hospital
Carilion New River Valley Medical Center
Carilion Roanoke Memorial Hospital
Inova Children's Hospital
Inova Fairfax Medical Campus
Inova Loudoun Hospital
LewisGale Medical Center
Reston Hospital Center
Sentara Northern Virginia Medical Center
Sentara RMH Medical Center
University of Virginia Health - University Hospital
Valley Health - Winchester Medical Center

[^1]
## Premier Gold plans

Our Premier Gold plans offer copays as low as $\$ 15$. You'll also have lower out-of-pocket costs on covered services.

These plans include bonus benefits like a $\$ 25$ over-the-counter quarterly allowance and access to programs like Papa and TruHearing.


## Over-the-counter benefit

You'll get a $\$ 25$ allowance certain OTC products per quarter for every member covered by your plan. Use for things like minor wound care, ibuprofen, and allergy medication. It's convenient too. To place an order, visit ShopHighmarkOTC.com. Items are shipped directly to your home.

## Papa

With Papa, you can get help with everyday tasks like light cleaning, laundry, grocery shopping, and getting to and from appointments. Papa also assists with meal prep, childcare, pets, and running errands. You'll even have access to companion caregivers nationwide and virtually. To learn more, visit joinpapa.com/activities/video-visits.


## TruHearing

TruHearing ${ }^{\text {TTM }}$ can help lower copays on hearing aids. Plus, you can receive a hearing evaluation, as well as training, setup, fine-tuning, and adjustments from an in-network TruHearing provider without ever leaving your home. All you need is a smartphone, tablet, or computer. To learn more about TruHearing, visit Highmark-HS.TruHearing.com.

# Bronze 6900 HSA Custom Drug Benefit plan 

This plan allows you to save for your care with a health savings account (HSA) and provides low out-of-pocket costs on select prescriptions.
An HSA lets you put money away into a savings account that you can use for things like medical costs, vision and dental services, and prescriptions.

> With the custom drug benefit, Highmark pays 100\% of the costs for preventive and maintenance drugs immediately. There's no need to meet the deductible. For a complete list of covered drugs, visit highmark.link/cdbwv.

Free preventive and maintenance drugs include:
Eliquis 5 mg tablet
rosuvastatin calcium 5, 10, 20 mg tablet
(Crestor)
venlafaxine HCL ER 150 mg capsule (Effexor)
Jardiance 10, 25 mg tablet
ezetimibe 10 mg tablet (Zetia)

Trulicity $1.5 \mathrm{mg} / 5.0 \mathrm{ml}$ pen
Ozempic 0.25-0.5 mg/dose pen Januvia 100 mg tablet
Xarelto 20 mg tablet
Breo Ellipta 100-25 mcg inhaler Symbicort 160-4.5 mcg inhaler

Also included in the list are 20 of the most filled prescriptions. They include drugs for things like diabetes, asthma, heart conditions, anxiety, and depression.


## Plans that include adult vision and dental

Highmark is making pediatric and adult vision and dental care more accessible. At every metal level, we offer plans with the option to have
 adult dental and vision included. Pediatric dental and vision benefits are automatically included with every plan.

You can find adult dental and vision benefits on pages 40-42 and pediatric dental and vision benefits at highmark.com.

## Benefits of adult vision coverage:

- Free annual eye exam.
- Frame allowance^ up to $\$ 150$. ${ }^{\star \star}$
- Contact allowance* up to $\$ 150$. ${ }^{\star \star \star}$

Our vision plans use the Davis Vision
Network - a list of in-network providers can be accessed through highmarkbcbswv.com. To access network providers, select Find a Doctor or Pharmacy. Then click Find an Eye Care Provider. Select Click here to search the Health Care Reform Vision Network.
$\star$ Allowance is for either frames or contacts.
** Plus $20 \%$ discount on any overages.
*** Plus $15 \%$ discount on any overages.

## Benefits of adult dental coverage:

- $100 \%$ coverage on cleanings, ${ }^{\ddagger}$ X-rays, and sealants.
- $80 \%$ coverage on services like fillings and repairs of existing crowns.
- $50 \%$ coverage on services like root canals and new crowns.

Our plans use the Concordia Advantage network. To find a provider, visit highmarkbcbswv.com and select the Find a Doctor or Pharmacy tab. $\ddagger$ Two cleanings per year.

| IT PAYS TO HAVE DENTAL COVERAGE |  |  |
| :--- | :--- | :--- |
| Service | Average cost with <br> dental coverage | Average cost <br> without dental <br> coverage (usual fee) |
| Exams, cleanings, and <br> X-rays | $\$ 0-37$ | $\$ 300^{1}$ |
| Composite filling | $\$ 71$ | $\$ 170^{2}$ |
| Simple extraction | $\$ 33$ | $\$ 163^{3}$ |
| Root canal | $\$ 400$ | $\$ 1,250^{4}$ |

[^2]

# Now, let's dig into plan details. 

To learn about our plan names, flip to page 44.

You'll see plan summaries here. If you want any plan's full benefit list, visit shop.highmark.com/sales/\#!/sbcs or get a paper copy by calling 1-833-258-0188 (TTY/TDD 711).


## Coverage Level

| Catastrophic | Standard Bronze <br> $9100-$ <br> 3 Free PCP Visits | 9100 |
| :--- | :--- | :--- |


| Plan Availability | my Blue Access WV <br> Major Events PPO 9100 - <br> 3 Free PCP Visits | my Blue Access WV <br> PPO Standard Bronze 9100 | my Blue Access WV PPO Bronze 6900 HSA - Custom Drug Benefit |
| :---: | :---: | :---: | :---: |
| In-Network Deductible | Individual: $\$ 9,100$ <br> Family: $\$ 18,200$ | Individual: $\$ 9,100$ <br> Family: $\$ 18,200$ | Individual: $\$ 6,900$ <br> Family: $\$ 13,800$ |
| In-Network, Out-ofPocket Maximum | Individual: \$9,100 <br> Family: \$18,200 | Individual: \$9,100 <br> Family: $\$ 18,200$ | Individual: \$6,900 <br> Family: $\$ 13,800$ |
| Primary Care Visit | $\$ 0$ after deductible; first 3 visits $\$ 0$ (not subject to deductible) | \$0 after deductible | \$0 after deductible |
| Specialist Visit | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Outpatient Mental Health and Substance Abuse Visits | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Speech, Physical, and Occupational Therapy and Chiropractic Care ${ }^{2}$ | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Diagnostic Test (Lab/X-ray) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Urgent Care ${ }^{6}$ | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Emergency Services | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Hospital Inpatient (including Maternity) ${ }^{3}$ | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Pharmacy Summary ${ }^{4}$ | \$0/\$0/\$0/\$0 after deductible | \$0/\$0/\$0/\$0 after deductible | \$0/\$0/\$0/\$0 after deductible |
| Includes Dental and Vision Option ${ }^{5}$ | No | No | No |

## Coverage Level

|  | Bronze 3800 | Silver 5900 | Standard Silver $5800$ | Silver 3500¹ |
| :---: | :---: | :---: | :---: | :---: |
| Plan Availability | my Blue Access WV <br> PPO Bronze 3800 | my Blue Access WV PPO Silver 5900 | my Blue Access <br> PPO Standard Silver 5800 | my Blue Access WV PPO Silver $3500^{1}$ |
| In-Network Deductible | Individual: \$3,800 <br> Family: \$7,600 | Individual: \$5,900 <br> Family: $\$ 11,800$ | Individual: \$5,800 <br> Family: $\$ 11,600$ | Individual: \$3,500 <br> Family: \$7,000 |
| In-Network, Out-ofPocket Maximum | Individual: \$9,100 <br> Family: $\$ 18,200$ | Individual: $\$ 9,100$ <br> Family: $\$ 18,200$ | Individual: \$8,900 <br> Family: $\$ 17,800$ | Individual: \$9,100 <br> Family: $\$ 18,200$ |
| Primary Care Visit | \$65 copay | \$55 copay | \$40 copay | \$40 copay |
| Specialist Visit | \$65 copay | \$55 copay | \$80 copay | \$40 copay |
| Outpatient Mental Health and Substance Abuse Visits | \$65 copay | \$55 copay | \$40 copay | \$40 copay |
| Speech, Physical, and Occupational Therapy and Chiropractic Care ${ }^{2}$ | \$65 copay | \$55 copay | \$40 copay | \$40 copay |
| Diagnostic Test (Lab/X-ray) | Lab: \$65 copay X-ray: $\$ 150$ copay | \$75 copay | 40\% after deductible | \$75 copay |
| Urgent Care ${ }^{6}$ | \$100 copay | \$110 copay | \$60 copay | \$80 copay |
| Emergency Services | 50\% after deductible | \$750 after deductible | 40\% after deductible | 40\% after deductible |
| Hospital Inpatient (including Maternity) ${ }^{3}$ | 50\% after deductible | \$900 after deductible | 40\% after deductible | 40\% after deductible |
| Pharmacy Summary ${ }^{4}$ | $50 \% / 50 \% / 50 \% / 50 \%$ after deductible | \$0/\$30/\$150/50\% | \$20/\$40/\$80^/\$350* | \$0/\$50/\$225/50\% |
| Includes Dental and Vision Option ${ }^{5}$ | Yes | No | Yes | Yes |

[^3]
## Coverage Level

| Standard <br> Gold 2000 | Gold 1700 HSA |
| :--- | :--- | :--- | :--- |


| Plan Availability | my Blue Access <br> PPO Standard Gold 2000 | my Blue Access WV PPO Gold 1700 HSA $^{1}$ | my Blue Access WV PPO Gold 0 | my Blue Access WV PPO Premier Gold 0 |
| :---: | :---: | :---: | :---: | :---: |
| In-Network Deductible | Individual: \$2,000 <br> Family: $\$ 4,000$ | Individual: $\$ 1,700$ <br> Family: \$3,400 | Individual: \$0 <br> Family: \$0 | Individual: \$0 <br> Family: \$0 |
| In-Network, Out-ofPocket Maximum | Individual: $\$ 8,700$ <br> Family: $\$ 17,400$ | Individual: \$5,700 <br> Family: $\$ 11,400$ | Individual: $\$ 7,500$ <br> Family: \$15,000 | Individual: $\$ 6,500$ <br> Family: $\$ 13,000$ |
| Primary Care Visit | \$30 copay | \$20 after deductible | \$20 copay | \$15 copay |
| Specialist Visit | \$60 copay | \$20 after deductible | \$20 copay | \$15 copay |
| Outpatient Mental Health and Substance Abuse Visits | \$30 copay | \$20 after deductible | \$20 copay | \$15 copay |
| Speech, Physical, and Occupational Therapy and Chiropractic Care ${ }^{2}$ | \$30 copay | \$20 after deductible | \$20 copay | \$15 copay |
| Diagnostic Test (Lab/X-ray) | 25\% after deductible | \$20 after deductible | \$50 copay | \$45 copay |
| Urgent Care ${ }^{6}$ | \$45 copay | \$40 after deductible | \$40 copay | \$30 copay |
| Emergency Services | 25\% after deductible | \$175 after deductible | \$350 copay | \$300 copay |
| Hospital Inpatient (including Maternity) ${ }^{3}$ | 25\% after deductible | \$300 after deductible | \$500 copay | \$375 copay |
| Pharmacy <br> Summary ${ }^{4}$ | \$15/\$30/\$60/\$250 | $\$ 0 / \$ 30 / \$ 150 / 50 \%$ <br> after deductible | \$0/\$30/\$150/50\% | \$0/\$25/\$75/50\% |
| Includes Dental and Vision Option ${ }^{5}$ | No | No | Yes | Yes |

${ }^{1}$ These plans are available directly from Highmark and are not available on the Health Insurance Marketplace. They do not qualify for Advanced Premium Tax Credits or Cost-Sharing Reductions.
${ }^{2}$ Limit of 30 combined physical and occupational therapy visits per benefit period. Limit does not apply to therapy services for the treatment of a Mental Health or Substance Use Disorder diagnosis.
${ }^{3}$ The hospital copay applies to admission. Additional copays may be due for imaging, testing, etc. Please refer to the plan's contract for additional information.
${ }^{4}$ Visit highmarkacaformulary.com to view our Formulary and see if your drug is covered, and at which tier.
${ }^{5}$ See pages 40-42 for Adult Dental and Vision benefit details.
${ }^{6}$ The copayment, if any, does not apply to urgent care services prescribed for the treatment of Mental Health or Substance Use Disorder diagnosis.


## Income Level

## 138-149\% FPL

## Coverage Level

| Extra Savings Silver <br> 94\% of costs covered by your plan <br> 6\% out-of-pocket costs | Extra Savings Silver |
| :--- | :--- | :--- |
| Silver 0 | 87\% of costs covered by your plan |
|  | Standard Silver 0 out-of-pocket costs |


| Plan Availability | my Blue Access WV PPO Extra <br> Saving Silver 0 | my Blue Access WV <br> PPO Standard Extra Savings <br> Silver 0 | my Blue Access WV PPO Extra <br> Savings Silver 0 |
| :--- | :--- | :--- | :--- |
| In-Network Deductible | Individual: $\$ 0$ <br> Family: $\$ 0$ | Individual: $\$ 0$ <br> Family: $\$ 0$ | Individual: $\$ 0$ <br> Family: $\$ 0$ |
| In-Network, Out-of- <br> Pocket Maximum | Individual: $\$ 1,200$ <br> Family: $\$ 2,400$ | Individual: $\$ 1,700$ <br> Family: $\$ 3,400$ | Individual: $\$ 2,800$ <br> Family: $\$ 5,600$ |
| Primary Care Visit | $\$ 1$ copay | $\$ 0$ copay | $\$ 15$ copay |


|  | ncome Level |  |  |
| :---: | :---: | :---: | :---: |
|  | 150-199\% FPL | 200-249\% FPL |  |
|  | Covercee Level |  |  |
|  | Extra Savings Silver <br> $\mathbf{8 7 \%}$ of costs covered by your plan <br> 13\% out-of-pocket costs | Extra Savings Silver <br> $73 \%$ of costs covered by your plan <br> $27 \%$ out-of-pocket costs |  |
|  | Standard Silver 800 | Silver 5000 | Standard Silver 5700 |
| Plan Availability | my Blue Access WV PPO Standard Extra Savings Silver 800 | my Blue Access WV PPO Extra Savings Silver 5000 | My Blue Access WV PPO <br> Standard Extra Savings Silver 5700 |
| In-Network Deductible | Individual: \$800 <br> Family: \$1,600 | Individual: \$5,000 <br> Family: \$10,000 | Individual: \$5,700 <br> Family: $\$ 11,400$ |
| In-Network, Out-ofPocket Maximum | Individual: \$3,000 <br> Family: \$6,000 | Individual: \$6,900 <br> Family: $\$ 13,800$ | Individual: \$7,200 <br> Family: \$14,400 |
| Primary Care Visit | \$20 copay | \$55 copay | \$30 copay |
| Specialist Visit | \$40 copay | \$55 copay | \$60 copay |
| Outpatient Mental Health and Substance Abuse Visits | \$20 copay | \$55 copay | \$30 copay |
| Speech, Physical, and Occupational Therapy and Chiropractic Care ${ }^{1}$ | \$20 copay | \$55 copay | \$30 copay |
| Diagnostic Test (Lab/X-ray) | $30 \%$ after deductible | \$75 copay | 40\% after deductible |
| Urgent Care ${ }^{5}$ | \$30 copay | \$110 copay | \$45 copay |
| Emergency Services | 30\% after deductible | $\$ 750$ after deductible | 40\% after deductible |
| Hospital Inpatient (including Maternity) ${ }^{2}$ | 30\% after deductible | $\$ 900$ after deductible | 40\% after deductible |
| Pharmacy Summary ${ }^{3}$ | \$10/\$20/\$60*/\$250^ | \$0/\$30/\$150/50\% | \$20/\$40/\$80^/\$350^ |
| Includes Dental and Vision Option ${ }^{4}$ | Yes | No | Yes |

[^4]
## For all plans with Adult Dental and Vision these are your vision benefits.

| In-network |  |
| :--- | :--- |
| Vision Benefits | Frequency - Once Every: |
| Eye Examination (including dilation when professionally indicated) | 12 months |
| Spectacle Lenses | 12 months |
| Frame | 12 months |
| Contact Lenses (in lieu of eyeglass lenses) | 12 months |

## Copayments

| Eye Examination | $\$ 0$ |
| :--- | :---: |
| Spectacle Lenses | $\$ 0$ |
| Contact Lens Evaluation, Fitting, and Follow-Up Care | n/a |


| Eyeglass Benefit - Frame | Average Retail Value |  |  |
| :--- | :--- | :--- | :--- |
| Non-Collection Frame Allowance (Retail): | Up to $\$ 130$ | Up to $\$ 150$ |  |
|  | Fashion level | Up to $\$ 125$ | Included |
| Davis Vision Frame Collection' <br> (in lieu of Allowance): | Designer level | Up to $\$ 175$ | $\$ 20$ copayment |
|  | Premier level | Up to $\$ 225$ | $\$ 40$ copayment |


| Eyeglass Benefit - Spectacle Lenses | Average Retail Value | Member Charges |
| :--- | :--- | :--- | :--- |
| Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any Rx) | $\$ 60-\$ 120$ | Included |
| Oversize Lenses | $\$ 20$ | Included |
| Tinting of Plastic Lenses | $\$ 20$ | $\$ 11$ |
| Scratch-Resistant Coating | $\$ 25-\$ 40$ | Included |
| Scratch Protection Plan Single Vision | $\$ 60-\$ 120$ | $\$ 20$ |
| Scratch Protection Plan Multifocal | $\$ 60-\$ 120$ | $\$ 40$ |
| Polycarbonate Lenses ${ }^{2}$ | $\$ 60-\$ 75$ | $\$ 0$ or $\$ 30$ |
| Ultraviolet Coating | $\$ 25-\$ 30$ | $\$ 12$ |
| Standard Anti-Reflective (AR) Coating | $\$ 50-\$ 70$ | $\$ 35$ |
| Premium AR Coating | $\$ 65-\$ 90$ | $\$ 48$ |
| Ultra AR Coating | $\$ 100-\$ 125$ | $\$ 60$ |
| Standard Progressive Lenses | $\$ 150-\$ 195$ | $\$ 50$ |
| Premium Progressives (Varilux®, etc.) | $\$ 195-\$ 225$ | $\$ 90$ |
| Ultra Progressive Lenses | $\$ 225-\$ 300$ | $\$ 140$ |
| Intermediate-Vision Lenses | $\$ 150-\$ 175$ | $\$ 30$ |
| High-Index Lenses | $\$ 90-\$ 150$ | $\$ 5$ |
| Polarized Lenses | $\$ 95-\$ 110$ | $\$ 75$ |
| Plastic Photosensitive Lenses | $\$ 95-\$ 150$ | $\$ 65$ |

## Contact Lens Benefit (in lieu of eyeglasses)

| Non-Collection Contact Lenses: Materials Allowance | Up to $\$ 150$ |  |
| :--- | :--- | :--- |
| Collection Contact Lenses <br> ¹ <br> (in lieu of Allowance): <br> Materials | Disposable | Covered In Full |
| Medically Necessary Contact <br> Lenses (with prior approval) | Planned Replacement | Covered In Full |
|  | Evaluation, Fitting, and Follow-up Care | Included |

${ }^{1}$ Collection is available at most participating independent provider offices. Collection is subject to change.
Collection is inclusive of select torics and multifocals.
${ }^{2}$ Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions + /- 6.00 diopters or greater.

## One-year eyeglass breakage warranty included.

Adult Vision benefits utilize the Davis Vision Network. There is no out-of-network coverage. Davis Vision is a separate company that administers Highmark vision benefits.

To find a provider in the Davis Vision Network, visit highmarkbcbswv.com and select the Find a Doctor or Pharmacy tab.

## For all plans with Adult Dental and Vision these are your dental benefits.

| Dental Benefits |  |  |  |
| :---: | :---: | :---: | :---: |
| Annual Deductible Per Insured Person |  | \$50 Per Calendar Year |  |
| Annual Deductible Per Insured Family |  | \$150 Per Calendar Year |  |
| Annual Maximum Per Insured Person |  | \$1,250 |  |
| Covered Services: | Policy Pays |  | Elimination Period |
|  | In Network | Out of Network |  |
| Oral Evaluations (Exams) | 100\% | 0\% | None |
| Radiographs (All X-Rays) | 100\% | 0\% | None |
| Prophylaxis (Cleanings) | 100\% | 0\% | None |
| Palliative Treatment (Emergency) | 100\% | 0\% | None |
| Sealants | 100\% | 0\% | None |
| Space Maintainers | 100\% | 0\% | None |
| Repairs of Crowns, Inlays, Onlays, Fixed Partial Dentures, and Dentures | 80\% | 0\% | 6 Months |
| Basic Restorative (Fillings, etc.) | 80\% | 0\% | None |
| Simple Extractions | 80\% | 0\% | 6 Months |
| Surgical Extractions | 50\% | 0\% | 6 Months |
| Complex Oral Surgery | 50\% | 0\% | 6 Months |
| Endodontics (Root canals, etc.) | 50\% | 0\% | 6 Months |
| General Anesthesia and/or Nitrous Oxide and/or IV Sedation | 80\% | 0\% | 6 Months |
| Nonsurgical Periodontics | 50\% | 0\% | 6 Months |
| Periodontal Maintenance | 50\% | 0\% | None |
| Surgical Periodontics | 50\% | 0\% | 6 Months |
| Crowns, Inlays, Onlays | 50\% | 0\% | 6 Months |
| Prosthetics (Fixed Partial Dentures, Dentures) | 50\% | 0\% | 6 Months |
| Adjustments and Repairs of Prosthetics | 80\% | 0\% | None |
| Implant Services | 0\% | 0\% | None |
| Consultations | 100\% | 0\% | None |
| Orthodontics | 0\% | 0\% | None |

The percentage in the Policy Pays column is the percentage of the Policy's Maximum Allowable Charge that the Policy will pay for Covered Services provided by a Participating Dentist. Participating Dentists accept the Maximum Allowable Charge as payment in full.

Adult Dental benefits utilize the Concordia Advantage Network. Members must use a United Concordia provider. There is no Out-of-Network coverage for this benefit. United Concordia Companies, Inc., is a separate company that administers pediatric dental benefits for Highmark Blue Cross Blue Shield West Virginia members.

To find a dental provider in the Advantage Network, visit highmarkbcbswv.com and select the Find a Doctor or Pharmacy tab.

## Health care lingo, translated.

## When you're choosing plans, you're bound to see certain terms over and over. Here's a cheat sheet for a few of the most important ones.

## BLUECARD

A program that connects independent Blue Plans across the country. It gives Blue Plan members access to in-network coverage while outside their plan area. The level of coverage depends on your chosen plan.

## COINSURANCE

The percentage of total cost of care you may owe for certain covered services after reaching your deductible. For example, if your plan pays $80 \%$, you pay $20 \%$.

## COPAY

The set amount you pay for certain covered services, could be $\$ 20$ for a doctor visit or $\$ 30$ for a specialist visit. If you owe a copay, you must pay it when you check in for your visit.

## DEDUCTIBLE

The set amount you pay for covered health services or drug costs before your plan starts paying.

EMERGENCY SERVICES
Care for a condition needing immediate attention to avoid severe harm.

## FORMULARY

A list of drugs selected by the plan based on certain clinical factors. The list of medicines is sorted by tier. Lower tiers usually mean lower copays.

## HABILITATIVE SERVICES

Health care services that help you keep, acquire, or improve skills and functioning for daily living following disease, illness, or injury.

HEALTH SAVINGS ACCOUNT (HSA)
An account to set aside pre-tax money to pay for qualified medical expenses. You can only have an HSA if you have a Qualified High-Deductible Health Plan.

## HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

A plan that usually comes with a lower premium because you pay more for health care services up front before the insurance company starts to pay. These plans are often combined with a health savings account.

## IN-NETWORK PROVIDER

A doctor or hospital that has an agreement with the plan and will accept plan allowance plus member copay or coinsurance as payment in full.

## OUT-OF-NETWORK PROVIDER

A doctor or hospital that does not have an agreement with the plan and does not have to accept plan allowance as payment in full.

OUT-OF-POCKET MAXIMUM
The most you'd pay for covered care in a benefit period or year. If you reach this amount, your plan pays $100 \%$ after that.

## PLAN ALLOWANCE

The set amount an in-network provider has agreed to accept for a covered health care service. Member responsibility for the service can be found in the Outline of Coverage. The plan pays the difference between the plan allowance and the member responsibility. If an out-of-network provider bills for more than the plan allowance, you may have to pay the difference. If your plan does not include out-of-network coverage and you receive care, other than emergency or urgent care, you may be responsible for the entire cost..

## PREMIUM

The monthly amount paid for coverage.

## PREVENTIVE CARE SERVICES

Routine care like screenings and checkups that help keep you healthy. Refer to the Highmark Preventive Schedule for the list of preventive care services.

PRIMARY CARE PROVIDER (PCP)
The medical professional you see for most of your basic care, like yearly preventive visits and screenings.

## QUALIFIED HEALTH PLAN (QHP)

A plan that has been certified by the Health Insurance Marketplace and meets all ACA requirements. That includes providing the 10 Essential Health Benefits and staying inside the limits for deductibles, copays, and out-of-pocket maximums.

## REHABILITATIVE SERVICES

Care that helps you keep, get back, or improve skills and functioning after you were sick, hurt, or disabled.

## RETAIL CLINIC

Walk-in centers for less complex health needs, generally open in the evenings and on weekends.

## TELEMEDICINE

Telemedicine is health care that you get from a doctor in real time via a smart device, computer, or telephone.

## URGENT CARE CENTER

A walk-in center for when you have a condition that's serious enough to need care right away, but not serious enough for a trip to the emergency room.

## VIRTUAL VISIT

A type of telemedicine that you receive from a PCP or specialist via email or online videoconferencing.

## It's all in the name.

Here's a quick glance at how our plan names are built and what each part means for you.
Example shown: my Blue Access PPO Premier Extra Savings Silver 0 + Adult Dental and Vision

This is the product type.
To learn more about our products and networks, flip to page 22.

It all starts with the product name.
This corresponds to the available network.

This refers to unique benefits. To learn more, see page 28.

Metal level reflects how you and your plan share costs. See page 13 for more info.


# There's a whole lot of legalese around these plans. We put it all in one place for you. 

## HIGHMARK DISCLOSURES

## Important Benefit Details

Non-Embedded Family Deductible: For a Certificate covering more than one (1) family member, the family deductible must be satisfied before the plan will begin to pay benefits for covered services for any covered family member. When the family deductible has been satisfied, the family deductible will be considered to have been satisfied for all family members, the plan will begin to pay benefits for covered services for all covered family members for the remainder of the benefit period (January 1, 2023-December 31, 2023). The family deductible can be met by one family member or a combination of members.

Aggregate/Embedded Family Deductible Plans: For a Certificate covering more than one (1) family member, as each Member satisfies their individual Deductible, the Plan will begin to pay benefits for Covered Services for that Member for the remainder of the Benefit Period (January 1, 2023- December 31, 2023), whether or not the entire family Deductible has been satisfied. When the family Deductible has been satisfied, the family Deductible will be considered to have been satisfied for all remaining covered family members. Not every individual member must meet the individual deductible for the family deductible to be met and no individual member may satisfy the entire family Deductible.

You are responsible for out-of-pocket costs each benefit period (January 1, 2023 - December 31, 2023) up to the maximum amount shown. Thereafter, the plan pays 100\% of the Plan Allowance. During the remainder of the benefit period. This amount does not include amounts in excess of the plan allowance.

Diagnostic Lab services include Laboratory and Pathology. Diagnostic Lab services require one copay (or, for some plans, coinsurance after deductible) per date of service and type of service.

Basic Diagnostic Services include Diagnostic X-ray, diagnostic medical and allergy testing. Basic diagnostic services require one copay (or, for some plans, coinsurance after deductible) per date of service and type of service. The copayment, if any, does not apply to diagnostic services prescribed for the treatment of Mental Health or Substance Use Disorder diagnosis.

Advanced Imaging services include, but are not limited to, CAT scan, CTA, MRI, MRA, PET scan, and PET/CT Scan. Advanced Imaging services require one copay (or, for some plans, coinsurance after deductible) per date of service and type of service. The copayment, if any, does not apply to diagnostic services prescribed for the treatment of Mental Health or Substance Use Disorder diagnosis.

Pediatric vision benefits utilize the Davis Vision Network. Pediatric dental benefits utilize United Concordia's Advantage Network.

Essential Formulary prescription drug cost covers a 90-day (Mail Order) or 34/60/90-day (Retail) supply. All plans have a four-tier closed formulary prescription drug structure.

Qualified High Deductible Health Plans may be coupled with a Health Savings Account (HSA). However, certain Cost-Sharing Reductions (CSR) or plan variations of this plan that are offered through the Health Insurance Marketplace are not intended to be used with an HSA. If you have questions, please check with your financial advisor.

BlueCard coverage is available for routine, emergency, or urgent care for all plans when you are away from home. Consult your plan documents for additional information.

Blue Cross Blue Shield West Virginia is a Qualified Health Plan insurer in the Health Insurance Marketplace. BlueCard is a registered mark of the Blue Cross Blue Shield Association, an association of independent Blue Cross Blue Shield Plans.

All references to "Highmark" in this communication are references to Highmark Inc., an independent licensee of the Blue Cross Blue Shield Association, and/or to one or more of its affiliated Blue companies.

Please note that information regarding the Patient Protection and Affordable Care Act of 2010 (a.k.a. "PPACA", "Affordable Care Act", "ACA", and/or "Health Care Reform"), as amended, and/or any other law, does not constitute legal or tax advice and is subject to change based upon the issuance of new guidance and/or change in laws. This information is intended to provide general information only and does not attempt to give you advice that relates to your specific circumstances. The information regarding any health plan will be subject to the terms of the applicable health plan benefit certificate. Any review of materials, request for information, or application does not obligate you to enroll for coverage. Please request the Outline of Coverage for details on benefits, conditions, and exclusions. Providing your information is voluntary.

To find more information about Highmark's benefits and operating procedures, such as accessing the drug formulary or using network providers visit our website. Go to highmark.com and enter your ZIP code. Select Plans followed by Shop Individual and Family Plans. Scroll to the blue bar at bottom of the page. Look for Be Informed and select Quality Assurance. For a paper copy, call 1-855-873-4108 (TTY/TDD 711).

If you purchase coverage through an agent or broker, that individual may receive a commission. Bonus or incentive compensation may also apply. For more details visit highmark.com and enter your ZIP code. Select Plans followed by Shop Individual and Family Plans. Scroll to the bottom of the page and look for Highmark Individual Market Broker Compensation.

Blue Distinction Centers (BDC) met overall quality measures for patient safety and outcomes, developed with input from the medical community. A Local Blue Plan may require additional criteria for providers located in its own service area; for details, contact your Local Blue Plan. Blue Distinction Centers+ (BDC+) also met cost measures that address consumers' need for affordable health care. Each provider's cost of care is evaluated using data from its Local Blue Plan. Providers in CA, ID, NY, PA, and WA may lie in two Local Blue Plans' areas, resulting in two evaluations for cost of care; and their own Local Blue Plans decide whether one or both cost of care evaluation(s) must meet BDC+ national criteria. Blue Distinction Total Care ("Total Care") providers have met national criteria based on provider commitment to deliver value-based care to a population of Blue members. Total Care+ providers also met a goal of delivering quality care at a lower total cost relative to other providers in their area. Program details and national criteria for BDC and BDC+ are displayed on www.bcbs.com. Individual outcomes may vary. For details on a provider's in-network status or your own policy's coverage, contact your Local Blue Plan and ask your provider before making an appointment. Neither Blue Cross Blue Shield Association nor any Blue Plans are responsible for noncovered charges or other losses or damages resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers.

Blue Distinction is a registered mark of the Blue Cross and Blue Shield Association，an association of independent Blue Cross and Blue Shield Plans．

Blue 365 is a registered mark of the Blue Cross Blue Shield Association．
Blues On Call is a service mark of the Blue Cross Blue Shield Association．
You should confirm the network status of a provider prior to receiving services． You can call My Care Navigator at 1－888－Blue－428 to confirm if a doctor or facility will be in network in 2023.

Amwell is an independent company that provides telemedicine services．Amwell does not provide Blue Cross and／or Blue Shield products or services and it is solely responsible for its telemedicine services．

Sharecare，RealAge Test and AskMD are registered trademarks of Sharecare， LLC．，an independent and separate company that provides a consumer care engagement platform for Highmark members．Sharecare is solely responsible for its programs and services，which are not a substitute for professional medical advice，diagnosis or treatment．Sharecare does not endorse any specific product service or treatment．Health care plans and the benefits thereunder are subject to the terms of the applicable benefit certificate．

Papa is a separate company that provides companionship and assistance with everyday tasks to Highmark members．
TruHearing is a separate company that provides hearing aid devices and services that TruHearing is providing to Highmark or Highmark members．

My Care Navigator is a service mark of Highmark Inc．Highmark Blue Cross Blue Shield West Virginia is an independent licensee of the Blue Cross Blue Shield Association．

## Discrimination is Against the Law

The Claims Administrator／Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race，color，national origin，age， disability，or sex．The Claims Administrator／Insurer does not exclude people or treat them differently because of race，color，national origin，age，disability，or sex．The Claims Administrator／Insurer：
－Provides free aids and services to people with disabilities to communicate effectively with us，such as：
－Qualified sign language interpreters
－Written information in other formats（large print，audio，accessible electronic formats，other formats）
－Provides free language services to people whose primary language is not English，such as：
－Qualified interpreters
－Information written in other languages
If you need these services，contact the Civil Rights Coordinator．
If you believe that the Claims Administrator／Insurer has failed to provide these services or discriminated in another way on the basis of race，color， national origin，age，disability，or sex，you can file a grievance with：Civil Rights Coordinator，P．O．Box 22492，Pittsburgh，PA 15222，Phone：1－866－286－8295，TTY：

711，Fax：412－544－2475，email：CivilRightsCoordinator＠highmarkhealth．org．You can file a grievance in person or by mail，fax，or email．If you need help filing a grievance，the Civil Rights Coordinator is available to help you．You can also file a civil rights complaint with the U．S．Department of Health and Human Services， Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal，available at https：／／ocrportal．hhs．gov／ocr／portal／lobby．jsf，or by mail or phone at：

U．S．Department of Health and Human Services
200 Independence Avenue，SW
Room 509F，HHH Building
Washington，D．C． 20201
1－800－368－1019，800－537－7697（TDD）
Complaint forms are available at http：／／www．hhs．gov／ocr／office／file／index．html． If you speak English，language assistance services，free of charge，are available to you．Call 1－877－959－2562．
Si usted habla español，servicios de asistencia lingüística，de forma gratuita， están disponibles para usted．Llame al 1－877－959－2562．
如果您说中文，可向您提供免费语言协助服务。
請致電 1－877－959－2562．
Nếu quý vị nói tiếng Việt，chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị．Xin gọi số 1－877－959－2562．
한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다．
1－877－959－2562 로 전화．
Kung nagsasalita ka ng Tagalog，may makukuha kang mga libreng serbisyong tulong sa wika．Tumawag sa 1－877－959－2562．

Если вы говорите по－русски，вы можете воспользоваться бесплатными услугами языковой поддержки．Звоните 1－877－959－2562．
إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل على الرقم
. 1-877-959-2562

Si se Kreyòl Ayisyen ou pale，gen sèvis entèprèt，gratis－ticheri，ki la pou ede w． Rele nan 1－877－959－2562．
Si vous parlez français，les services d＇assistance linguistique，gratuitement，sont à votre disposition．Appelez au 1－877－959－2562．
Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa． Zadzwoń 1－877－959－2562．
Se a sua língua é o português，temos atendimento gratuito para você no seu idioma．Ligue para 1－877－959－2562．
Se parla italiano，per lei sono disponibili servizi di assistenza linguistica a titolo gratuito．Chiamare l＇1－877－959－2562．
Wenn Sie Deutsch sprechen，steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung．Rufen Sie 1－877－959－2562．
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Because Life."'

West Virginia Pediatric dental and vision
coverage benefit summary for individual and family plans

Because Life."

## 2023 Pediatric Vision Coverage Benefit Summary

| NETWORK BENEFIT (Independents and Visionworks)* | Frequency | Child Pediatric Members under 19 years of age ${ }^{(1)}$ | These benefits apply to all plans other than HighDeductible and Catastrophic health plans. |
| :---: | :---: | :---: | :---: |
| Eye examination inclusive of dilation (when professionally indicated) | 12 Months | \$0 copay |  |
| Spectacle lenses ${ }^{(2)}$ | 12 Months | \$0 copay |  |
| Frames | 12 Months | \$0 copay |  |
| Contact lens evaluation, fitting, and follow-up care (in lieu of eyeglasses) | 12 Months | \$0 copay |  |
| Contact lenses (in lieu of eyeglasses) | 12 Months | \$0 copay |  |
| Eyeglass benefit - frame |  |  |  |
| Frame allowance (retail): | Up to $\$ 150$ <br> Plus a $20 \%$ dis | ht on any overage |  |
| Davis Vision Exclusive Collection (in lieu of allowance) |  |  |  |
| Fashion / Designer / Premier - member charge (if applicable) | \$0/\$0/\$0 |  |  |
| Eyeglass benefit - spectacle lenses ${ }^{(2)}$ |  |  | ${ }^{(1)}$ Dependents will be terminated from vision coverage at the end of the month in which they turn 19 . <br> ${ }^{(2)}$ Includes glass, plastic, or oversized lenses. |
| Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any size or Rx) | \$0 |  |  |
| Digital single vision (intermediate) | \$30 |  |  |
| Tinting of plastic lenses (solid / gradient) | \$11 |  |  |
| Scratch-resistant coating | \$0 |  | be worn by most people. |
| Polycarbonate lenses | \$0 |  | ill be supplied at no |
| Ultraviolet coating | \$12 |  | who is unable to adapt to |
| Blue-light filtering | \$15 |  | progressive lenses. However, the member's payment |
| Anti-reflective (AR) coating (standard / premium / ultra / ultimate) | \$35 / \$48/\$60 |  | toward the progressive upgrade will not be refunded. |
| Progressive lenses ${ }^{(3)}$ (standard / premium / ultra / ultimate) | \$50 / \$90 / \$1 | \$175 | Disposable contact lens wearers will receive four |
| High-index lenses (thinner and lighter) | \$55/\$120 |  | multipacks of lenses. <br> Planned replacement lens |
| Polarized lenses | \$75 |  | wearers will receive two multipacks of lenses. |
| Plastic photochromic lenses | \$65 |  | Vision benefits utilize the Davis Vision Network. |
| Scratch protection plan: single vision / multifocal lenses | \$20 / \$40 |  | There is no out-of-network coverage. Davis Vision is |
| Contact lens benefit (in lieu of eyeglasses) |  |  | a separate company that <br> administers Highmark vision |
| Contact lens: materials allowance | Up to $\$ 150$ <br> Plus a $15 \%$ dis | on any overage | benefits. Visionworks, also <br> a separate company, is a provider within the Davis |
| Evaluation, fitting, and follow-up care - standard and specialty lens types | Not Covered |  | Vision Network. <br> ** Visit http://www. |
| Evaluation, fitting, and follow-up care - standard lens types | Not Covered |  | highmarkbcbswv.com to view the Access Plan required |
| Exclusive Collection contact lenses ${ }^{(4)}$ (in lieu of allowance): |  |  | by the Health Benefit <br> Plan Network Access and |
| Materials: disposable or planned replacement | Up to 4 or 2 b |  | Adequacy Act. You may also request a copy by contacting |
| Evaluation, fitting, and follow-up care | \$0 |  | us at the number on the back of your ID Card. |
| Visually required contact lenses (with prior approval) - <br> Materials, evaluation, fitting, and follow-up care | \$0 with prior approval |  |  |

## 2023 Pediatric Vision Coverage Benefit Summary

| NETWORK BENEFIT (Independents and Visionworks)* | Frequency | Child Pediatric Members under 19 years of $\mathrm{age}^{(1)}$ | These benefits apply to HighDeductible plans. |
| :---: | :---: | :---: | :---: |
| Eye examination inclusive of dilation (when professionally indicated) | 12 Months | \$0 copay |  |
| Spectacle lenses ${ }^{(2)+*}$ | 12 Months | \$0 copay |  |
| Frames** | 12 Months | \$0 copay |  |
| Contact lens evaluation, fitting, and follow-up care (in lieu of eyeglasses) | 12 Months | \$0 copay |  |
| Contact lenses (in lieu of eyeglasses)** | 12 Months | \$0 copay |  |
| Eyeglass benefit - frame |  |  |  |
| Frame allowance (retail): | Up to $\$ 150$ <br> Plus a $20 \%$ | on any overage |  |
| Davis Vision Exclusive Collection (in lieu of allowance) |  |  |  |
| Fashion / Designer / Premier - member charge (if applicable) | \$0 / \$0 / \$0 |  | ${ }^{(1)}$ Dependents will be terminated from vision coverage at the end of the month in which they turn 19 |
| Eyeglass benefit - spectacle lenses ${ }^{(2)}$ |  |  |  |
| Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any size or $R x$ ) | \$0 |  |  |
| Digital single vision (intermediate) | \$30 |  | ${ }^{(2)}$ Includes glass, plastic, or oversized lenses. |
| Tinting of plastic lenses (solid / gradient) | \$11 |  | ${ }^{(3)}$ Progressive multifocals can be worn by most people. |
| Scratch-resistant coating | \$0 |  | Conventional bifocals will be supplied at no |
| Polycarbonate lenses | \$0 |  | additional charge for anyone |
| Ultraviolet coating | \$12 |  | progressive lenses. However, |
| Blue-light filtering | \$15 |  | the member's payment toward the progressive |
| Anti-reflective (AR) coating (standard / premium / ultra / ultimate) | \$35 / \$48/\$60 |  | upgrade will not be refunded. <br> ${ }^{(4)}$ Disposable contact lens |
| Progressive lenses ${ }^{(3)}$ (standard / premium / ultra / ultimate) | \$50 / \$90 / \$1 | \$175 | wearers will receive four multipacks of lenses. |
| High-index lenses (thinner and lighter) | \$55 / \$120 |  | Planned replacement lens wearers will receive two |
| Polarized lenses | \$75 |  | multipacks of lenses. <br> * Vision benefits utilize the |
| Plastic photochromic lenses | \$65 |  | Davis Vision Network. <br> There is no out-of-network |
| Scratch protection plan: single vision / multifocal lenses | \$20 / \$40 |  | coverage. Davis Vision is a separate company that |
| Contact lens benefit (in lieu of eyeglasses) |  |  | administers Highmark vision benefits. Visionworks, also |
| Contact lens: materials allowance | Up to $\$ 150$ <br> Plus a $15 \%$ di | nt on any overage | a separate company, is a provider within the Davis Vision Network. |
| Evaluation, fitting, and follow-up care - standard and specialty lens types | Not Covered |  | ** Subject to deductible. <br> Visit http://www. |
| Evaluation, fitting, and follow-up care - standard lens types | Not Covered |  | highmarkbcbswv.com to view the Access Plan required |
| Exclusive Collection contact lenses ${ }^{(4)}$ (in lieu of allowance): |  |  | by the Health Benefit Plan Network Access and |
| Materials: disposable or planned replacement | Up to 4 or 2 b |  | Adequacy Act. You may also request a copy by contacting |
| Evaluation, fitting, and follow-up care | \$0 |  | us at the number on the back of your ID Card. |
| Visually required contact lenses (with prior approval) Materials, evaluation, fitting, and follow-up care | \$0 with prior approval |  |  |

## 2023 Pediatric Vision Coverage Benefit Summary

| NETWORK BENEFIT (Independents and Visionworks)* | Frequency | Child Pediatric Members under 19 years of age ${ }^{(1)}$ | These benefits apply to Catastrophic health plans. |
| :---: | :---: | :---: | :---: |
| Eye examination inclusive of dilation (when professionally indicated)** | 12 Months | \$0 copay |  |
|  | 12 Months | \$0 copay |  |
| Frames** | 12 Months | \$0 copay |  |
| Contact lens evaluation, fitting, and follow-up care (in lieu of eyeglasses)** | 12 Months | \$0 copay |  |
| Contact lenses (in lieu of eyeglasses)** | 12 Months | \$0 copay |  |
| Eyeglass benefit - frame |  |  |  |
| Frame allowance (retail): | Up to $\$ 150$ <br> Plus a $20 \%$ dis | on any overage |  |
| Davis Vision Exclusive Collection (in lieu of allowance) |  |  |  |
| Fashion / Designer / Premier - member charge (if applicable) | \$0 / \$0 / \$0 |  | ${ }^{(1)}$ Dependents will be terminated from vision coverage at the end of the month in which they turn 19. <br> ${ }^{(2)}$ Includes glass, plastic, or oversized lenses. |
| Eyeglass benefit - spectacle lenses ${ }^{(2)}$ |  |  |  |
| Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any size or Rx) | \$0 |  |  |
| Digital single vision (intermediate) | \$30 |  | ${ }^{(3)}$ Progressive multifocals can be worn by most people. |
| Tinting of plastic lenses (solid / gradient) | \$11 |  | Conventional bifocals |
| Scratch-resistant coating | \$0 |  | additional charge for anyone |
| Polycarbonate lenses | \$0 |  | progressive lenses. However, |
| Ultraviolet coating | \$12 |  | oward the progressive |
| Blue-light filtering | \$15 |  | upgrade will not be refunded. |
| Anti-reflective (AR) coating (standard / premium / ultra / ultimate) | \$35 / \$48 / \$60 |  | ${ }^{(4)}$ Disposable contact lens wearers will receive four |
| Progressive lenses ${ }^{(3)}$ (standard / premium / ultra / ultimate) | \$50/\$90/\$140 | \$175 | multipacks of lenses. <br> Planned replacement lens |
| High-index lenses (thinner and lighter) | \$55/\$120 |  | wearers will receive two multipacks of lenses. |
| Polarized lenses | \$75 |  | Vision benefits utilize the <br> Davis Vision Network. |
| Plastic photochromic lenses | \$65 |  | There is no out-of-network coverage. Davis Vision is |
| Scratch protection plan: single vision / multifocal lenses | \$20 / \$40 |  | administers Highmark |
| Contact lens benefit (in lieu of eyeglasses) |  |  | also a separate company, is |
| Contact lens: materials allowance | Up to $\$ 150$ <br> Plus a $15 \%$ dis | on any overage | a provider within the Davis <br> Vision Network. <br> ** Subject to deductible. |
| Evaluation, fitting, and follow-up care - standard and specialty lens types | Not Covered |  | Visit http://www. <br> highmarkbcbswv.com |
| Evaluation, fitting, and follow-up care - standard lens types | Not Covered |  | to view the Access Plan required by the Health |
| Exclusive Collection contact lenses ${ }^{(4)}$ (in lieu of allowance): |  |  | Benefit Plan Network <br> Access and Adequacy Act. |
| Materials: disposable or planned replacement | Up to 4 or 2 bo |  | You may also request a copy by contacting us at the |
| Evaluation, fitting, and follow-up care | \$0 |  | number on the back of your ID Card. |
| Visually required contact lenses (with prior approval) Materials, evaluation, fitting, and follow-up care | \$0 with prior approval |  |  |



## 2023 Pediatric Dental Coverage Benefit Summary

This plan meets the minimum essential health benefit requirements for pediatric oral health as required under the Federal Affordable Care Act.

These benefits are only available for children through the end of the benefit period that they turn 19 .

This plan will pay benefits for Covered Services shown below subject to exclusions and other Policy terms. Payment is based on the plan allowance for the specific Covered Service. Participating Dentists accept contracted plan allowance as payment in full for services.

These benefits apply to all
plans except Catastrophic or High Deductible health plans.

## Contract year deductible per member:

 \$0Annual maximum per member:
Unlimited

## Out-of-Pocket (OOP) year maximum per member:

Expenditures for medical, dental, and vision care all contribute to the member's out-of-pocket maximum.

## Network:

Advantage Plus

| Service category | Waiting period | Policy pays in-network dentists* | Policy pays out-ofnetwork dentists | After deductible |
| :---: | :---: | :---: | :---: | :---: |
| Diagnostic Services |  |  |  |  |
| Oral Evaluations (Exams) | None | 100\% | Not Covered | N/A |
| Radiographs (All X-rays) | None | 100\% | Not Covered | N/A |
| Preventive Services |  |  |  |  |
| Prophylaxis (Cleanings) | None | 100\% | Not Covered | N/A |
| Fluoride Treatments | None | 100\% | Not Covered | N/A |
| Sealants | None | 100\% | Not Covered | N/A |
| Space Maintainers | None | 100\% | Not Covered | N/A |
| Restorative Services |  |  |  |  |
| Basic Restoration Anterior Composite | None | 50\% | Not Covered | N/A |
| Basic Restoration Anterior Amalgam | None | 50\% | Not Covered | N/A |
| Basic Restoration Posterior Amalgam | None | 50\% | Not Covered | N/A |
| Crowns | None | 50\% | Not Covered | N/A |
| Inlays and Onlays | N/A | Not Covered | Not Covered | N/A |
| Crown Repair | None | 50\% | Not Covered | N/A |
| Endodontic Services |  |  |  |  |
| Endodontic Therapy <br> (Root canals, etc.) | None | 50\% | Not Covered | N/A |
| Periodontal Services |  |  |  |  |
| Surgical Periodontics | None | 50\% | Not Covered | N/A |
| Non-Surgical Periodontics | None | 50\% | Not Covered | N/A |
| Periodontal Maintenance | None | Not Covered | Not Covered | N/A |
| Prosthodontic Services, Fixed |  |  |  |  |
| Prosthetics (Fixed Partial Dentures) | None | 50\% | Not Covered | N/A |

[^5]| Service category | Waiting period | Policy pays in-network dentists* | Policy pays out-ofnetwork dentists | After deductible |
| :---: | :---: | :---: | :---: | :---: |
| Prosthodontic Services, Removable |  |  |  |  |
| Prosthetics (Complete Dentures) | None | 50\% | Not Covered | N/A |
| Adjustments and Repairs of Prosthetics | None | 50\% | Not Covered | N/A |
| Implant Services |  |  |  |  |
| Implant Services | N/A | Not Covered | Not Covered | N/A |
| Maxillofacial Prosthetics Services |  |  |  |  |
| Maxillofacial Prosthetics | N/A | Not Covered | Not Covered | N/A |
| Oral and Maxillofacial Surgical Services |  |  |  |  |
| Simple Extractions | None | 50\% | Not Covered | N/A |
| Surgical Extractions | None | 50\% | Not Covered | N/A |
| Oral Surgery | None | 50\% | Not Covered | N/A |
| Apicoectomy/Periradicular Surgery | None | 50\% | Not Covered | N/A |
| Adjunctive General Services |  |  |  |  |
| Consultations | None | 100\% | Not Covered | N/A |
| General Anesthesia, Nitrous Oxide, and/or IV Sedation | None | 50\% | Not Covered | N/A |
| Palliative Treatment (Emergency) | None | 100\% | Not Covered | N/A |
| Orthodontic Services |  |  |  |  |
| Medically Necessary Orthodontics | None | 50\% | Not Covered | N/A |
| Cosmetic Orthodontic Services | None | Not Covered | Not Covered | N/A |

## Medically Necessary Orthodontics Coverage

In this section, "Medically Necessary" or "Medical Necessity" means health care services that a physician or dentist would provide to a patient for the purpose of evaluating, diagnosing, or treating an illness, injury, disease, or its symptoms, and are:

1. Generally accepted standards of medical or dental practice.
2. Clinically appropriate, in terms of type, frequency, extent, site, and duration.
3. Considered effective for the patient's illness, injury, or disease.
4. Not primarily for the convenience of the patient, physician, or dentist, and not more costly than another service that is less likely to produce the same results.
As used above, "generally accepted standards of medical or dental practice" means:

- Standards that are based on credible scientific evidence published in peer-reviewed, medical, and dental literature, and generally recognized by the relevant professional community.
- Recognized medical and dental, and Specialty Society recommendations.
- The views of physicians and dentists,practicing in the relevant clinical area and any other relevant factors.
A Medically Necessary orthodontic service is a procedure that's part of an approved orthodontic plan and is used to treat:
- Severe functional difficulties.
- Birth defects in facial bones and/or oral structures.
- Facial trauma resulting in functional difficulties.
- A psychological/psychiatric diagnosis from a mental health provider.


## Coverage of Medically Necessary Orthodontics

1. Orthodontic treatment must be Medically Necessary and be the only method capable of:
a) Preventing irreversible damage to the insured person's teeth or their supporting structures.
b) Restoring the insured person's oral structure to health.
2. The insured person must have a full set of permanent teeth to be eligible for Medically Necessary orthodontic services for conditions that severely interfere with oral function.
3. Other orthodontic covered services include:

- A pre-orthodontic treatment visit for completion of the HLD (NJ-Mod2) form, diagnostic photographs, and panoramic radiographs.
- Limited treatment for the primary, transitional, and adult dentition.
- Interceptive treatment for the primary transitional dentition.
- Minor treatment to control harmful habits.
- Continuation of cases started prior to the insured person's effective date.
- Orthognathic surgical cases with comprehensive orthodontic treatment.
- Placement, removal, and repairs of orthodontic appliances.
- Replacement of a lost or broken retainer.
- Rebonding or recementing of brackets or bands.
- Removal of appliances by a provider that did not start the case.

4. All Medically Necessary orthodontic services require prior approval and a written plan of care.

## 2023 Pediatric Dental Coverage Benefit Summary

This plan meets the minimum essential health benefit requirements for pediatric oral health as required under the Federal Affordable Care Act.
These benefits are only available for children through the end of the benefit period that they turn 19 .

This plan will pay benefits for Covered Services shown below subject to exclusions and other Policy terms. Payment is based on the plan allowance for the specific Covered Service. Participating Dentists accept contracted plan allowance as payment in full for services.

These benefits apply to plans that include a High Deductible health plan.

## Contract year deductible per member:

Expenditures for medical, dental, and vision care all contribute to the member's deductible.

## Annual maximum per member: <br> Unlimited

## Out-of-Pocket (OOP) year maximum per member:

Expenditures for medical, dental, and vision care all contribute to the member's out-of-pocket maximum.

## Network:

Advantage Plus

| Service category | Waiting period | Policy pays in-network dentists* | Policy pays out-ofnetwork dentists | After deductible |
| :---: | :---: | :---: | :---: | :---: |
| Diagnostic Services |  |  |  |  |
| Oral Evaluations (Exams) | None | 100\% | Not Covered | No |
| Radiographs (All X-rays) | None | 100\% | Not Covered | No |
| Preventive Services |  |  |  |  |
| Prophylaxis (Cleanings) | None | 100\% | Not Covered | No |
| Fluoride Treatments | None | 100\% | Not Covered | No |
| Sealants | None | 100\% | Not Covered | No |
| Space Maintainers | None | 100\% | Not Covered | No |
| Restorative Services |  |  |  |  |
| Basic Restoration Anterior Composite | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Basic Restoration Anterior Amalgam | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Basic Restoration Posterior Amalgam | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Crowns | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Inlays and Onlays | N/A | Not Covered | Not Covered | N/A |
| Crown Repair | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Endodontic Services |  |  |  |  |
| Endodontic Therapy (Root canals, etc.) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Periodontal Services |  |  |  |  |
| Surgical Periodontics | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Non-Surgical Periodontics | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Periodontal Maintenance | None | Not Covered | Not Covered | N/A |
| Prosthodontic Services, Fixed |  |  |  |  |
| Prosthetics (Fixed Partial Dentures) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |

[^6]| Service category | Waiting period | Policy pays in-network dentists* | Policy pays out-ofnetwork dentists | After deductible |
| :---: | :---: | :---: | :---: | :---: |
| Prosthodontic Services, Removable |  |  |  |  |
| Prosthetics (Complete Dentures) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Adjustments and Repairs of Prosthetics | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Implant Services |  |  |  |  |
| Implant Services | N/A | Not Covered | Not Covered | N/A |
| Maxillofacial Prosthetics Services |  |  |  |  |
| Maxillofacial Prosthetics | N/A | Not Covered | Not Covered | N/A |
| Oral and Maxillofacial Surgical Services |  |  |  |  |
| Simple Extractions | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Surgical Extractions | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Oral Surgery | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Apicoectomy/Periradicular Surgery | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Adjunctive General Services |  |  |  |  |
| Consultations | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| General Anesthesia, Nitrous Oxide, and/or IV Sedation | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Palliative Treatment (Emergency) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Orthodontic Services |  |  |  |  |
| Medically Necessary Orthodontics | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Cosmetic Orthodontic Services | None | Not Covered | Not Covered | N/A |

## Medically Necessary Orthodontics Coverage

In this section, "Medically Necessary" or "Medical Necessity" means health care services that a physician or dentist would provide to a patient for the purpose of evaluating, diagnosing, or treating an illness, injury, disease, or its symptoms, and are:

1. Generally accepted standards of medical or dental practice.
2. Clinically appropriate, in terms of type, frequency, extent, site, and duration.
3. Considered effective for the patient's illness, injury, or disease.
4. Not primarily for the convenience of the patient, physician, or dentist, and not more costly than another service that is less likely to produce the same results.
As used above, "generally accepted standards of medical or dental practice" means:

- Standards that are based on credible scientific evidence published in peer-reviewed, medical, and dental literature, and generally recognized by the relevant professional community.
- Recognized medical and dental, and Specialty Society recommendations.
- The views of physicians and dentists practicing in the relevant clinical area and any other relevant factors.
A Medically Necessary orthodontic service is a procedure that's part of an approved orthodontic plan and is used to treat:
- Severe functional difficulties.
- Birth defects in facial bones and/or oral structures.
- Facial trauma resulting in functional difficulties.
- A psychological/psychiatric diagnosis from a mental health provider.


## Coverage of Medically Necessary Orthodontics

1. Orthodontic treatment must be Medically Necessary and be the only method capable of:
a) Preventing irreversible damage to the insured person's teeth or their supporting structures.
b) Restoring the insured person's oral structure to health.
2. The insured person must have a full set of permanent teeth to be eligible for Medically Necessary orthodontic services for conditions that severely interfere with oral function.
3. Other orthodontic covered services include:

- A pre-orthodontic treatment visit for completion of the HLD (NJ-Mod2) form, diagnostic photographs, and panoramic radiographs.
- Limited treatment for the primary, transitional, and adult dentition.
- Interceptive treatment for the primary transitional dentition.
- Minor treatment to control harmful habits.
- Continuation of cases started prior to the insured person's effective date.
- Orthognathic surgical cases with comprehensive orthodontic treatment.
- Placement, removal, and repairs of orthodontic appliances.
- Replacement of a lost or broken retainer.
- Rebonding or recementing of brackets or bands.
- Removal of appliances by a provider that did not start the case.

4. All Medically Necessary orthodontic services require prior approval and a written plan of care.

## 2023 Pediatric Dental Coverage Benefit Summary

This plan meets the minimum essential health benefit requirements for pediatric oral health as required under the Federal Affordable Care Act.
These benefits are only available for children through the end of the benefit period that they turn 19 .

This plan will pay benefits for Covered Services shown below subject to exclusions and other Policy terms. Payment is based on the plan allowance for the specific Covered Service. Participating Dentists accept contracted plan allowance as payment in full for services.

These benefits apply to Catastrophic health plans.

## Contract year deductible per member:

Expenditures for medical, dental, and vision care all contribute to the member's deductible.

## Annual maximum per member: <br> Unlimited

## Out-of-Pocket (OOP) year maximum per member:

Expenditures for medical, dental, and vision care all contribute to the member's out-of-pocket maximum.

## Network:

Advantage Plus

| Service category | Waiting period | Policy pays in-network dentists* | Policy pays out-ofnetwork dentists | After deductible |
| :---: | :---: | :---: | :---: | :---: |
| Diagnostic Services |  |  |  |  |
| Oral Evaluations (Exams) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Radiographs (All X-rays) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Preventive Services |  |  |  |  |
| Prophylaxis (Cleanings) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Fluoride Treatments | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Sealants | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Space Maintainers | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Restorative Services |  |  |  |  |
| Basic Restoration Anterior Composite | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Basic Restoration Anterior Amalgam | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Basic Restoration Posterior Amalgam | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Crowns | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Inlays and Onlays | N/A | Not Covered | Not Covered | Yes |
| Crown Repair | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Endodontic Services |  |  |  |  |
| Endodontic Therapy <br> (Root canals, etc.) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Periodontal Services |  |  |  |  |
| Surgical Periodontics | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Non-Surgical Periodontics | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Periodontal Maintenance | None | Not Covered | Not Covered | N/A |
| Prosthodontic Services, Fixed |  |  |  |  |
| Prosthetics (Fixed Partial Dentures) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |

[^7]| Service category | Waiting period | Policy pays in-network dentists* | Policy pays out-ofnetwork dentists | After deductible |
| :---: | :---: | :---: | :---: | :---: |
| Prosthodontic Services, Removable |  |  |  |  |
| Prosthetics (Complete Dentures) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Adjustments and Repairs of Prosthetics | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Implant Services |  |  |  |  |
| Implant Services | N/A | Not Covered | Not Covered | Yes |
| Maxillofacial Prosthetics Services |  |  |  |  |
| Maxillofacial Prosthetics | N/A | Not Covered | Not Covered | N/A |
| Oral and Maxillofacial Surgical Services |  |  |  |  |
| Simple Extractions | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Surgical Extractions | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Oral Surgery | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Apicoectomy/Periradicular Surgery | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Adjunctive General Services |  |  |  |  |
| Consultations | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| General Anesthesia, Nitrous Oxide, and/or IV Sedation | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Palliative Treatment (Emergency) | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Orthodontic Services |  |  |  |  |
| Medically Necessary Orthodontics | None | Coinsurance matches medical coinsurance | Not Covered | Yes |
| Cosmetic Orthodontic Services | None | Not Covered | Not Covered | N/A |

## Medically Necessary Orthodontics Coverage

In this section, "Medically Necessary" or "Medical Necessity" means health care services that a physician or dentist would provide to a patient for the purpose of evaluating, diagnosing, or treating an illness, injury, disease, or its symptoms, and are:

1. Generally accepted standards of medical or dental practice.
2. Clinically appropriate, in terms of type, frequency, extent, site, and duration.
3. Considered effective for the patient's illness, injury, or disease.
4. Not primarily for the convenience of the patient, physician, or dentist, and not more costly than another service that is less likely to produce the same results.
As used above, "generally accepted standards of medical or dental practice" means:

- Standards that are based on credible scientific evidence published in peer-reviewed, medical, and dental literature, and generally recognized by the relevant professional community.
- Recognized medical and dental, and Specialty Society recommendations.
- The views of physicians and dentists practicing in the relevant clinical area and any other relevant factors.
A Medically Necessary orthodontic service is a procedure that's part of an approved orthodontic plan and is used to treat:
- Severe functional difficulties.
- Birth defects in facial bones and/or oral structures.
- Facial trauma resulting in functional difficulties.
- A psychological/psychiatric diagnosis from a mental health provider.


## Coverage of Medically Necessary Orthodontics

1. Orthodontic treatment must be Medically Necessary and be the only method capable of:
a) Preventing irreversible damage to the insured person's teeth or their supporting structures.
b) Restoring the insured person's oral structure to health.
2. The insured person must have a full set of permanent teeth to be eligible for Medically Necessary orthodontic services for conditions that severely interfere with oral function.
3. Other orthodontic covered services include:

- A pre-orthodontic treatment visit for completion of the HLD (NJ-Mod2) form, diagnostic photographs, and panoramic radiographs.
- Limited treatment for the primary, transitional, and adult dentition.
- Interceptive treatment for the primary transitional dentition.
- Minor treatment to control harmful habits.
- Continuation of cases started prior to the insured person's effective date.
- Orthognathic surgical cases with comprehensive orthodontic treatment.
- Placement, removal, and repairs of orthodontic appliances.
- Replacement of a lost or broken retainer.
- Rebonding or recementing of brackets or bands.
- Removal of appliances by a provider that did not start the case.

4. All Medically Necessary orthodontic services require prior approval and a written plan of care.

Highmark Blue Cross Blue Shield West Virginia is an independent licensee of the Blue Cross Blue Shield Association．
You should confirm the network status of a provider prior to receiving services． You can call My Care Navigator at 1－888－Blue－428 to confirm if a doctor or facility will be in network in 2023.

To find more information about Highmark＇s benefits and operating procedures， such as accessing the drug formulary or using network providers，please go to highmark．com／zipcode－gate－login；or for a paper copy，call 1－855－329－0693．

## Discrimination is Against the Law

The Claims Administrator／Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race，color，national origin，age， disability，or sex．The Claims Administrator／Insurer does not exclude people or treat them differently because of race，color，national origin，age，disability，or sex．The Claims Administrator／Insurer：
－Provides free aids and services to people with disabilities to communicate effectively with us，such as：
－Qualified sign language interpreters
－Written information in other formats（large print，audio，accessible electronic formats，other formats）
－Provides free language services to people whose primary language is not English，such as：
－Qualified interpreters
－Information written in other languages
If you need these services，contact the Civil Rights Coordinator．
If you believe that the Claims Administrator／Insurer has failed to provide these services or discriminated in another way on the basis of race，color， national origin，age，disability，or sex，you can file a grievance with：Civil Rights Coordinator，P．O．Box 22492，Pittsburgh，PA 15222，Phone：1－866－286－8295，TTY： 711，Fax：412－544－2475，email：CivilRightsCoordinator＠highmarkhealth．org．You can file a grievance in person or by mail，fax，or email．If you need help filing a grievance，the Civil Rights Coordinator is available to help you．You can also file a civil rights complaint with the U．S．Department of Health and Human Services， Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal，available at https：／／ocrportal．hhs．gov／ocr／portal／lobby．jsf，or by mail or phone at：

U．S．Department of Health and Human Services
200 Independence Avenue，SW
Room 509F，HHH Building
Washington，D．C． 20201
1－800－368－1019，800－537－7697（TDD）
Complaint forms are available at http：／／www．hhs．gov／ocr／office／file／index．html．

If you speak English，language assistance services，free of charge，are available to you．Call 1－877－959－2562．

Si usted habla español，servicios de asistencia lingüística，de forma gratuita， están disponibles para usted．Llame al 1－877－959－2562．

如果您说中文，可向您提供免费语言协助服务。
請致電 1－877－959－2562．
Nếu quý vị nói tiếng Việt，chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị．Xin gọi số 1－877－959－2562．

한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다．
1－877－959－2562 로 전화．
Kung nagsasalita ka ng Tagalog，may makukuha kang mga libreng serbisyong tulong sa wika．Tumawag sa 1－877－959－2562．

Если вы говорите по－русски，вы можете воспользоваться бесплатными услугами языковой поддержки．Звоните 1－877－959－2562．
إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل على الرقم
．1－877－959－2562
Si se Kreyòl Ayisyen ou pale，gen sèvis entèprèt，gratis－ticheri，ki la pou ede w． Rele nan 1－877－959－2562．

Si vous parlez français，les services d＇assistance linguistique，gratuitement，sont à votre disposition．Appelez au 1－877－959－2562．

Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa． Zadzwoń 1－877－959－2562．

Se a sua língua é o português，temos atendimento gratuito para você no seu idioma．Ligue para 1－877－959－2562．

Se parla italiano，per lei sono disponibili servizi di assistenza linguistica a titolo gratuito．Chiamare l＇1－877－959－2562．

Wenn Sie Deutsch sprechen，steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung．Rufen Sie 1－877－959－2562．

日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いた だけます。 1－877－959－2562を呼び出します。
با تمر شما به زباره فارسى صحبـت مى كنيد، خدمات كمكـ زبان رايكان

## TIGHMARK <br> WEST VIRGINA

## Monthly Premium Rates

For Benefit Period:
January 1 to December 31, 2023

TIIGHMARK 중 WEST VIRGINIA

## How to use this guide.

1. Know the name of the product that you want to purchase.
2. Find your Pricing Area by locating your county below.
3. Turn to the pricing grids on the following pages.
4. Locate the product that you'd like to purchase in the top row.
5. Locate your Pricing Area in the second row.
6. Find the price for everyone who will be on your plan by using the ages in the first column.
7. Use the next page to calculate the monthly premium for you and your family.
8. If you are applying for coverage through the Federal Marketplace, use the Marketplace Plan ID. If you are purchasing coverage directly through Highmark, use the Non-Marketplace Plan ID.

## Pricing Area 1

Braxton, Calhoun, Clay, Fayette, Greenbrier, Nicholas, and Roane

## Pricing Area 2

Kanawha

## Pricing Area 3

Boone, Lincoln, Logan, McDowell, Mingo, and Wyoming

## Pricing Area 4

Mercer, Monroe, Raleigh, and Summers

## Pricing Area 5

Cabell, Mason, Putnam, and Wayne

## Pricing Area 6

Berkeley and Jefferson

## Pricing Area 7

Grant, Hampshire, Hardy, Mineral, Morgan, and Pendleton

## Pricing Area 8

Doddridge, Gilmer, Lewis, Marion, Monongalia, and Wetzel

## Pricing Area 9

Barbour, Harrison, Pocahontas, Preston, Randolph, Taylor, Tucker, Upshur, and Webster

## Pricing Area 10

Jackson, Pleasants, Ritchie, Tyler, Wirt, and Wood

## Pricing Area 11

Brooke, Hancock, Marshall, and Ohio

## Here's how to calculate your monthly premium.

By this point, you know the Highmark plan you want. The grids in the following section will help you know what your total monthly premium should add up to.

## Who to include in your calculation:

- Yourself
- Your spouse or partner who will be covered
- All children between ages 21 and 26 who will be covered
- The three oldest children under age 21 who will be covered
- Any additional family members who will be covered

If you're going to have more than three children under 21 on your plan, only include premiums for the oldest three below. Your policy will cover any younger children; just be sure to list all of them as dependents when you enroll.

Fill in the chart below to calculate your total monthly premium.
Highmark Plan Name: $\qquad$

|  | Name | Age | Tobacco user? <br> (yes or no) | Premium amount <br> (from chart) |
| :--- | :--- | :--- | :--- | :--- |
| You |  |  |  |  |
| Your spouse or partner |  |  |  |  |
| Children between ages <br> 21 and 26 |  |  |  |  |
| Children under 21 |  |  |  |  |
|  |  |  |  |  |
| Additional family <br> members |  |  |  |  |

If you need help filling out your enrollment application, call 855-506-1637.

## Premium <br> Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Catastrophic |  | Catastrophic |  | Catastrophic |  | Catastrophic |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV <br> Major Events PPO 9100 <br> - 3 Free PCP Visits |  | my Blue Access WV Major Events PPO 9100 - 3 Free PCP Visits |  | my Blue Access WV Major Events PPO 9100 - 3 Free PCP Visits |  | my Blue Access WV Major Events PPO 9100 - 3 Free PCP Visits |  |
|  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  |
|  | Marketplace Plan ID: 31274WV0610001 |  | Marketplace Plan ID: 31274WV0610001 |  | Marketplace Plan ID: 31274WV0610001 |  | Marketplace Plan ID: 31274WV0610001 |  |
|  | Non-Marketplace Plan ID: 31274WV0610001 |  | Non-Marketplace Plan ID: 31274WV0610001 |  | Non-Marketplace Plan ID: 31274WV0610001 |  | Non-Marketplace Plan ID: 31274WV0610001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$299.70 | \$299.70 | \$321.78 | \$321.78 | \$258.68 | \$258.68 | \$291.81 | \$291.81 |
| 15 | \$326.34 | \$326.34 | \$350.38 | \$350.38 | \$281.68 | \$281.68 | \$317.75 | \$317.75 |
| 16 | \$336.52 | \$336.52 | \$361.32 | \$361.32 | \$290.47 | \$290.47 | \$327.67 | \$327.67 |
| 17 | \$346.71 | \$346.71 | \$372.26 | \$372.26 | \$299.26 | \$299.26 | \$337.58 | \$337.58 |
| 18 | \$357.68 | \$357.68 | \$384.04 | \$384.04 | \$308.73 | \$308.73 | \$348.26 | \$348.26 |
| 19 | \$368.65 | \$368.65 | \$395.81 | \$395.81 | \$318.20 | \$318.20 | \$358.94 | \$358.94 |
| 20 | \$380.01 | \$380.01 | \$408.01 | \$408.01 | \$328.01 | \$328.01 | \$370.01 | \$370.01 |
| 21 | \$391.76 | \$401.55 | \$420.63 | \$431.15 | \$338.15 | \$346.60 | \$381.45 | \$390.99 |
| 22 | \$391.76 | \$401.55 | \$420.63 | \$431.15 | \$338.15 | \$346.60 | \$381.45 | \$390.99 |
| 23 | \$391.76 | \$401.55 | \$420.63 | \$431.15 | \$338.15 | \$346.60 | \$381.45 | \$390.99 |
| 24 | \$391.76 | \$401.55 | \$420.63 | \$431.15 | \$338.15 | \$346.60 | \$381.45 | \$390.99 |
| 25 | \$393.33 | \$403.16 | \$422.31 | \$432.87 | \$339.50 | \$347.99 | \$382.98 | \$392.55 |
| 26 | \$401.16 | \$411.19 | \$430.73 | \$441.50 | \$346.27 | \$354.93 | \$390.60 | \$400.37 |
| 27 | \$410.56 | \$420.82 | \$440.82 | \$451.84 | \$354.38 | \$363.24 | \$399.76 | \$409.75 |
| 28 | \$425.84 | \$436.49 | \$457.22 | \$468.65 | \$367.57 | \$376.76 | \$414.64 | \$425.01 |
| 29 | \$438.38 | \$449.34 | \$470.68 | \$482.45 | \$378.39 | \$387.85 | \$426.84 | \$437.51 |
| 30 | \$444.65 | \$455.77 | \$477.42 | \$489.36 | \$383.80 | \$393.40 | \$432.95 | \$443.77 |
| 31 | \$454.05 | \$465.40 | \$487.51 | \$499.70 | \$391.92 | \$401.72 | \$442.10 | \$453.15 |
| 32 | \$463.45 | \$475.04 | \$497.61 | \$510.05 | \$400.03 | \$410.03 | \$451.26 | \$462.54 |
| 33 | \$469.33 | \$481.06 | \$503.91 | \$516.51 | \$405.10 | \$415.23 | \$456.98 | \$468.40 |
| 34 | \$475.60 | \$487.49 | \$510.64 | \$523.41 | \$410.51 | \$420.77 | \$463.08 | \$474.66 |
| 35 | \$478.73 | \$490.70 | \$514.01 | \$526.86 | \$413.22 | \$423.55 | \$466.13 | \$477.78 |
| 36 | \$481.86 | \$493.91 | \$517.37 | \$530.30 | \$415.92 | \$426.32 | \$469.18 | \$480.91 |
| 37 | \$485.00 | \$497.13 | \$520.74 | \$533.76 | \$418.63 | \$429.10 | \$472.24 | \$484.05 |
| 38 | \$488.13 | \$500.33 | \$524.10 | \$537.20 | \$421.33 | \$431.86 | \$475.29 | \$487.17 |
| 39 | \$494.40 | \$506.76 | \$530.84 | \$544.11 | \$426.75 | \$437.42 | \$481.39 | \$493.42 |
| 40 | \$500.67 | \$550.74 | \$537.57 | \$591.33 | \$432.16 | \$475.38 | \$487.49 | \$536.24 |
| 41 | \$510.07 | \$563.63 | \$547.66 | \$605.16 | \$440.27 | \$486.50 | \$496.65 | \$548.80 |
| 42 | \$519.08 | \$577.22 | \$557.33 | \$619.75 | \$448.05 | \$498.23 | \$505.42 | \$562.03 |
| 43 | \$531.62 | \$595.95 | \$570.79 | \$639.86 | \$458.87 | \$514.39 | \$517.63 | \$580.26 |
| 44 | \$547.29 | \$619.53 | \$587.62 | \$665.19 | \$472.40 | \$534.76 | \$532.89 | \$603.23 |
| 45 | \$565.70 | \$647.73 | \$607.39 | \$695.46 | \$488.29 | \$559.09 | \$550.81 | \$630.68 |
| 46 | \$587.64 | \$681.66 | \$630.95 | \$731.90 | \$507.23 | \$588.39 | \$572.18 | \$663.73 |
| 47 | \$612.32 | \$720.70 | \$657.44 | \$773.81 | \$528.53 | \$622.08 | \$596.21 | \$701.74 |
| 48 | \$640.53 | \$766.07 | \$687.73 | \$822.53 | \$552.88 | \$661.24 | \$623.67 | \$745.91 |
| 49 | \$668.34 | \$813.37 | \$717.59 | \$873.31 | \$576.88 | \$702.06 | \$650.75 | \$791.96 |
| 50 | \$699.68 | \$857.11 | \$751.25 | \$920.28 | \$603.94 | \$739.83 | \$681.27 | \$834.56 |
| 51 | \$730.63 | \$895.02 | \$784.47 | \$960.98 | \$630.65 | \$772.55 | \$711.40 | \$871.47 |
| 52 | \$764.72 | \$936.78 | \$821.07 | \$1,005.81 | \$660.07 | \$808.59 | \$744.59 | \$912.12 |
| 53 | \$799.19 | \$979.01 | \$858.09 | \$1,051.16 | \$689.83 | \$845.04 | \$778.16 | \$953.25 |
| 54 | \$836.41 | \$1,024.60 | \$898.05 | \$1,100.11 | \$721.95 | \$884.39 | \$814.40 | \$997.64 |
| 55 | \$873.62 | \$1,070.18 | \$938.00 | \$1,149.05 | \$754.07 | \$923.74 | \$850.63 | \$1,042.02 |
| 56 | \$913.98 | \$1,119.63 | \$981.33 | \$1,202.13 | \$788.90 | \$966.40 | \$889.92 | \$1,090.15 |
| 57 | \$954.72 | \$1,169.53 | \$1,025.08 | \$1,255.72 | \$824.07 | \$1,009.49 | \$929.59 | \$1,138.75 |
| 58 | \$998.20 | \$1,222.80 | \$1,071.77 | \$1,312.92 | \$861.61 | \$1,055.47 | \$971.93 | \$1,190.61 |
| 59 | \$1,019.75 | \$1,249.19 | \$1,094.90 | \$1,341.25 | \$880.20 | \$1,078.25 | \$992.91 | \$1,216.31 |
| 60 | \$1,063.24 | \$1,302.47 | \$1,141.59 | \$1,398.45 | \$917.74 | \$1,124.23 | \$1,035.26 | \$1,268.19 |
| 61 | \$1,100.85 | \$1,348.54 | \$1,181.97 | \$1,447.91 | \$950.20 | \$1,164.00 | \$1,071.87 | \$1,313.04 |
| 62 | \$1,125.53 | \$1,378.77 | \$1,208.47 | \$1,480.38 | \$971.50 | \$1,190.09 | \$1,095.91 | \$1,342.49 |
| 63 | \$1,156.48 | \$1,416.69 | \$1,241.70 | \$1,521.08 | \$998.22 | \$1,222.82 | \$1,126.04 | \$1,379.40 |
| 64+ | \$1,175.28 | \$1,439.72 | \$1,261.89 | \$1,545.82 | \$1,014.45 | \$1,242.70 | \$1,144.35 | \$1,401.83 |

## Premium <br> Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Catastrophic |  | Catastrophic |  | Bronze |  | Bronze |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV Major Events PPO 9100 - 3 Free PCP Visits |  | my Blue Access WV Major Events PPO 9100 - 3 Free PCP Visits |  | my Blue Access WV PPO Standard Bronze 9100 |  | my Blue Access WV PPO <br> Standard Bronze 9100 |  |
|  | Pricing Area: 10 |  | Pricing Area: 11 |  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  |
|  | Marketplace Plan ID: 31274WV0610001 |  | Marketplace Plan ID: 31274WV0610001 |  | Marketplace Plan ID: 31274WV0620001 |  | Marketplace Plan ID: 31274WV0620001 |  |
|  | Non-Marketplace Plan ID: 31274WV0610001 |  | Non-Marketplace Plan ID: 31274WV0610001 |  | Non-Marketplace Plan ID: 31274WV0620001 |  | Non-Marketplace Plan ID: 31274WV0620001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$317.05 | \$317.05 | \$283.92 | \$283.92 | \$388.62 | \$388.62 | \$417.25 | \$417.25 |
| 15 | \$345.23 | \$345.23 | \$309.16 | \$309.16 | \$423.16 | \$423.16 | \$454.34 | \$454.34 |
| 16 | \$356.00 | \$356.00 | \$318.81 | \$318.81 | \$436.37 | \$436.37 | \$468.52 | \$468.52 |
| 17 | \$366.78 | \$366.78 | \$328.46 | \$328.46 | \$449.58 | \$449.58 | \$482.71 | \$482.71 |
| 18 | \$378.38 | \$378.38 | \$338.85 | \$338.85 | \$463.80 | \$463.80 | \$497.98 | \$497.98 |
| 19 | \$389.99 | \$389.99 | \$349.24 | \$349.24 | \$478.03 | \$478.03 | \$513.25 | \$513.25 |
| 20 | \$402.01 | \$402.01 | \$360.01 | \$360.01 | \$492.76 | \$492.76 | \$529.07 | \$529.07 |
| 21 | \$414.44 | \$424.80 | \$371.14 | \$380.42 | \$508.00 | \$520.70 | \$545.43 | \$559.07 |
| 22 | \$414.44 | \$424.80 | \$371.14 | \$380.42 | \$508.00 | \$520.70 | \$545.43 | \$559.07 |
| 23 | \$414.44 | \$424.80 | \$371.14 | \$380.42 | \$508.00 | \$520.70 | \$545.43 | \$559.07 |
| 24 | \$414.44 | \$424.80 | \$371.14 | \$380.42 | \$508.00 | \$520.70 | \$545.43 | \$559.07 |
| 25 | \$416.10 | \$426.50 | \$372.62 | \$381.94 | \$510.03 | \$522.78 | \$547.61 | \$561.30 |
| 26 | \$424.39 | \$435.00 | \$380.05 | \$389.55 | \$520.19 | \$533.19 | \$558.52 | \$572.48 |
| 27 | \$434.33 | \$445.19 | \$388.95 | \$398.67 | \$532.38 | \$545.69 | \$571.61 | \$585.90 |
| 28 | \$450.50 | \$461.76 | \$403.43 | \$413.52 | \$552.20 | \$566.01 | \$592.88 | \$607.70 |
| 29 | \$463.76 | \$475.35 | \$415.31 | \$425.69 | \$568.45 | \$582.66 | \$610.34 | \$625.60 |
| 30 | \$470.39 | \$482.15 | \$421.24 | \$431.77 | \$576.58 | \$590.99 | \$619.06 | \$634.54 |
| 31 | \$480.34 | \$492.35 | \$430.15 | \$440.90 | \$588.77 | \$603.49 | \$632.15 | \$647.95 |
| 32 | \$490.28 | \$502.54 | \$439.06 | \$450.04 | \$600.96 | \$615.98 | \$645.24 | \$661.37 |
| 33 | \$496.50 | \$508.91 | \$444.63 | \$455.75 | \$608.58 | \$623.79 | \$653.43 | \$669.77 |
| 34 | \$503.13 | \$515.71 | \$450.56 | \$461.82 | \$616.71 | \$632.13 | \$662.15 | \$678.70 |
| 35 | \$506.45 | \$519.11 | \$453.53 | \$464.87 | \$620.78 | \$636.30 | \$666.52 | \$683.18 |
| 36 | \$509.76 | \$522.50 | \$456.50 | \$467.91 | \$624.84 | \$640.46 | \$670.88 | \$687.65 |
| 37 | \$513.08 | \$525.91 | \$459.47 | \$470.96 | \$628.90 | \$644.62 | \$675.24 | \$692.12 |
| 38 | \$516.39 | \$529.30 | \$462.44 | \$474.00 | \$632.97 | \$648.79 | \$679.61 | \$696.60 |
| 39 | \$523.02 | \$536.10 | \$468.38 | \$480.09 | \$641.10 | \$657.13 | \$688.33 | \$705.54 |
| 40 | \$529.65 | \$582.62 | \$474.32 | \$521.75 | \$649.22 | \$714.14 | \$697.06 | \$766.77 |
| 41 | \$539.60 | \$596.26 | \$483.22 | \$533.96 | \$661.42 | \$730.87 | \$710.15 | \$784.72 |
| 42 | \$549.13 | \$610.63 | \$491.76 | \$546.84 | \$673.10 | \$748.49 | \$722.69 | \$803.63 |
| 43 | \$562.40 | \$630.45 | \$503.64 | \$564.58 | \$689.36 | \$772.77 | \$740.15 | \$829.71 |
| 44 | \$578.97 | \$655.39 | \$518.48 | \$586.92 | \$709.68 | \$803.36 | \$761.97 | \$862.55 |
| 45 | \$598.45 | \$685.23 | \$535.93 | \$613.64 | \$733.55 | \$839.91 | \$787.60 | \$901.80 |
| 46 | \$621.66 | \$721.13 | \$556.71 | \$645.78 | \$762.00 | \$883.92 | \$818.15 | \$949.05 |
| 47 | \$647.77 | \$762.43 | \$580.09 | \$682.77 | \$794.00 | \$934.54 | \$852.51 | \$1,003.40 |
| 48 | \$677.61 | \$810.42 | \$606.81 | \$725.74 | \$830.58 | \$993.37 | \$891.78 | \$1,066.57 |
| 49 | \$707.03 | \$860.46 | \$633.16 | \$770.56 | \$866.65 | \$1,054.71 | \$930.50 | \$1,132.42 |
| 50 | \$740.19 | \$906.73 | \$662.86 | \$812.00 | \$907.29 | \$1,111.43 | \$974.14 | \$1,193.32 |
| 51 | \$772.93 | \$946.84 | \$692.18 | \$847.92 | \$947.42 | \$1,160.59 | \$1,017.23 | \$1,246.11 |
| 52 | \$808.99 | \$991.01 | \$724.47 | \$887.48 | \$991.62 | \$1,214.73 | \$1,064.68 | \$1,304.23 |
| 53 | \$845.46 | \$1,035.69 | \$757.13 | \$927.48 | \$1,036.32 | \$1,269.49 | \$1,112.68 | \$1,363.03 |
| 54 | \$884.83 | \$1,083.92 | \$792.38 | \$970.67 | \$1,084.58 | \$1,328.61 | \$1,164.49 | \$1,426.50 |
| 55 | \$924.20 | \$1,132.15 | \$827.64 | \$1,013.86 | \$1,132.84 | \$1,387.73 | \$1,216.31 | \$1,489.98 |
| 56 | \$966.89 | \$1,184.44 | \$865.87 | \$1,060.69 | \$1,185.16 | \$1,451.82 | \$1,272.49 | \$1,558.80 |
| 57 | \$1,009.99 | \$1,237.24 | \$904.47 | \$1,107.98 | \$1,238.00 | \$1,516.55 | \$1,329.21 | \$1,628.28 |
| 58 | \$1,055.99 | \$1,293.59 | \$945.66 | \$1,158.43 | \$1,294.38 | \$1,585.62 | \$1,389.76 | \$1,702.46 |
| 59 | \$1,078.79 | \$1,321.52 | \$966.08 | \$1,183.45 | \$1,322.32 | \$1,619.84 | \$1,419.75 | \$1,739.19 |
| 60 | \$1,124.79 | \$1,377.87 | \$1,007.27 | \$1,233.91 | \$1,378.71 | \$1,688.92 | \$1,480.30 | \$1,813.37 |
| 61 | \$1,164.58 | \$1,426.61 | \$1,042.90 | \$1,277.55 | \$1,427.48 | \$1,748.66 | \$1,532.66 | \$1,877.51 |
| 62 | \$1,190.69 | \$1,458.60 | \$1,066.29 | \$1,306.21 | \$1,459.48 | \$1,787.86 | \$1,567.02 | \$1,919.60 |
| 63 | \$1,223.43 | \$1,498.70 | \$1,095.61 | \$1,342.12 | \$1,499.62 | \$1,837.03 | \$1,610.11 | \$1,972.38 |
| 64+ | \$1,243.32 | \$1,523.07 | \$1,113.42 | \$1,363.94 | \$1,524.00 | \$1,866.90 | \$1,636.29 | \$2,004.46 |

## Premium <br> Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Bronze |  | Bronze |  | Bronze |  | Bronze |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Standard Bronze 9100 |  | my Blue Access WV PPO <br> Standard Bronze 9100 |  | my Blue Access WV PPO Standard Bronze 9100 |  | my Blue Access WV PPO <br> Standard Bronze 9100 |  |
|  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  | Pricing Area: 10 |  | Pricing Area: 11 |  |
|  | Marketplace Plan ID: 31274WV0620001 |  | Marketplace Plan ID: 31274WV0620001 |  | Marketplace Plan ID: 31274WV0620001 |  | Marketplace Plan ID: 31274WV0620001 |  |
|  | Non-Marketplace Plan ID: 31274WV0620001 |  | Non-Marketplace Plan ID: 31274WV0620001 |  | Non-Marketplace Plan ID: 31274WV0620001 |  | Non-Marketplace Plan ID: 31274WV0620001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$335.44 | \$335.44 | \$378.39 | \$378.39 | \$411.12 | \$411.12 | \$368.16 | \$368.16 |
| 15 | \$365.26 | \$365.26 | \$412.03 | \$412.03 | \$447.66 | \$447.66 | \$400.89 | \$400.89 |
| 16 | \$376.66 | \$376.66 | \$424.89 | \$424.89 | \$461.64 | \$461.64 | \$413.40 | \$413.40 |
| 17 | \$388.06 | \$388.06 | \$437.75 | \$437.75 | \$475.61 | \$475.61 | \$425.92 | \$425.92 |
| 18 | \$400.34 | \$400.34 | \$451.60 | \$451.60 | \$490.66 | \$490.66 | \$439.39 | \$439.39 |
| 19 | \$412.62 | \$412.62 | \$465.45 | \$465.45 | \$505.70 | \$505.70 | \$452.87 | \$452.87 |
| 20 | \$425.34 | \$425.34 | \$479.79 | \$479.79 | \$521.29 | \$521.29 | \$466.82 | \$466.82 |
| 21 | \$438.49 | \$449.45 | \$494.63 | \$507.00 | \$537.41 | \$550.85 | \$481.26 | \$493.29 |
| 22 | \$438.49 | \$449.45 | \$494.63 | \$507.00 | \$537.41 | \$550.85 | \$481.26 | \$493.29 |
| 23 | \$438.49 | \$449.45 | \$494.63 | \$507.00 | \$537.41 | \$550.85 | \$481.26 | \$493.29 |
| 24 | \$438.49 | \$449.45 | \$494.63 | \$507.00 | \$537.41 | \$550.85 | \$481.26 | \$493.29 |
| 25 | \$440.24 | \$451.25 | \$496.61 | \$509.03 | \$539.56 | \$553.05 | \$483.19 | \$495.27 |
| 26 | \$449.01 | \$460.24 | \$506.50 | \$519.16 | \$550.31 | \$564.07 | \$492.81 | \$505.13 |
| 27 | \$459.54 | \$471.03 | \$518.37 | \$531.33 | \$563.21 | \$577.29 | \$504.36 | \$516.97 |
| 28 | \$476.64 | \$488.56 | \$537.66 | \$551.10 | \$584.16 | \$598.76 | \$523.13 | \$536.21 |
| 29 | \$490.67 | \$502.94 | \$553.49 | \$567.33 | \$601.36 | \$616.39 | \$538.53 | \$551.99 |
| 30 | \$497.69 | \$510.13 | \$561.41 | \$575.45 | \$609.96 | \$625.21 | \$546.23 | \$559.89 |
| 31 | \$508.21 | \$520.92 | \$573.28 | \$587.61 | \$622.86 | \$638.43 | \$557.78 | \$571.72 |
| 32 | \$518.73 | \$531.70 | \$585.15 | \$599.78 | \$635.76 | \$651.65 | \$569.33 | \$583.56 |
| 33 | \$525.31 | \$538.44 | \$592.57 | \$607.38 | \$643.82 | \$659.92 | \$576.55 | \$590.96 |
| 34 | \$532.33 | \$545.64 | \$600.48 | \$615.49 | \$652.42 | \$668.73 | \$584.25 | \$598.86 |
| 35 | \$535.83 | \$549.23 | \$604.44 | \$619.55 | \$656.72 | \$673.14 | \$588.10 | \$602.80 |
| 36 | \$539.34 | \$552.82 | \$608.39 | \$623.60 | \$661.01 | \$677.54 | \$591.95 | \$606.75 |
| 37 | \$542.85 | \$556.42 | \$612.35 | \$627.66 | \$665.31 | \$681.94 | \$595.80 | \$610.70 |
| 38 | \$546.36 | \$560.02 | \$616.31 | \$631.72 | \$669.61 | \$686.35 | \$599.65 | \$614.64 |
| 39 | \$553.37 | \$567.20 | \$624.22 | \$639.83 | \$678.21 | \$695.17 | \$607.35 | \$622.53 |
| 40 | \$560.39 | \$616.43 | \$632.14 | \$695.35 | \$686.81 | \$755.49 | \$615.05 | \$676.56 |
| 41 | \$570.91 | \$630.86 | \$644.01 | \$711.63 | \$699.71 | \$773.18 | \$626.60 | \$692.39 |
| 42 | \$581.00 | \$646.07 | \$655.38 | \$728.78 | \$712.07 | \$791.82 | \$637.67 | \$709.09 |
| 43 | \$595.03 | \$667.03 | \$671.21 | \$752.43 | \$729.27 | \$817.51 | \$653.07 | \$732.09 |
| 44 | \$612.57 | \$693.43 | \$691.00 | \$782.21 | \$750.76 | \$849.86 | \$672.32 | \$761.07 |
| 45 | \$633.18 | \$724.99 | \$714.25 | \$817.82 | \$776.02 | \$888.54 | \$694.94 | \$795.71 |
| 46 | \$657.74 | \$762.98 | \$741.95 | \$860.66 | \$806.12 | \$935.10 | \$721.89 | \$837.39 |
| 47 | \$685.36 | \$806.67 | \$773.11 | \$909.95 | \$839.97 | \$988.64 | \$752.21 | \$885.35 |
| 48 | \$716.93 | \$857.45 | \$808.72 | \$967.23 | \$878.67 | \$1,050.89 | \$786.86 | \$941.08 |
| 49 | \$748.06 | \$910.39 | \$843.84 | \$1,026.95 | \$916.82 | \$1,115.77 | \$821.03 | \$999.19 |
| 50 | \$783.14 | \$959.35 | \$883.41 | \$1,082.18 | \$959.81 | \$1,175.77 | \$859.53 | \$1,052.92 |
| 51 | \$817.78 | \$1,001.78 | \$922.48 | \$1,130.04 | \$1,002.27 | \$1,227.78 | \$897.55 | \$1,099.50 |
| 52 | \$855.93 | \$1,048.51 | \$965.52 | \$1,182.76 | \$1,049.02 | \$1,285.05 | \$939.42 | \$1,150.79 |
| 53 | \$894.52 | \$1,095.79 | \$1,009.05 | \$1,236.09 | \$1,096.32 | \$1,342.99 | \$981.77 | \$1,202.67 |
| 54 | \$936.18 | \$1,146.82 | \$1,056.04 | \$1,293.65 | \$1,147.37 | \$1,405.53 | \$1,027.49 | \$1,258.68 |
| 55 | \$977.83 | \$1,197.84 | \$1,103.02 | \$1,351.20 | \$1,198.42 | \$1,468.06 | \$1,073.21 | \$1,314.68 |
| 56 | \$1,023.00 | \$1,253.18 | \$1,153.97 | \$1,413.61 | \$1,253.78 | \$1,535.88 | \$1,122.78 | \$1,375.41 |
| 57 | \$1,068.60 | \$1,309.04 | \$1,205.41 | \$1,476.63 | \$1,309.67 | \$1,604.35 | \$1,172.83 | \$1,436.72 |
| 58 | \$1,117.27 | \$1,368.66 | \$1,260.32 | \$1,543.89 | \$1,369.32 | \$1,677.42 | \$1,226.25 | \$1,502.16 |
| 59 | \$1,141.39 | \$1,398.20 | \$1,287.52 | \$1,577.21 | \$1,398.88 | \$1,713.63 | \$1,252.72 | \$1,534.58 |
| 60 | \$1,190.06 | \$1,457.82 | \$1,342.43 | \$1,644.48 | \$1,458.53 | \$1,786.70 | \$1,306.14 | \$1,600.02 |
| 61 | \$1,232.16 | \$1,509.40 | \$1,389.91 | \$1,702.64 | \$1,510.12 | \$1,849.90 | \$1,352.34 | \$1,656.62 |
| 62 | \$1,259.78 | \$1,543.23 | \$1,421.07 | \$1,740.81 | \$1,543.98 | \$1,891.38 | \$1,382.66 | \$1,693.76 |
| 63 | \$1,294.42 | \$1,585.66 | \$1,460.15 | \$1,788.68 | \$1,586.43 | \$1,943.38 | \$1,420.68 | \$1,740.33 |
| 64+ | \$1,315.47 | \$1,611.45 | \$1,483.89 | \$1,817.77 | \$1,612.23 | \$1,974.98 | \$1,443.78 | \$1,768.63 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Bronze |  | Bronze |  | Bronze |  | Bronze |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Bronze 6900 HSA <br> - Custom Drug Benefit |  | my Blue Access WV PPO Bronze 6900 HSA - Custom Drug Benefit |  | my Blue Access WV PPO Bronze 6900 HSA - Custom Drug Benefit |  | my Blue Access WV PPO <br> Bronze 6900 HSA <br> - Custom Drug Benefit |  |
|  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  |
|  | Marketplace Plan ID: 31274WV0580001 |  | Marketplace Plan ID: 31274WV0580001 |  | Marketplace Plan ID: 31274WV0580001 |  | Marketplace Plan ID: 31274WV0580001 |  |
|  | Non-Marketplace Plan ID: 31274WV0580001 |  | Non-Marketplace Plan ID: 31274WV0580001 |  | Non-Marketplace Plan ID: 31274WV0580001 |  | Non-Marketplace Plan ID: 31274WV0580001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$426.37 | \$426.37 | \$457.78 | \$457.78 | \$368.02 | \$368.02 | \$415.14 | \$415.14 |
| 15 | \$464.26 | \$464.26 | \$498.47 | \$498.47 | \$400.73 | \$400.73 | \$452.04 | \$452.04 |
| 16 | \$478.76 | \$478.76 | \$514.03 | \$514.03 | \$413.24 | \$413.24 | \$466.15 | \$466.15 |
| 17 | \$493.25 | \$493.25 | \$529.58 | \$529.58 | \$425.75 | \$425.75 | \$480.26 | \$480.26 |
| 18 | \$508.85 | \$508.85 | \$546.34 | \$546.34 | \$439.22 | \$439.22 | \$495.46 | \$495.46 |
| 19 | \$524.46 | \$524.46 | \$563.09 | \$563.09 | \$452.69 | \$452.69 | \$510.65 | \$510.65 |
| 20 | \$540.62 | \$540.62 | \$580.45 | \$580.45 | \$466.64 | \$466.64 | \$526.39 | \$526.39 |
| 21 | \$557.34 | \$571.27 | \$598.40 | \$613.36 | \$481.07 | \$493.10 | \$542.67 | \$556.24 |
| 22 | \$557.34 | \$571.27 | \$598.40 | \$613.36 | \$481.07 | \$493.10 | \$542.67 | \$556.24 |
| 23 | \$557.34 | \$571.27 | \$598.40 | \$613.36 | \$481.07 | \$493.10 | \$542.67 | \$556.24 |
| 24 | \$557.34 | \$571.27 | \$598.40 | \$613.36 | \$481.07 | \$493.10 | \$542.67 | \$556.24 |
| 25 | \$559.57 | \$573.56 | \$600.79 | \$615.81 | \$482.99 | \$495.06 | \$544.84 | \$558.46 |
| 26 | \$570.72 | \$584.99 | \$612.76 | \$628.08 | \$492.62 | \$504.94 | \$555.69 | \$569.58 |
| 27 | \$584.09 | \$598.69 | \$627.12 | \$642.80 | \$504.16 | \$516.76 | \$568.72 | \$582.94 |
| 28 | \$605.83 | \$620.98 | \$650.46 | \$666.72 | \$522.92 | \$535.99 | \$589.88 | \$604.63 |
| 29 | \$623.66 | \$639.25 | \$669.61 | \$686.35 | \$538.32 | \$551.78 | \$607.25 | \$622.43 |
| 30 | \$632.58 | \$648.39 | \$679.18 | \$696.16 | \$546.01 | \$559.66 | \$615.93 | \$631.33 |
| 31 | \$645.96 | \$662.11 | \$693.55 | \$710.89 | \$557.56 | \$571.50 | \$628.95 | \$644.67 |
| 32 | \$659.33 | \$675.81 | \$707.91 | \$725.61 | \$569.11 | \$583.34 | \$641.98 | \$658.03 |
| 33 | \$667.69 | \$684.38 | \$716.88 | \$734.80 | \$576.32 | \$590.73 | \$650.12 | \$666.37 |
| 34 | \$676.61 | \$693.53 | \$726.46 | \$744.62 | \$584.02 | \$598.62 | \$658.80 | \$675.27 |
| 35 | \$681.07 | \$698.10 | \$731.24 | \$749.52 | \$587.87 | \$602.57 | \$663.14 | \$679.72 |
| 36 | \$685.53 | \$702.67 | \$736.03 | \$754.43 | \$591.72 | \$606.51 | \$667.48 | \$684.17 |
| 37 | \$689.99 | \$707.24 | \$740.82 | \$759.34 | \$595.56 | \$610.45 | \$671.83 | \$688.63 |
| 38 | \$694.45 | \$711.81 | \$745.61 | \$764.25 | \$599.41 | \$614.40 | \$676.17 | \$693.07 |
| 39 | \$703.36 | \$720.94 | \$755.18 | \$774.06 | \$607.11 | \$622.29 | \$684.85 | \$701.97 |
| 40 | \$712.28 | \$783.51 | \$764.76 | \$841.24 | \$614.81 | \$676.29 | \$693.53 | \$762.88 |
| 41 | \$725.66 | \$801.85 | \$779.12 | \$860.93 | \$626.35 | \$692.12 | \$706.56 | \$780.75 |
| 42 | \$738.48 | \$821.19 | \$792.88 | \$881.68 | \$637.42 | \$708.81 | \$719.04 | \$799.57 |
| 43 | \$756.31 | \$847.82 | \$812.03 | \$910.29 | \$652.81 | \$731.80 | \$736.40 | \$825.50 |
| 44 | \$778.60 | \$881.38 | \$835.96 | \$946.31 | \$672.05 | \$760.76 | \$758.11 | \$858.18 |
| 45 | \$804.80 | \$921.50 | \$864.09 | \$989.38 | \$694.67 | \$795.40 | \$783.62 | \$897.24 |
| 46 | \$836.01 | \$969.77 | \$897.60 | \$1,041.22 | \$721.61 | \$837.07 | \$814.01 | \$944.25 |
| 47 | \$871.12 | \$1,025.31 | \$935.30 | \$1,100.85 | \$751.91 | \$885.00 | \$848.19 | \$998.32 |
| 48 | \$911.25 | \$1,089.86 | \$978.38 | \$1,170.14 | \$786.55 | \$940.71 | \$887.27 | \$1,061.17 |
| 49 | \$950.82 | \$1,157.15 | \$1,020.87 | \$1,242.40 | \$820.71 | \$998.80 | \$925.80 | \$1,126.70 |
| 50 | \$995.41 | \$1,219.38 | \$1,068.74 | \$1,309.21 | \$859.19 | \$1,052.51 | \$969.21 | \$1,187.28 |
| 51 | \$1,039.44 | \$1,273.31 | \$1,116.02 | \$1,367.12 | \$897.20 | \$1,099.07 | \$1,012.08 | \$1,239.80 |
| 52 | \$1,087.93 | \$1,332.71 | \$1,168.08 | \$1,430.90 | \$939.05 | \$1,150.34 | \$1,059.29 | \$1,297.63 |
| 53 | \$1,136.97 | \$1,392.79 | \$1,220.74 | \$1,495.41 | \$981.38 | \$1,202.19 | \$1,107.05 | \$1,356.14 |
| 54 | \$1,189.92 | \$1,457.65 | \$1,277.58 | \$1,565.04 | \$1,027.08 | \$1,258.17 | \$1,158.60 | \$1,419.29 |
| 55 | \$1,242.87 | \$1,522.52 | \$1,334.43 | \$1,634.68 | \$1,072.79 | \$1,314.17 | \$1,210.15 | \$1,482.43 |
| 56 | \$1,300.27 | \$1,592.83 | \$1,396.07 | \$1,710.19 | \$1,122.34 | \$1,374.87 | \$1,266.05 | \$1,550.91 |
| 57 | \$1,358.24 | \$1,663.84 | \$1,458.30 | \$1,786.42 | \$1,172.37 | \$1,436.15 | \$1,322.49 | \$1,620.05 |
| 58 | \$1,420.10 | \$1,739.62 | \$1,524.72 | \$1,867.78 | \$1,225.77 | \$1,501.57 | \$1,382.72 | \$1,693.83 |
| 59 | \$1,450.76 | \$1,777.18 | \$1,557.64 | \$1,908.11 | \$1,252.23 | \$1,533.98 | \$1,412.57 | \$1,730.40 |
| 60 | \$1,512.62 | \$1,852.96 | \$1,624.06 | \$1,989.47 | \$1,305.62 | \$1,599.38 | \$1,472.81 | \$1,804.19 |
| 61 | \$1,566.13 | \$1,918.51 | \$1,681.50 | \$2,059.84 | \$1,351.81 | \$1,655.97 | \$1,524.90 | \$1,868.00 |
| 62 | \$1,601.24 | \$1,961.52 | \$1,719.20 | \$2,106.02 | \$1,382.11 | \$1,693.08 | \$1,559.09 | \$1,909.89 |
| 63 | \$1,645.27 | \$2,015.46 | \$1,766.48 | \$2,163.94 | \$1,420.12 | \$1,739.65 | \$1,601.96 | \$1,962.40 |
| 64+ | \$1,672.02 | \$2,048.22 | \$1,795.20 | \$2,199.12 | \$1,443.21 | \$1,767.93 | \$1,628.01 | \$1,994.31 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Bronze |  | Bronze |  | Bronze |  | Bronze |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Bronze 6900 HSA <br> - Custom Drug Benefit |  | my Blue Access WV PPO Bronze 6900 HSA - Custom Drug Benefit |  | my Blue Access WV PPO Bronze 3800 |  | my Blue Access WV PPO Bronze 3800 |  |
|  | Pricing Area: 10 |  | Pricing Area: 11 |  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  |
|  | Marketplace Plan ID: 31274WV0580001 |  | Marketplace Plan ID: 31274WV0580001 |  | Marketplace Plan ID: 31274WV0560001 |  | Marketplace Plan ID: 31274WV0560001 |  |
|  | Non-Marketplace Plan ID: 31274WV0580001 |  | Non-Marketplace Plan ID: 31274WV0580001 |  | Non-Marketplace Plan ID: 31274WV0560001 |  | Non-Marketplace Plan ID: 31274WV0560001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$451.04 | \$451.04 | \$403.92 | \$403.92 | \$415.82 | \$415.82 | \$446.45 | \$446.45 |
| 15 | \$491.14 | \$491.14 | \$439.82 | \$439.82 | \$452.78 | \$452.78 | \$486.14 | \$486.14 |
| 16 | \$506.47 | \$506.47 | \$453.55 | \$453.55 | \$466.91 | \$466.91 | \$501.31 | \$501.31 |
| 17 | \$521.80 | \$521.80 | \$467.28 | \$467.28 | \$481.04 | \$481.04 | \$516.49 | \$516.49 |
| 18 | \$538.30 | \$538.30 | \$482.06 | \$482.06 | \$496.26 | \$496.26 | \$532.83 | \$532.83 |
| 19 | \$554.81 | \$554.81 | \$496.85 | \$496.85 | \$511.48 | \$511.48 | \$549.17 | \$549.17 |
| 20 | \$571.91 | \$571.91 | \$512.16 | \$512.16 | \$527.24 | \$527.24 | \$566.09 | \$566.09 |
| 21 | \$589.60 | \$604.34 | \$528.00 | \$541.20 | \$543.55 | \$557.14 | \$583.60 | \$598.19 |
| 22 | \$589.60 | \$604.34 | \$528.00 | \$541.20 | \$543.55 | \$557.14 | \$583.60 | \$598.19 |
| 23 | \$589.60 | \$604.34 | \$528.00 | \$541.20 | \$543.55 | \$557.14 | \$583.60 | \$598.19 |
| 24 | \$589.60 | \$604.34 | \$528.00 | \$541.20 | \$543.55 | \$557.14 | \$583.60 | \$598.19 |
| 25 | \$591.96 | \$606.76 | \$530.11 | \$543.36 | \$545.72 | \$559.36 | \$585.93 | \$600.58 |
| 26 | \$603.75 | \$618.84 | \$540.67 | \$554.19 | \$556.60 | \$570.52 | \$597.61 | \$612.55 |
| 27 | \$617.90 | \$633.35 | \$553.34 | \$567.17 | \$569.64 | \$583.88 | \$611.61 | \$626.90 |
| 28 | \$640.90 | \$656.92 | \$573.94 | \$588.29 | \$590.84 | \$605.61 | \$634.37 | \$650.23 |
| 29 | \$659.76 | \$676.25 | \$590.83 | \$605.60 | \$608.23 | \$623.44 | \$653.05 | \$669.38 |
| 30 | \$669.20 | \$685.93 | \$599.28 | \$614.26 | \$616.93 | \$632.35 | \$662.39 | \$678.95 |
| 31 | \$683.35 | \$700.43 | \$611.95 | \$627.25 | \$629.97 | \$645.72 | \$676.39 | \$693.30 |
| 32 | \$697.50 | \$714.94 | \$624.62 | \$640.24 | \$643.02 | \$659.10 | \$690.40 | \$707.66 |
| 33 | \$706.34 | \$724.00 | \$632.54 | \$648.35 | \$651.17 | \$667.45 | \$699.15 | \$716.63 |
| 34 | \$715.77 | \$733.66 | \$640.99 | \$657.01 | \$659.87 | \$676.37 | \$708.49 | \$726.20 |
| 35 | \$720.49 | \$738.50 | \$645.22 | \$661.35 | \$664.22 | \$680.83 | \$713.16 | \$730.99 |
| 36 | \$725.21 | \$743.34 | \$649.44 | \$665.68 | \$668.57 | \$685.28 | \$717.83 | \$735.78 |
| 37 | \$729.92 | \$748.17 | \$653.66 | \$670.00 | \$672.91 | \$689.73 | \$722.50 | \$740.56 |
| 38 | \$734.64 | \$753.01 | \$657.89 | \$674.34 | \$677.26 | \$694.19 | \$727.17 | \$745.35 |
| 39 | \$744.08 | \$762.68 | \$666.34 | \$683.00 | \$685.96 | \$703.11 | \$736.50 | \$754.91 |
| 40 | \$753.51 | \$828.86 | \$674.78 | \$742.26 | \$694.66 | \$764.13 | \$745.84 | \$820.42 |
| 41 | \$767.66 | \$848.26 | \$687.46 | \$759.64 | \$707.70 | \$782.01 | \$759.85 | \$839.63 |
| 42 | \$781.22 | \$868.72 | \$699.60 | \$777.96 | \$720.20 | \$800.86 | \$773.27 | \$859.88 |
| 43 | \$800.09 | \$896.90 | \$716.50 | \$803.20 | \$737.60 | \$826.85 | \$791.95 | \$887.78 |
| 44 | \$823.67 | \$932.39 | \$737.62 | \$834.99 | \$759.34 | \$859.57 | \$815.29 | \$922.91 |
| 45 | \$851.38 | \$974.83 | \$762.43 | \$872.98 | \$784.89 | \$898.70 | \$842.72 | \$964.91 |
| 46 | \$884.40 | \$1,025.90 | \$792.00 | \$918.72 | \$815.33 | \$945.78 | \$875.40 | \$1,015.46 |
| 47 | \$921.54 | \$1,084.65 | \$825.26 | \$971.33 | \$849.57 | \$999.94 | \$912.17 | \$1,073.62 |
| 48 | \$964.00 | \$1,152.94 | \$863.28 | \$1,032.48 | \$888.70 | \$1,062.89 | \$954.19 | \$1,141.21 |
| 49 | \$1,005.86 | \$1,224.13 | \$900.77 | \$1,096.24 | \$927.30 | \$1,128.52 | \$995.62 | \$1,211.67 |
| 50 | \$1,053.03 | \$1,289.96 | \$943.01 | \$1,155.19 | \$970.78 | \$1,189.21 | \$1,042.31 | \$1,276.83 |
| 51 | \$1,099.60 | \$1,347.01 | \$984.72 | \$1,206.28 | \$1,013.72 | \$1,241.81 | \$1,088.41 | \$1,333.30 |
| 52 | \$1,150.90 | \$1,409.85 | \$1,030.66 | \$1,262.56 | \$1,061.01 | \$1,299.74 | \$1,139.19 | \$1,395.51 |
| 53 | \$1,202.78 | \$1,473.41 | \$1,077.12 | \$1,319.47 | \$1,108.84 | \$1,358.33 | \$1,190.54 | \$1,458.41 |
| 54 | \$1,258.80 | \$1,542.03 | \$1,127.28 | \$1,380.92 | \$1,160.48 | \$1,421.59 | \$1,245.99 | \$1,526.34 |
| 55 | \$1,314.81 | \$1,610.64 | \$1,177.44 | \$1,442.36 | \$1,212.12 | \$1,484.85 | \$1,301.43 | \$1,594.25 |
| 56 | \$1,375.54 | \$1,685.04 | \$1,231.82 | \$1,508.98 | \$1,268.10 | \$1,553.42 | \$1,361.54 | \$1,667.89 |
| 57 | \$1,436.86 | \$1,760.15 | \$1,286.74 | \$1,576.26 | \$1,324.63 | \$1,622.67 | \$1,422.23 | \$1,742.23 |
| 58 | \$1,502.30 | \$1,840.32 | \$1,345.34 | \$1,648.04 | \$1,384.97 | \$1,696.59 | \$1,487.01 | \$1,821.59 |
| 59 | \$1,534.73 | \$1,880.04 | \$1,374.38 | \$1,683.62 | \$1,414.86 | \$1,733.20 | \$1,519.11 | \$1,860.91 |
| 60 | \$1,600.17 | \$1,960.21 | \$1,432.99 | \$1,755.41 | \$1,475.19 | \$1,807.11 | \$1,583.89 | \$1,940.27 |
| 61 | \$1,656.78 | \$2,029.56 | \$1,483.68 | \$1,817.51 | \$1,527.38 | \$1,871.04 | \$1,639.92 | \$2,008.90 |
| 62 | \$1,693.92 | \$2,075.05 | \$1,516.94 | \$1,858.25 | \$1,561.62 | \$1,912.98 | \$1,676.68 | \$2,053.93 |
| 63 | \$1,740.50 | \$2,132.11 | \$1,558.66 | \$1,909.36 | \$1,604.56 | \$1,965.59 | \$1,722.79 | \$2,110.42 |
| 64+ | \$1,768.80 | \$2,166.78 | \$1,584.00 | \$1,940.40 | \$1,630.65 | \$1,997.55 | \$1,750.80 | \$2,144.73 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Bronze |  | Bronze |  | Bronze |  | Bronze |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Bronze 3800 |  | my Blue Access WV PPO Bronze 3800 |  | my Blue Access WV PPO Bronze 3800 |  | my Blue Access WV PPO Bronze 3800 |  |
|  | Pricing Area: 6, 7 |  | Pricing Area: 8, 9 |  | Pricing Area: 10 |  | Pricing Area: 11 |  |
|  | Marketplace Plan ID: <br> 31274WV0560001 |  | Marketplace Plan ID: 31274WV0560001 |  | Marketplace Plan ID: 31274WV0560001 |  | Marketplace Plan ID: 31274WV0560001 |  |
|  | Non-Marketplace Plan ID: 31274WV0560001 |  | Non-Marketplace Plan ID: 31274WV0560001 |  | Non-Marketplace Plan ID: 31274WV0560001 |  | Non-Marketplace Plan ID: 31274WV0560001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$358.92 | \$358.92 | \$404.88 | \$404.88 | \$439.89 | \$439.89 | \$393.93 | \$393.93 |
| 15 | \$390.82 | \$390.82 | \$440.87 | \$440.87 | \$478.99 | \$478.99 | \$428.95 | \$428.95 |
| 16 | \$403.02 | \$403.02 | \$454.63 | \$454.63 | \$493.94 | \$493.94 | \$442.33 | \$442.33 |
| 17 | \$415.22 | \$415.22 | \$468.39 | \$468.39 | \$508.89 | \$508.89 | \$455.72 | \$455.72 |
| 18 | \$428.35 | \$428.35 | \$483.21 | \$483.21 | \$524.99 | \$524.99 | \$470.14 | \$470.14 |
| 19 | \$441.49 | \$441.49 | \$498.02 | \$498.02 | \$541.09 | \$541.09 | \$484.56 | \$484.56 |
| 20 | \$455.09 | \$455.09 | \$513.37 | \$513.37 | \$557.77 | \$557.77 | \$499.49 | \$499.49 |
| 21 | \$469.17 | \$480.90 | \$529.25 | \$542.48 | \$575.02 | \$589.40 | \$514.94 | \$527.81 |
| 22 | \$469.17 | \$480.90 | \$529.25 | \$542.48 | \$575.02 | \$589.40 | \$514.94 | \$527.81 |
| 23 | \$469.17 | \$480.90 | \$529.25 | \$542.48 | \$575.02 | \$589.40 | \$514.94 | \$527.81 |
| 24 | \$469.17 | \$480.90 | \$529.25 | \$542.48 | \$575.02 | \$589.40 | \$514.94 | \$527.81 |
| 25 | \$471.05 | \$482.83 | \$531.37 | \$544.65 | \$577.32 | \$591.75 | \$517.00 | \$529.93 |
| 26 | \$480.43 | \$492.44 | \$541.95 | \$555.50 | \$588.82 | \$603.54 | \$527.30 | \$540.48 |
| 27 | \$491.69 | \$503.98 | \$554.65 | \$568.52 | \$602.62 | \$617.69 | \$539.66 | \$553.15 |
| 28 | \$509.99 | \$522.74 | \$575.29 | \$589.67 | \$625.05 | \$640.68 | \$559.74 | \$573.73 |
| 29 | \$525.00 | \$538.13 | \$592.23 | \$607.04 | \$643.45 | \$659.54 | \$576.22 | \$590.63 |
| 30 | \$532.51 | \$545.82 | \$600.70 | \$615.72 | \$652.65 | \$668.97 | \$584.46 | \$599.07 |
| 31 | \$543.77 | \$557.36 | \$613.40 | \$628.74 | \$666.45 | \$683.11 | \$596.82 | \$611.74 |
| 32 | \$555.03 | \$568.91 | \$626.10 | \$641.75 | \$680.25 | \$697.26 | \$609.17 | \$624.40 |
| 33 | \$562.07 | \$576.12 | \$634.04 | \$649.89 | \$688.87 | \$706.09 | \$616.90 | \$632.32 |
| 34 | \$569.57 | \$583.81 | \$642.51 | \$658.57 | \$698.07 | \$715.52 | \$625.14 | \$640.77 |
| 35 | \$573.33 | \$587.66 | \$646.74 | \$662.91 | \$702.67 | \$720.24 | \$629.26 | \$644.99 |
| 36 | \$577.08 | \$591.51 | \$650.98 | \$667.25 | \$707.27 | \$724.95 | \$633.38 | \$649.21 |
| 37 | \$580.83 | \$595.35 | \$655.21 | \$671.59 | \$711.87 | \$729.67 | \$637.50 | \$653.44 |
| 38 | \$584.59 | \$599.20 | \$659.45 | \$675.94 | \$716.47 | \$734.38 | \$641.62 | \$657.66 |
| 39 | \$592.09 | \$606.89 | \$667.91 | \$684.61 | \$725.68 | \$743.82 | \$649.85 | \$666.10 |
| 40 | \$599.60 | \$659.56 | \$676.38 | \$744.02 | \$734.88 | \$808.37 | \$658.09 | \$723.90 |
| 41 | \$610.86 | \$675.00 | \$689.08 | \$761.43 | \$748.68 | \$827.29 | \$670.45 | \$740.85 |
| 42 | \$621.65 | \$691.27 | \$701.26 | \$779.80 | \$761.90 | \$847.23 | \$682.30 | \$758.72 |
| 43 | \$636.66 | \$713.70 | \$718.19 | \$805.09 | \$780.30 | \$874.72 | \$698.77 | \$783.32 |
| 44 | \$655.43 | \$741.95 | \$739.36 | \$836.96 | \$803.30 | \$909.34 | \$719.37 | \$814.33 |
| 45 | \$677.48 | \$775.71 | \$764.24 | \$875.05 | \$830.33 | \$950.73 | \$743.57 | \$851.39 |
| 46 | \$703.76 | \$816.36 | \$793.88 | \$920.90 | \$862.53 | \$1,000.53 | \$772.41 | \$896.00 |
| 47 | \$733.31 | \$863.11 | \$827.22 | \$973.64 | \$898.76 | \$1,057.84 | \$804.85 | \$947.31 |
| 48 | \$767.09 | \$917.44 | \$865.32 | \$1,034.92 | \$940.16 | \$1,124.43 | \$841.93 | \$1,006.95 |
| 49 | \$800.40 | \$974.09 | \$902.90 | \$1,098.83 | \$980.98 | \$1,193.85 | \$878.49 | \$1,069.12 |
| 50 | \$837.94 | \$1,026.48 | \$945.24 | \$1,157.92 | \$1,026.99 | \$1,258.06 | \$919.68 | \$1,126.61 |
| 51 | \$875.00 | \$1,071.88 | \$987.05 | \$1,209.14 | \$1,072.41 | \$1,313.70 | \$960.36 | \$1,176.44 |
| 52 | \$915.82 | \$1,121.88 | \$1,033.10 | \$1,265.55 | \$1,122.44 | \$1,374.99 | \$1,005.16 | \$1,231.32 |
| 53 | \$957.11 | \$1,172.46 | \$1,079.67 | \$1,322.60 | \$1,173.04 | \$1,436.97 | \$1,050.48 | \$1,286.84 |
| 54 | \$1,001.68 | \$1,227.06 | \$1,129.95 | \$1,384.19 | \$1,227.67 | \$1,503.90 | \$1,099.40 | \$1,346.77 |
| 55 | \$1,046.25 | \$1,281.66 | \$1,180.23 | \$1,445.78 | \$1,282.29 | \$1,570.81 | \$1,148.32 | \$1,406.69 |
| 56 | \$1,094.57 | \$1,340.85 | \$1,234.74 | \$1,512.56 | \$1,341.52 | \$1,643.36 | \$1,201.36 | \$1,471.67 |
| 57 | \$1,143.37 | \$1,400.63 | \$1,289.78 | \$1,579.98 | \$1,401.32 | \$1,716.62 | \$1,254.91 | \$1,537.26 |
| 58 | \$1,195.45 | \$1,464.43 | \$1,348.53 | \$1,651.95 | \$1,465.15 | \$1,794.81 | \$1,312.07 | \$1,607.29 |
| 59 | \$1,221.25 | \$1,496.03 | \$1,377.64 | \$1,687.61 | \$1,496.78 | \$1,833.56 | \$1,340.39 | \$1,641.98 |
| 60 | \$1,273.33 | \$1,559.83 | \$1,436.38 | \$1,759.57 | \$1,560.60 | \$1,911.74 | \$1,397.55 | \$1,712.00 |
| 61 | \$1,318.37 | \$1,615.00 | \$1,487.19 | \$1,821.81 | \$1,615.81 | \$1,979.37 | \$1,446.98 | \$1,772.55 |
| 62 | \$1,347.93 | \$1,651.21 | \$1,520.54 | \$1,862.66 | \$1,652.03 | \$2,023.74 | \$1,479.42 | \$1,812.29 |
| 63 | \$1,384.99 | \$1,696.61 | \$1,562.35 | \$1,913.88 | \$1,697.46 | \$2,079.39 | \$1,520.10 | \$1,862.12 |
| 64+ | \$1,407.51 | \$1,724.20 | \$1,587.75 | \$1,944.99 | \$1,725.06 | \$2,113.20 | \$1,544.82 | \$1,892.40 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Bronze |  | Bronze |  | Bronze |  | Bronze |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Bronze 3800 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Bronze 3800 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Bronze 3800 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Bronze 3800 <br> + Adult Dental and Vision |  |
|  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  |
|  | Marketplace Plan ID: 31274WV0570001 |  | Marketplace Plan ID: 31274WV0570001 |  | Marketplace Plan ID: 31274WV0570001 |  | Marketplace Plan ID: 31274WV0570001 |  |
|  | Non-Marketplace Plan ID: 31274WV0570001 |  | Non-Marketplace Plan ID: 31274WV0570001 |  | Non-Marketplace Plan ID: 31274WV0570001 |  | Non-Marketplace Plan ID: 31274WV0570001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$433.04 | \$433.04 | \$464.94 | \$464.94 | \$373.78 | \$373.78 | \$421.65 | \$421.65 |
| 15 | \$471.53 | \$471.53 | \$506.27 | \$506.27 | \$407.00 | \$407.00 | \$459.12 | \$459.12 |
| 16 | \$486.25 | \$486.25 | \$522.07 | \$522.07 | \$419.71 | \$419.71 | \$473.46 | \$473.46 |
| 17 | \$500.96 | \$500.96 | \$537.88 | \$537.88 | \$432.41 | \$432.41 | \$487.79 | \$487.79 |
| 18 | \$516.81 | \$516.81 | \$554.89 | \$554.89 | \$446.09 | \$446.09 | \$503.22 | \$503.22 |
| 19 | \$532.66 | \$532.66 | \$571.91 | \$571.91 | \$459.77 | \$459.77 | \$518.65 | \$518.65 |
| 20 | \$549.08 | \$549.08 | \$589.54 | \$589.54 | \$473.94 | \$473.94 | \$534.63 | \$534.63 |
| 21 | \$566.06 | \$580.21 | \$607.77 | \$622.96 | \$488.60 | \$500.82 | \$551.17 | \$564.95 |
| 22 | \$566.06 | \$580.21 | \$607.77 | \$622.96 | \$488.60 | \$500.82 | \$551.17 | \$564.95 |
| 23 | \$566.06 | \$580.21 | \$607.77 | \$622.96 | \$488.60 | \$500.82 | \$551.17 | \$564.95 |
| 24 | \$566.06 | \$580.21 | \$607.77 | \$622.96 | \$488.60 | \$500.82 | \$551.17 | \$564.95 |
| 25 | \$568.32 | \$582.53 | \$610.20 | \$625.46 | \$490.55 | \$502.81 | \$553.37 | \$567.20 |
| 26 | \$579.65 | \$594.14 | \$622.36 | \$637.92 | \$500.33 | \$512.84 | \$564.40 | \$578.51 |
| 27 | \$593.23 | \$608.06 | \$636.94 | \$652.86 | \$512.05 | \$524.85 | \$577.63 | \$592.07 |
| 28 | \$615.31 | \$630.69 | \$660.65 | \$677.17 | \$531.11 | \$544.39 | \$599.12 | \$614.10 |
| 29 | \$633.42 | \$649.26 | \$680.09 | \$697.09 | \$546.74 | \$560.41 | \$616.76 | \$632.18 |
| 30 | \$642.48 | \$658.54 | \$689.82 | \$707.07 | \$554.56 | \$568.42 | \$625.58 | \$641.22 |
| 31 | \$656.06 | \$672.46 | \$704.41 | \$722.02 | \$566.29 | \$580.45 | \$638.81 | \$654.78 |
| 32 | \$669.65 | \$686.39 | \$718.99 | \$736.96 | \$578.01 | \$592.46 | \$652.03 | \$668.33 |
| 33 | \$678.14 | \$695.09 | \$728.11 | \$746.31 | \$585.34 | \$599.97 | \$660.30 | \$676.81 |
| 34 | \$687.20 | \$704.38 | \$737.83 | \$756.28 | \$593.16 | \$607.99 | \$669.12 | \$685.85 |
| 35 | \$691.73 | \$709.02 | \$742.69 | \$761.26 | \$597.07 | \$612.00 | \$673.53 | \$690.37 |
| 36 | \$696.25 | \$713.66 | \$747.56 | \$766.25 | \$600.98 | \$616.00 | \$677.94 | \$694.89 |
| 37 | \$700.78 | \$718.30 | \$752.42 | \$771.23 | \$604.89 | \$620.01 | \$682.35 | \$699.41 |
| 38 | \$705.31 | \$722.94 | \$757.28 | \$776.21 | \$608.80 | \$624.02 | \$686.76 | \$703.93 |
| 39 | \$714.37 | \$732.23 | \$767.01 | \$786.19 | \$616.61 | \$632.03 | \$695.58 | \$712.97 |
| 40 | \$723.42 | \$795.76 | \$776.73 | \$854.40 | \$624.43 | \$686.87 | \$704.40 | \$774.84 |
| 41 | \$737.01 | \$814.40 | \$791.32 | \$874.41 | \$636.16 | \$702.96 | \$717.62 | \$792.97 |
| 42 | \$750.03 | \$834.03 | \$805.30 | \$895.49 | \$647.40 | \$719.91 | \$730.30 | \$812.09 |
| 43 | \$768.14 | \$861.08 | \$824.74 | \$924.53 | \$663.03 | \$743.26 | \$747.94 | \$838.44 |
| 44 | \$790.79 | \$895.17 | \$849.05 | \$961.12 | \$682.57 | \$772.67 | \$769.98 | \$871.62 |
| 45 | \$817.39 | \$935.91 | \$877.62 | \$1,004.87 | \$705.54 | \$807.84 | \$795.89 | \$911.29 |
| 46 | \$849.09 | \$984.94 | \$911.66 | \$1,057.53 | \$732.90 | \$850.16 | \$826.76 | \$959.04 |
| 47 | \$884.75 | \$1,041.35 | \$949.94 | \$1,118.08 | \$763.68 | \$898.85 | \$861.48 | \$1,013.96 |
| 48 | \$925.51 | \$1,106.91 | \$993.70 | \$1,188.47 | \$798.86 | \$955.44 | \$901.16 | \$1,077.79 |
| 49 | \$965.70 | \$1,175.26 | \$1,036.86 | \$1,261.86 | \$833.55 | \$1,014.43 | \$940.30 | \$1,144.35 |
| 50 | \$1,010.98 | \$1,238.45 | \$1,085.48 | \$1,329.71 | \$872.64 | \$1,068.98 | \$984.39 | \$1,205.88 |
| 51 | \$1,055.70 | \$1,293.23 | \$1,133.49 | \$1,388.53 | \$911.24 | \$1,116.27 | \$1,027.93 | \$1,259.21 |
| 52 | \$1,104.95 | \$1,353.56 | \$1,186.37 | \$1,453.30 | \$953.75 | \$1,168.34 | \$1,075.88 | \$1,317.95 |
| 53 | \$1,154.76 | \$1,414.58 | \$1,239.85 | \$1,518.82 | \$996.74 | \$1,221.01 | \$1,124.39 | \$1,377.38 |
| 54 | \$1,208.54 | \$1,480.46 | \$1,297.59 | \$1,589.55 | \$1,043.16 | \$1,277.87 | \$1,176.75 | \$1,441.52 |
| 55 | \$1,262.31 | \$1,546.33 | \$1,355.33 | \$1,660.28 | \$1,089.58 | \$1,334.74 | \$1,229.11 | \$1,505.66 |
| 56 | \$1,320.62 | \$1,617.76 | \$1,417.93 | \$1,736.96 | \$1,139.90 | \$1,396.38 | \$1,285.88 | \$1,575.20 |
| 57 | \$1,379.49 | \$1,689.88 | \$1,481.14 | \$1,814.40 | \$1,190.72 | \$1,458.63 | \$1,343.20 | \$1,645.42 |
| 58 | \$1,442.32 | \$1,766.84 | \$1,548.60 | \$1,897.04 | \$1,244.95 | \$1,525.06 | \$1,404.38 | \$1,720.37 |
| 59 | \$1,473.45 | \$1,804.98 | \$1,582.03 | \$1,937.99 | \$1,271.83 | \$1,557.99 | \$1,434.70 | \$1,757.51 |
| 60 | \$1,536.29 | \$1,881.96 | \$1,649.49 | \$2,020.63 | \$1,326.06 | \$1,624.42 | \$1,495.88 | \$1,832.45 |
| 61 | \$1,590.63 | \$1,948.52 | \$1,707.83 | \$2,092.09 | \$1,372.97 | \$1,681.89 | \$1,548.79 | \$1,897.27 |
| 62 | \$1,626.29 | \$1,992.21 | \$1,746.12 | \$2,139.00 | \$1,403.75 | \$1,719.59 | \$1,583.51 | \$1,939.80 |
| 63 | \$1,671.01 | \$2,046.99 | \$1,794.14 | \$2,197.82 | \$1,442.35 | \$1,766.88 | \$1,627.05 | \$1,993.14 |
| 64+ | \$1,698.18 | \$2,080.27 | \$1,823.31 | \$2,233.55 | \$1,465.80 | \$1,795.61 | \$1,653.51 | \$2,025.55 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Bronze |  | Bronze |  | Silver |  | Silver |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Bronze 3800 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Bronze 3800 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Silver 5900 |  | my Blue Access WV PPO Silver 5900 |  |
|  | Pricing Area: 10 |  | Pricing Area: 11 |  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  |
|  | Marketplace Plan ID: 31274WV0570001 |  | Marketplace Plan ID: 31274WV0570001 |  | Marketplace Plan ID: 31274WV0560003 |  | Marketplace Plan ID: 31274WV0560003 |  |
|  | Non-Marketplace Plan ID: 31274WV0570001 |  | Non-Marketplace Plan ID: 31274WV0570001 |  | Non-Marketplace Plan ID: 31274WV0560003 |  | Non-Marketplace Plan ID: 31274WV0560003 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$458.10 | \$458.10 | \$410.25 | \$410.25 | \$520.33 | \$520.33 | \$558.67 | \$558.67 |
| 15 | \$498.83 | \$498.83 | \$446.71 | \$446.71 | \$566.58 | \$566.58 | \$608.33 | \$608.33 |
| 16 | \$514.39 | \$514.39 | \$460.66 | \$460.66 | \$584.27 | \$584.27 | \$627.32 | \$627.32 |
| 17 | \$529.96 | \$529.96 | \$474.60 | \$474.60 | \$601.95 | \$601.95 | \$646.31 | \$646.31 |
| 18 | \$546.73 | \$546.73 | \$489.61 | \$489.61 | \$621.00 | \$621.00 | \$666.75 | \$666.75 |
| 19 | \$563.50 | \$563.50 | \$504.63 | \$504.63 | \$640.04 | \$640.04 | \$687.20 | \$687.20 |
| 20 | \$580.87 | \$580.87 | \$520.18 | \$520.18 | \$659.76 | \$659.76 | \$708.38 | \$708.38 |
| 21 | \$598.83 | \$613.80 | \$536.27 | \$549.68 | \$680.17 | \$697.17 | \$730.29 | \$748.55 |
| 22 | \$598.83 | \$613.80 | \$536.27 | \$549.68 | \$680.17 | \$697.17 | \$730.29 | \$748.55 |
| 23 | \$598.83 | \$613.80 | \$536.27 | \$549.68 | \$680.17 | \$697.17 | \$730.29 | \$748.55 |
| 24 | \$598.83 | \$613.80 | \$536.27 | \$549.68 | \$680.17 | \$697.17 | \$730.29 | \$748.55 |
| 25 | \$601.23 | \$616.26 | \$538.42 | \$551.88 | \$682.89 | \$699.96 | \$733.21 | \$751.54 |
| 26 | \$613.20 | \$628.53 | \$549.14 | \$562.87 | \$696.49 | \$713.90 | \$747.82 | \$766.52 |
| 27 | \$627.57 | \$643.26 | \$562.01 | \$576.06 | \$712.82 | \$730.64 | \$765.34 | \$784.47 |
| 28 | \$650.93 | \$667.20 | \$582.93 | \$597.50 | \$739.34 | \$757.82 | \$793.83 | \$813.68 |
| 29 | \$670.09 | \$686.84 | \$600.09 | \$615.09 | \$761.11 | \$780.14 | \$817.19 | \$837.62 |
| 30 | \$679.67 | \$696.66 | \$608.67 | \$623.89 | \$771.99 | \$791.29 | \$828.88 | \$849.60 |
| 31 | \$694.04 | \$711.39 | \$621.54 | \$637.08 | \$788.32 | \$808.03 | \$846.41 | \$867.57 |
| 32 | \$708.42 | \$726.13 | \$634.41 | \$650.27 | \$804.64 | \$824.76 | \$863.93 | \$885.53 |
| 33 | \$717.40 | \$735.34 | \$642.45 | \$658.51 | \$814.84 | \$835.21 | \$874.89 | \$896.76 |
| 34 | \$726.98 | \$745.15 | \$651.03 | \$667.31 | \$825.73 | \$846.37 | \$886.57 | \$908.73 |
| 35 | \$731.77 | \$750.06 | \$655.32 | \$671.70 | \$831.17 | \$851.95 | \$892.41 | \$914.72 |
| 36 | \$736.56 | \$754.97 | \$659.61 | \$676.10 | \$836.61 | \$857.53 | \$898.26 | \$920.72 |
| 37 | \$741.35 | \$759.88 | \$663.90 | \$680.50 | \$842.05 | \$863.10 | \$904.10 | \$926.70 |
| 38 | \$746.14 | \$764.79 | \$668.19 | \$684.89 | \$847.49 | \$868.68 | \$909.94 | \$932.69 |
| 39 | \$755.72 | \$774.61 | \$676.77 | \$693.69 | \$858.37 | \$879.83 | \$921.63 | \$944.67 |
| 40 | \$765.30 | \$841.83 | \$685.35 | \$753.89 | \$869.26 | \$956.19 | \$933.31 | \$1,026.64 |
| 41 | \$779.68 | \$861.55 | \$698.22 | \$771.53 | \$885.58 | \$978.57 | \$950.84 | \$1,050.68 |
| 42 | \$793.45 | \$882.32 | \$710.56 | \$790.14 | \$901.23 | \$1,002.17 | \$967.63 | \$1,076.00 |
| 43 | \$812.61 | \$910.94 | \$727.72 | \$815.77 | \$922.99 | \$1,034.67 | \$991.00 | \$1,110.91 |
| 44 | \$836.57 | \$947.00 | \$749.17 | \$848.06 | \$950.20 | \$1,075.63 | \$1,020.22 | \$1,154.89 |
| 45 | \$864.71 | \$990.09 | \$774.37 | \$886.65 | \$982.17 | \$1,124.58 | \$1,054.54 | \$1,207.45 |
| 46 | \$898.25 | \$1,041.97 | \$804.41 | \$933.12 | \$1,020.26 | \$1,183.50 | \$1,095.44 | \$1,270.71 |
| 47 | \$935.97 | \$1,101.64 | \$838.19 | \$986.55 | \$1,063.11 | \$1,251.28 | \$1,141.44 | \$1,343.47 |
| 48 | \$979.09 | \$1,170.99 | \$876.80 | \$1,048.65 | \$1,112.08 | \$1,330.05 | \$1,194.02 | \$1,428.05 |
| 49 | \$1,021.60 | \$1,243.29 | \$914.88 | \$1,113.41 | \$1,160.37 | \$1,412.17 | \$1,245.87 | \$1,516.22 |
| 50 | \$1,069.51 | \$1,310.15 | \$957.78 | \$1,173.28 | \$1,214.78 | \$1,488.11 | \$1,304.30 | \$1,597.77 |
| 51 | \$1,116.82 | \$1,368.10 | \$1,000.14 | \$1,225.17 | \$1,268.52 | \$1,553.94 | \$1,361.99 | \$1,668.44 |
| 52 | \$1,168.92 | \$1,431.93 | \$1,046.80 | \$1,282.33 | \$1,327.69 | \$1,626.42 | \$1,425.53 | \$1,746.27 |
| 53 | \$1,221.61 | \$1,496.47 | \$1,093.99 | \$1,340.14 | \$1,387.55 | \$1,699.75 | \$1,489.79 | \$1,824.99 |
| 54 | \$1,278.50 | \$1,566.16 | \$1,144.94 | \$1,402.55 | \$1,452.16 | \$1,778.90 | \$1,559.17 | \$1,909.98 |
| 55 | \$1,335.39 | \$1,635.85 | \$1,195.88 | \$1,464.95 | \$1,516.78 | \$1,858.06 | \$1,628.55 | \$1,994.97 |
| 56 | \$1,397.07 | \$1,711.41 | \$1,251.12 | \$1,532.62 | \$1,586.84 | \$1,943.88 | \$1,703.77 | \$2,087.12 |
| 57 | \$1,459.35 | \$1,787.70 | \$1,306.89 | \$1,600.94 | \$1,657.57 | \$2,030.52 | \$1,779.72 | \$2,180.16 |
| 58 | \$1,525.82 | \$1,869.13 | \$1,366.42 | \$1,673.86 | \$1,733.07 | \$2,123.01 | \$1,860.78 | \$2,279.46 |
| 59 | \$1,558.75 | \$1,909.47 | \$1,395.91 | \$1,709.99 | \$1,770.48 | \$2,168.84 | \$1,900.94 | \$2,328.65 |
| 60 | \$1,625.22 | \$1,990.89 | \$1,455.44 | \$1,782.91 | \$1,845.98 | \$2,261.33 | \$1,982.01 | \$2,427.96 |
| 61 | \$1,682.71 | \$2,061.32 | \$1,506.92 | \$1,845.98 | \$1,911.28 | \$2,341.32 | \$2,052.11 | \$2,513.83 |
| 62 | \$1,720.44 | \$2,107.54 | \$1,540.70 | \$1,887.36 | \$1,954.13 | \$2,393.81 | \$2,098.12 | \$2,570.20 |
| 63 | \$1,767.75 | \$2,165.49 | \$1,583.07 | \$1,939.26 | \$2,007.86 | \$2,459.63 | \$2,155.82 | \$2,640.88 |
| 64+ | \$1,796.49 | \$2,200.70 | \$1,608.81 | \$1,970.79 | \$2,040.51 | \$2,499.62 | \$2,190.87 | \$2,683.82 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Silver |  | Silver |  | Silver |  | Silver |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Silver 5900 |  | my Blue Access WV PPO Silver 5900 |  | my Blue Access WV PPO Silver 5900 |  | my Blue Access WV PPO Silver 5900 |  |
|  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  | Pricing Area: 10 |  | Pricing Area: 11 |  |
|  | Marketplace Plan ID: 31274WV0560003 |  | Marketplace Plan ID: 31274WV0560003 |  | Marketplace Plan ID: 31274WV0560003 |  | Marketplace Plan ID: 31274WV0560003 |  |
|  | Non-Marketplace Plan ID: 31274WV0560003 |  | Non-Marketplace Plan ID: 31274WV0560003 |  | Non-Marketplace Plan ID: 31274WV0560003 |  | Non-Marketplace Plan ID: 31274WV0560003 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$449.13 | \$449.13 | \$506.64 | \$506.64 | \$550.46 | \$550.46 | \$492.94 | \$492.94 |
| 15 | \$489.05 | \$489.05 | \$551.67 | \$551.67 | \$599.39 | \$599.39 | \$536.76 | \$536.76 |
| 16 | \$504.32 | \$504.32 | \$568.89 | \$568.89 | \$618.09 | \$618.09 | \$553.51 | \$553.51 |
| 17 | \$519.58 | \$519.58 | \$586.11 | \$586.11 | \$636.80 | \$636.80 | \$570.27 | \$570.27 |
| 18 | \$536.02 | \$536.02 | \$604.65 | \$604.65 | \$656.95 | \$656.95 | \$588.31 | \$588.31 |
| 19 | \$552.46 | \$552.46 | \$623.20 | \$623.20 | \$677.10 | \$677.10 | \$606.35 | \$606.35 |
| 20 | \$569.49 | \$569.49 | \$642.40 | \$642.40 | \$697.96 | \$697.96 | \$625.04 | \$625.04 |
| 21 | \$587.10 | \$601.78 | \$662.27 | \$678.83 | \$719.55 | \$737.54 | \$644.37 | \$660.48 |
| 22 | \$587.10 | \$601.78 | \$662.27 | \$678.83 | \$719.55 | \$737.54 | \$644.37 | \$660.48 |
| 23 | \$587.10 | \$601.78 | \$662.27 | \$678.83 | \$719.55 | \$737.54 | \$644.37 | \$660.48 |
| 24 | \$587.10 | \$601.78 | \$662.27 | \$678.83 | \$719.55 | \$737.54 | \$644.37 | \$660.48 |
| 25 | \$589.45 | \$604.19 | \$664.92 | \$681.54 | \$722.43 | \$740.49 | \$646.95 | \$663.12 |
| 26 | \$601.19 | \$616.22 | \$678.16 | \$695.11 | \$736.82 | \$755.24 | \$659.83 | \$676.33 |
| 27 | \$615.28 | \$630.66 | \$694.06 | \$711.41 | \$754.09 | \$772.94 | \$675.30 | \$692.18 |
| 28 | \$638.18 | \$654.13 | \$719.89 | \$737.89 | \$782.15 | \$801.70 | \$700.43 | \$717.94 |
| 29 | \$656.96 | \$673.38 | \$741.08 | \$759.61 | \$805.18 | \$825.31 | \$721.05 | \$739.08 |
| 30 | \$666.36 | \$683.02 | \$751.68 | \$770.47 | \$816.69 | \$837.11 | \$731.36 | \$749.64 |
| 31 | \$680.45 | \$697.46 | \$767.57 | \$786.76 | \$833.96 | \$854.81 | \$746.82 | \$765.49 |
| 32 | \$694.54 | \$711.90 | \$783.47 | \$803.06 | \$851.23 | \$872.51 | \$762.29 | \$781.35 |
| 33 | \$703.35 | \$720.93 | \$793.40 | \$813.24 | \$862.02 | \$883.57 | \$771.96 | \$791.26 |
| 34 | \$712.74 | \$730.56 | \$804.00 | \$824.10 | \$873.53 | \$895.37 | \$782.27 | \$801.83 |
| 35 | \$717.44 | \$735.38 | \$809.29 | \$829.52 | \$879.29 | \$901.27 | \$787.42 | \$807.11 |
| 36 | \$722.13 | \$740.18 | \$814.59 | \$834.95 | \$885.05 | \$907.18 | \$792.58 | \$812.39 |
| 37 | \$726.83 | \$745.00 | \$819.89 | \$840.39 | \$890.80 | \$913.07 | \$797.73 | \$817.67 |
| 38 | \$731.53 | \$749.82 | \$825.19 | \$845.82 | \$896.56 | \$918.97 | \$802.89 | \$822.96 |
| 39 | \$740.92 | \$759.44 | \$835.78 | \$856.67 | \$908.07 | \$930.77 | \$813.19 | \$833.52 |
| 40 | \$750.31 | \$825.34 | \$846.38 | \$931.02 | \$919.58 | \$1,011.54 | \$823.50 | \$905.85 |
| 41 | \$764.40 | \$844.66 | \$862.28 | \$952.82 | \$936.85 | \$1,035.22 | \$838.97 | \$927.06 |
| 42 | \$777.91 | \$865.04 | \$877.51 | \$975.79 | \$953.40 | \$1,060.18 | \$853.79 | \$949.41 |
| 43 | \$796.69 | \$893.09 | \$898.70 | \$1,007.44 | \$976.43 | \$1,094.58 | \$874.41 | \$980.21 |
| 44 | \$820.18 | \$928.44 | \$925.19 | \$1,047.32 | \$1,005.21 | \$1,137.90 | \$900.18 | \$1,019.00 |
| 45 | \$847.77 | \$970.70 | \$956.32 | \$1,094.99 | \$1,039.03 | \$1,189.69 | \$930.47 | \$1,065.39 |
| 46 | \$880.65 | \$1,021.55 | \$993.41 | \$1,152.36 | \$1,079.33 | \$1,252.02 | \$966.56 | \$1,121.21 |
| 47 | \$917.64 | \$1,080.06 | \$1,035.13 | \$1,218.35 | \$1,124.66 | \$1,323.72 | \$1,007.15 | \$1,185.42 |
| 48 | \$959.91 | \$1,148.05 | \$1,082.81 | \$1,295.04 | \$1,176.46 | \$1,407.05 | \$1,053.54 | \$1,260.03 |
| 49 | \$1,001.59 | \$1,218.94 | \$1,129.83 | \$1,375.00 | \$1,227.55 | \$1,493.93 | \$1,099.30 | \$1,337.85 |
| 50 | \$1,048.56 | \$1,284.49 | \$1,182.81 | \$1,448.94 | \$1,285.12 | \$1,574.27 | \$1,150.84 | \$1,409.78 |
| 51 | \$1,094.94 | \$1,341.30 | \$1,235.13 | \$1,513.03 | \$1,341.96 | \$1,643.90 | \$1,201.75 | \$1,472.14 |
| 52 | \$1,146.02 | \$1,403.87 | \$1,292.75 | \$1,583.62 | \$1,404.56 | \$1,720.59 | \$1,257.81 | \$1,540.82 |
| 53 | \$1,197.68 | \$1,467.16 | \$1,351.03 | \$1,655.01 | \$1,467.88 | \$1,798.15 | \$1,314.51 | \$1,610.27 |
| 54 | \$1,253.46 | \$1,535.49 | \$1,413.95 | \$1,732.09 | \$1,536.24 | \$1,881.89 | \$1,375.73 | \$1,685.27 |
| 55 | \$1,309.23 | \$1,603.81 | \$1,476.86 | \$1,809.15 | \$1,604.60 | \$1,965.64 | \$1,436.95 | \$1,760.26 |
| 56 | \$1,369.70 | \$1,677.88 | \$1,545.08 | \$1,892.72 | \$1,678.71 | \$2,056.42 | \$1,503.32 | \$1,841.57 |
| 57 | \$1,430.76 | \$1,752.68 | \$1,613.95 | \$1,977.09 | \$1,753.54 | \$2,148.09 | \$1,570.33 | \$1,923.65 |
| 58 | \$1,495.93 | \$1,832.51 | \$1,687.46 | \$2,067.14 | \$1,833.41 | \$2,245.93 | \$1,641.85 | \$2,011.27 |
| 59 | \$1,528.22 | \$1,872.07 | \$1,723.89 | \$2,111.77 | \$1,872.99 | \$2,294.41 | \$1,677.30 | \$2,054.69 |
| 60 | \$1,593.39 | \$1,951.90 | \$1,797.40 | \$2,201.82 | \$1,952.86 | \$2,392.25 | \$1,748.82 | \$2,142.30 |
| 61 | \$1,649.75 | \$2,020.94 | \$1,860.98 | \$2,279.70 | \$2,021.94 | \$2,476.88 | \$1,810.68 | \$2,218.08 |
| 62 | \$1,686.74 | \$2,066.26 | \$1,902.70 | \$2,330.81 | \$2,067.27 | \$2,532.41 | \$1,851.28 | \$2,267.82 |
| 63 | \$1,733.12 | \$2,123.07 | \$1,955.02 | \$2,394.90 | \$2,124.11 | \$2,602.03 | \$1,902.18 | \$2,330.17 |
| 64+ | \$1,761.30 | \$2,157.59 | \$1,986.81 | \$2,433.84 | \$2,158.65 | \$2,644.35 | \$1,933.11 | \$2,368.06 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Silver |  | Silver |  | Silver |  | Silver |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Standard Silver 5800 |  | my Blue Access WV PPO Standard Silver 5800 |  | my Blue Access WV PPO Standard Silver 5800 |  | my Blue Access WV PPO Standard Silver 5800 |  |
|  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  |
|  | Marketplace Plan ID: 31274WV0620002 |  | Marketplace Plan ID: 31274WV0620002 |  | Marketplace Plan ID: 31274WV0620002 |  | Marketplace Plan ID: 31274WV0620002 |  |
|  | Non-Marketplace Plan ID: 31274WV0620002 |  | Non-Marketplace Plan ID: 31274WV0620002 |  | Non-Marketplace Plan ID: 31274WV0620002 |  | Non-Marketplace Plan ID: 31274WV0620002 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$522.92 | \$522.92 | \$561.46 | \$561.46 | \$451.37 | \$451.37 | \$509.16 | \$509.16 |
| 15 | \$569.41 | \$569.41 | \$611.36 | \$611.36 | \$491.49 | \$491.49 | \$554.42 | \$554.42 |
| 16 | \$587.18 | \$587.18 | \$630.45 | \$630.45 | \$506.83 | \$506.83 | \$571.72 | \$571.72 |
| 17 | \$604.95 | \$604.95 | \$649.53 | \$649.53 | \$522.17 | \$522.17 | \$589.03 | \$589.03 |
| 18 | \$624.09 | \$624.09 | \$670.08 | \$670.08 | \$538.69 | \$538.69 | \$607.67 | \$607.67 |
| 19 | \$643.23 | \$643.23 | \$690.63 | \$690.63 | \$555.21 | \$555.21 | \$626.30 | \$626.30 |
| 20 | \$663.05 | \$663.05 | \$711.91 | \$711.91 | \$572.32 | \$572.32 | \$645.60 | \$645.60 |
| 21 | \$683.56 | \$700.65 | \$733.93 | \$752.28 | \$590.02 | \$604.77 | \$665.57 | \$682.21 |
| 22 | \$683.56 | \$700.65 | \$733.93 | \$752.28 | \$590.02 | \$604.77 | \$665.57 | \$682.21 |
| 23 | \$683.56 | \$700.65 | \$733.93 | \$752.28 | \$590.02 | \$604.77 | \$665.57 | \$682.21 |
| 24 | \$683.56 | \$700.65 | \$733.93 | \$752.28 | \$590.02 | \$604.77 | \$665.57 | \$682.21 |
| 25 | \$686.29 | \$703.45 | \$736.87 | \$755.29 | \$592.38 | \$607.19 | \$668.23 | \$684.94 |
| 26 | \$699.97 | \$717.47 | \$751.54 | \$770.33 | \$604.18 | \$619.28 | \$681.54 | \$698.58 |
| 27 | \$716.37 | \$734.28 | \$769.16 | \$788.39 | \$618.34 | \$633.80 | \$697.52 | \$714.96 |
| 28 | \$743.03 | \$761.61 | \$797.78 | \$817.72 | \$641.35 | \$657.38 | \$723.47 | \$741.56 |
| 29 | \$764.90 | \$784.02 | \$821.27 | \$841.80 | \$660.23 | \$676.74 | \$744.77 | \$763.39 |
| 30 | \$775.84 | \$795.24 | \$833.01 | \$853.84 | \$669.67 | \$686.41 | \$755.42 | \$774.31 |
| 31 | \$792.25 | \$812.06 | \$850.62 | \$871.89 | \$683.83 | \$700.93 | \$771.40 | \$790.69 |
| 32 | \$808.65 | \$828.87 | \$868.24 | \$889.95 | \$697.99 | \$715.44 | \$787.37 | \$807.05 |
| 33 | \$818.90 | \$839.37 | \$879.25 | \$901.23 | \$706.84 | \$724.51 | \$797.35 | \$817.28 |
| 34 | \$829.84 | \$850.59 | \$890.99 | \$913.26 | \$716.28 | \$734.19 | \$808.00 | \$828.20 |
| 35 | \$835.31 | \$856.19 | \$896.86 | \$919.28 | \$721.00 | \$739.03 | \$813.33 | \$833.66 |
| 36 | \$840.78 | \$861.80 | \$902.73 | \$925.30 | \$725.72 | \$743.86 | \$818.65 | \$839.12 |
| 37 | \$846.25 | \$867.41 | \$908.61 | \$931.33 | \$730.44 | \$748.70 | \$823.98 | \$844.58 |
| 38 | \$851.72 | \$873.01 | \$914.48 | \$937.34 | \$735.16 | \$753.54 | \$829.30 | \$850.03 |
| 39 | \$862.65 | \$884.22 | \$926.22 | \$949.38 | \$744.61 | \$763.23 | \$839.95 | \$860.95 |
| 40 | \$873.59 | \$960.95 | \$937.96 | \$1,031.76 | \$754.05 | \$829.46 | \$850.60 | \$935.66 |
| 41 | \$890.00 | \$983.45 | \$955.58 | \$1,055.92 | \$768.21 | \$848.87 | \$866.57 | \$957.56 |
| 42 | \$905.72 | \$1,007.16 | \$972.46 | \$1,081.38 | \$781.78 | \$869.34 | \$881.88 | \$980.65 |
| 43 | \$927.59 | \$1,039.83 | \$995.94 | \$1,116.45 | \$800.66 | \$897.54 | \$903.18 | \$1,012.46 |
| 44 | \$954.93 | \$1,080.98 | \$1,025.30 | \$1,160.64 | \$824.26 | \$933.06 | \$929.80 | \$1,052.53 |
| 45 | \$987.06 | \$1,130.18 | \$1,059.79 | \$1,213.46 | \$851.99 | \$975.53 | \$961.08 | \$1,100.44 |
| 46 | \$1,025.34 | \$1,189.39 | \$1,100.90 | \$1,277.04 | \$885.03 | \$1,026.63 | \$998.36 | \$1,158.10 |
| 47 | \$1,068.40 | \$1,257.51 | \$1,147.13 | \$1,350.17 | \$922.20 | \$1,085.43 | \$1,040.29 | \$1,224.42 |
| 48 | \$1,117.62 | \$1,336.67 | \$1,199.98 | \$1,435.18 | \$964.68 | \$1,153.76 | \$1,088.21 | \$1,301.50 |
| 49 | \$1,166.15 | \$1,419.20 | \$1,252.08 | \$1,523.78 | \$1,006.57 | \$1,225.00 | \$1,135.46 | \$1,381.85 |
| 50 | \$1,220.84 | \$1,495.53 | \$1,310.80 | \$1,605.73 | \$1,053.78 | \$1,290.88 | \$1,188.71 | \$1,456.17 |
| 51 | \$1,274.84 | \$1,561.68 | \$1,368.78 | \$1,676.76 | \$1,100.39 | \$1,347.98 | \$1,241.29 | \$1,520.58 |
| 52 | \$1,334.31 | \$1,634.53 | \$1,432.63 | \$1,754.97 | \$1,151.72 | \$1,410.86 | \$1,299.19 | \$1,591.51 |
| 53 | \$1,394.46 | \$1,708.21 | \$1,497.22 | \$1,834.09 | \$1,203.64 | \$1,474.46 | \$1,357.76 | \$1,663.26 |
| 54 | \$1,459.40 | \$1,787.77 | \$1,566.94 | \$1,919.50 | \$1,259.69 | \$1,543.12 | \$1,420.99 | \$1,740.71 |
| 55 | \$1,524.34 | \$1,867.32 | \$1,636.66 | \$2,004.91 | \$1,315.74 | \$1,611.78 | \$1,484.22 | \$1,818.17 |
| 56 | \$1,594.75 | \$1,953.57 | \$1,712.26 | \$2,097.52 | \$1,376.52 | \$1,686.24 | \$1,552.77 | \$1,902.14 |
| 57 | \$1,665.84 | \$2,040.65 | \$1,788.59 | \$2,191.02 | \$1,437.88 | \$1,761.40 | \$1,621.99 | \$1,986.94 |
| 58 | \$1,741.71 | \$2,133.59 | \$1,870.05 | \$2,290.81 | \$1,503.37 | \$1,841.63 | \$1,695.87 | \$2,077.44 |
| 59 | \$1,779.31 | \$2,179.65 | \$1,910.42 | \$2,340.26 | \$1,535.82 | \$1,881.38 | \$1,732.48 | \$2,122.29 |
| 60 | \$1,855.18 | \$2,272.60 | \$1,991.89 | \$2,440.07 | \$1,601.31 | \$1,961.60 | \$1,806.36 | \$2,212.79 |
| 61 | \$1,920.80 | \$2,352.98 | \$2,062.34 | \$2,526.37 | \$1,657.96 | \$2,031.00 | \$1,870.25 | \$2,291.06 |
| 62 | \$1,963.87 | \$2,405.74 | \$2,108.58 | \$2,583.01 | \$1,695.13 | \$2,076.53 | \$1,912.18 | \$2,342.42 |
| 63 | \$2,017.87 | \$2,471.89 | \$2,166.56 | \$2,654.04 | \$1,741.74 | \$2,133.63 | \$1,964.76 | \$2,406.83 |
| 64+ | \$2,050.68 | \$2,512.08 | \$2,201.79 | \$2,697.19 | \$1,770.06 | \$2,168.32 | \$1,996.71 | \$2,445.97 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Silver |  | Silver |  | Silver |  | Silver |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Standard Silver 5800 |  | my Blue Access WV PPO <br> Standard Silver 5800 |  | my Blue Access WV PPO Standard Silver 5800 + Adult Dental and Vison |  | my Blue Access WV PPO Standard Silver 5800 <br> + Adult Dental and Vison |  |
|  | Pricing Area: 10 |  | Pricing Area: 11 |  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  |
|  | Marketplace Plan ID: 31274WV0620002 |  | Marketplace Plan ID: 31274WV0620002 |  | Marketplace Plan ID: 31274WV0630001 |  | Marketplace Plan ID: 31274WV0630001 |  |
|  | Non-Marketplace Plan ID: 31274WV0620002 |  | Non-Marketplace Plan ID: 31274WV0620002 |  | Non-Marketplace Plan ID: 31274WV0630001 |  | Non-Marketplace Plan ID: 31274WV0630001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$553.19 | \$553.19 | \$495.40 | \$495.40 | \$540.14 | \$540.14 | \$579.94 | \$579.94 |
| 15 | \$602.37 | \$602.37 | \$539.43 | \$539.43 | \$588.16 | \$588.16 | \$631.49 | \$631.49 |
| 16 | \$621.17 | \$621.17 | \$556.27 | \$556.27 | \$606.51 | \$606.51 | \$651.20 | \$651.20 |
| 17 | \$639.97 | \$639.97 | \$573.11 | \$573.11 | \$624.87 | \$624.87 | \$670.91 | \$670.91 |
| 18 | \$660.22 | \$660.22 | \$591.24 | \$591.24 | \$644.64 | \$644.64 | \$692.14 | \$692.14 |
| 19 | \$680.47 | \$680.47 | \$609.37 | \$609.37 | \$664.41 | \$664.41 | \$713.36 | \$713.36 |
| 20 | \$701.44 | \$701.44 | \$628.15 | \$628.15 | \$684.89 | \$684.89 | \$735.35 | \$735.35 |
| 21 | \$723.13 | \$741.21 | \$647.58 | \$663.77 | \$706.07 | \$723.72 | \$758.09 | \$777.04 |
| 22 | \$723.13 | \$741.21 | \$647.58 | \$663.77 | \$706.07 | \$723.72 | \$758.09 | \$777.04 |
| 23 | \$723.13 | \$741.21 | \$647.58 | \$663.77 | \$706.07 | \$723.72 | \$758.09 | \$777.04 |
| 24 | \$723.13 | \$741.21 | \$647.58 | \$663.77 | \$706.07 | \$723.72 | \$758.09 | \$777.04 |
| 25 | \$726.02 | \$744.17 | \$650.17 | \$666.42 | \$708.89 | \$726.61 | \$761.12 | \$780.15 |
| 26 | \$740.49 | \$759.00 | \$663.12 | \$679.70 | \$723.02 | \$741.10 | \$776.28 | \$795.69 |
| 27 | \$757.84 | \$776.79 | \$678.66 | \$695.63 | \$739.96 | \$758.46 | \$794.48 | \$814.34 |
| 28 | \$786.04 | \$805.69 | \$703.92 | \$721.52 | \$767.50 | \$786.69 | \$824.04 | \$844.64 |
| 29 | \$809.18 | \$829.41 | \$724.64 | \$742.76 | \$790.09 | \$809.84 | \$848.30 | \$869.51 |
| 30 | \$820.75 | \$841.27 | \$735.00 | \$753.38 | \$801.39 | \$821.42 | \$860.43 | \$881.94 |
| 31 | \$838.11 | \$859.06 | \$750.55 | \$769.31 | \$818.34 | \$838.80 | \$878.63 | \$900.60 |
| 32 | \$855.46 | \$876.85 | \$766.09 | \$785.24 | \$835.28 | \$856.16 | \$896.82 | \$919.24 |
| 33 | \$866.31 | \$887.97 | \$775.80 | \$795.20 | \$845.87 | \$867.02 | \$908.19 | \$930.89 |
| 34 | \$877.88 | \$899.83 | \$786.16 | \$805.81 | \$857.17 | \$878.60 | \$920.32 | \$943.33 |
| 35 | \$883.66 | \$905.75 | \$791.34 | \$811.12 | \$862.82 | \$884.39 | \$926.39 | \$949.55 |
| 36 | \$889.45 | \$911.69 | \$796.52 | \$816.43 | \$868.47 | \$890.18 | \$932.45 | \$955.76 |
| 37 | \$895.23 | \$917.61 | \$801.70 | \$821.74 | \$874.11 | \$895.96 | \$938.52 | \$961.98 |
| 38 | \$901.02 | \$923.55 | \$806.88 | \$827.05 | \$879.76 | \$901.75 | \$944.58 | \$968.19 |
| 39 | \$912.59 | \$935.40 | \$817.25 | \$837.68 | \$891.06 | \$913.34 | \$956.71 | \$980.63 |
| 40 | \$924.16 | \$1,016.58 | \$827.61 | \$910.37 | \$902.36 | \$992.60 | \$968.84 | \$1,065.72 |
| 41 | \$941.52 | \$1,040.38 | \$843.15 | \$931.68 | \$919.30 | \$1,015.83 | \$987.03 | \$1,090.67 |
| 42 | \$958.15 | \$1,065.46 | \$858.04 | \$954.14 | \$935.54 | \$1,040.32 | \$1,004.47 | \$1,116.97 |
| 43 | \$981.29 | \$1,100.03 | \$878.77 | \$985.10 | \$958.14 | \$1,074.07 | \$1,028.73 | \$1,153.21 |
| 44 | \$1,010.21 | \$1,143.56 | \$904.67 | \$1,024.09 | \$986.38 | \$1,116.58 | \$1,059.05 | \$1,198.84 |
| 45 | \$1,044.20 | \$1,195.61 | \$935.11 | \$1,070.70 | \$1,019.57 | \$1,167.41 | \$1,094.68 | \$1,253.41 |
| 46 | \$1,084.70 | \$1,258.25 | \$971.37 | \$1,126.79 | \$1,059.11 | \$1,228.57 | \$1,137.14 | \$1,319.08 |
| 47 | \$1,130.25 | \$1,330.30 | \$1,012.17 | \$1,191.32 | \$1,103.59 | \$1,298.93 | \$1,184.89 | \$1,394.62 |
| 48 | \$1,182.32 | \$1,414.05 | \$1,058.79 | \$1,266.31 | \$1,154.42 | \$1,380.69 | \$1,239.48 | \$1,482.42 |
| 49 | \$1,233.66 | \$1,501.36 | \$1,104.77 | \$1,344.51 | \$1,204.56 | \$1,465.95 | \$1,293.30 | \$1,573.95 |
| 50 | \$1,291.51 | \$1,582.10 | \$1,156.58 | \$1,416.81 | \$1,261.04 | \$1,544.77 | \$1,353.95 | \$1,658.59 |
| 51 | \$1,348.64 | \$1,652.08 | \$1,207.74 | \$1,479.48 | \$1,316.82 | \$1,613.10 | \$1,413.84 | \$1,731.95 |
| 52 | \$1,411.55 | \$1,729.15 | \$1,264.08 | \$1,548.50 | \$1,378.25 | \$1,688.36 | \$1,479.79 | \$1,812.74 |
| 53 | \$1,475.19 | \$1,807.11 | \$1,321.06 | \$1,618.30 | \$1,440.38 | \$1,764.47 | \$1,546.50 | \$1,894.46 |
| 54 | \$1,543.88 | \$1,891.25 | \$1,382.58 | \$1,693.66 | \$1,507.46 | \$1,846.64 | \$1,618.52 | \$1,982.69 |
| 55 | \$1,612.58 | \$1,975.41 | \$1,444.10 | \$1,769.02 | \$1,574.54 | \$1,928.81 | \$1,690.54 | \$2,070.91 |
| 56 | \$1,687.06 | \$2,066.65 | \$1,510.80 | \$1,850.73 | \$1,647.26 | \$2,017.89 | \$1,768.62 | \$2,166.56 |
| 57 | \$1,762.27 | \$2,158.78 | \$1,578.15 | \$1,933.23 | \$1,720.69 | \$2,107.85 | \$1,847.47 | \$2,263.15 |
| 58 | \$1,842.54 | \$2,257.11 | \$1,650.03 | \$2,021.29 | \$1,799.07 | \$2,203.86 | \$1,931.61 | \$2,366.22 |
| 59 | \$1,882.31 | \$2,305.83 | \$1,685.65 | \$2,064.92 | \$1,837.90 | \$2,251.43 | \$1,973.31 | \$2,417.30 |
| 60 | \$1,962.57 | \$2,404.15 | \$1,757.53 | \$2,152.97 | \$1,916.27 | \$2,347.43 | \$2,057.46 | \$2,520.39 |
| 61 | \$2,032.00 | \$2,489.20 | \$1,819.70 | \$2,229.13 | \$1,984.06 | \$2,430.47 | \$2,130.23 | \$2,609.53 |
| 62 | \$2,077.55 | \$2,545.00 | \$1,860.50 | \$2,279.11 | \$2,028.54 | \$2,484.96 | \$2,177.99 | \$2,668.04 |
| 63 | \$2,134.68 | \$2,614.98 | \$1,911.66 | \$2,341.78 | \$2,084.32 | \$2,553.29 | \$2,237.88 | \$2,741.40 |
| 64+ | \$2,169.39 | \$2,657.50 | \$1,942.74 | \$2,379.86 | \$2,118.21 | \$2,594.81 | \$2,274.27 | \$2,785.98 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Silver |  | Silver |  | Silver |  | Silver |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Standard Silver 5800 <br> + Adult Dental and Vison |  | my Blue Access WV PPO Standard Silver 5800 + Adult Dental and Vison |  | my Blue Access WV PPO Standard Silver 5800 <br> + Adult Dental and Vison |  | my Blue Access WV PPO Standard Silver 5800 <br> + Adult Dental and Vison |  |
|  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  | Pricing Area: 10 |  | Pricing Area: 11 |  |
|  | Marketplace Plan ID: 31274WV0630001 |  | Marketplace Plan ID: 31274WV0630001 |  | Marketplace Plan ID: 31274WV0630001 |  | Marketplace Plan ID: 31274WV0630001 |  |
|  | Non-Marketplace Plan ID: 31274WV0630001 |  | Non-Marketplace Plan ID: 31274WV0630001 |  | Non-Marketplace Plan ID: 31274WV0630001 |  | Non-Marketplace Plan ID: 31274WV0630001 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$466.23 | \$466.23 | \$525.93 | \$525.93 | \$571.42 | \$571.42 | \$511.72 | \$511.72 |
| 15 | \$507.67 | \$507.67 | \$572.68 | \$572.68 | \$622.21 | \$622.21 | \$557.20 | \$557.20 |
| 16 | \$523.52 | \$523.52 | \$590.55 | \$590.55 | \$641.63 | \$641.63 | \$574.59 | \$574.59 |
| 17 | \$539.36 | \$539.36 | \$608.43 | \$608.43 | \$661.05 | \$661.05 | \$591.99 | \$591.99 |
| 18 | \$556.43 | \$556.43 | \$627.68 | \$627.68 | \$681.97 | \$681.97 | \$610.71 | \$610.71 |
| 19 | \$573.49 | \$573.49 | \$646.93 | \$646.93 | \$702.88 | \$702.88 | \$629.44 | \$629.44 |
| 20 | \$591.17 | \$591.17 | \$666.87 | \$666.87 | \$724.54 | \$724.54 | \$648.84 | \$648.84 |
| 21 | \$609.45 | \$624.69 | \$687.49 | \$704.68 | \$746.95 | \$765.62 | \$668.91 | \$685.63 |
| 22 | \$609.45 | \$624.69 | \$687.49 | \$704.68 | \$746.95 | \$765.62 | \$668.91 | \$685.63 |
| 23 | \$609.45 | \$624.69 | \$687.49 | \$704.68 | \$746.95 | \$765.62 | \$668.91 | \$685.63 |
| 24 | \$609.45 | \$624.69 | \$687.49 | \$704.68 | \$746.95 | \$765.62 | \$668.91 | \$685.63 |
| 25 | \$611.89 | \$627.19 | \$690.24 | \$707.50 | \$749.94 | \$768.69 | \$671.59 | \$688.38 |
| 26 | \$624.08 | \$639.68 | \$703.99 | \$721.59 | \$764.88 | \$784.00 | \$684.96 | \$702.08 |
| 27 | \$638.70 | \$654.67 | \$720.49 | \$738.50 | \$782.80 | \$802.37 | \$701.02 | \$718.55 |
| 28 | \$662.47 | \$679.03 | \$747.30 | \$765.98 | \$811.93 | \$832.23 | \$727.11 | \$745.29 |
| 29 | \$681.97 | \$699.02 | \$769.30 | \$788.53 | \$835.84 | \$856.74 | \$748.51 | \$767.22 |
| 30 | \$691.73 | \$709.02 | \$780.30 | \$799.81 | \$847.79 | \$868.98 | \$759.21 | \$778.19 |
| 31 | \$706.35 | \$724.01 | \$796.80 | \$816.72 | \$865.72 | \$887.36 | \$775.27 | \$794.65 |
| 32 | \$720.98 | \$739.00 | \$813.30 | \$833.63 | \$883.64 | \$905.73 | \$791.32 | \$811.10 |
| 33 | \$730.12 | \$748.37 | \$823.61 | \$844.20 | \$894.85 | \$917.22 | \$801.35 | \$821.38 |
| 34 | \$739.87 | \$758.37 | \$834.61 | \$855.48 | \$906.80 | \$929.47 | \$812.06 | \$832.36 |
| 35 | \$744.75 | \$763.37 | \$840.11 | \$861.11 | \$912.77 | \$935.59 | \$817.41 | \$837.85 |
| 36 | \$749.62 | \$768.36 | \$845.61 | \$866.75 | \$918.75 | \$941.72 | \$822.76 | \$843.33 |
| 37 | \$754.50 | \$773.36 | \$851.11 | \$872.39 | \$924.72 | \$947.84 | \$828.11 | \$848.81 |
| 38 | \$759.37 | \$778.35 | \$856.61 | \$878.03 | \$930.70 | \$953.97 | \$833.46 | \$854.30 |
| 39 | \$769.13 | \$788.36 | \$867.61 | \$889.30 | \$942.65 | \$966.22 | \$844.16 | \$865.26 |
| 40 | \$778.88 | \$856.77 | \$878.61 | \$966.47 | \$954.60 | \$1,050.06 | \$854.87 | \$940.36 |
| 41 | \$793.50 | \$876.82 | \$895.11 | \$989.10 | \$972.53 | \$1,074.65 | \$870.92 | \$962.37 |
| 42 | \$807.52 | \$897.96 | \$910.92 | \$1,012.94 | \$989.71 | \$1,100.56 | \$886.31 | \$985.58 |
| 43 | \$827.02 | \$927.09 | \$932.92 | \$1,045.80 | \$1,013.61 | \$1,136.26 | \$907.71 | \$1,017.54 |
| 44 | \$851.40 | \$963.78 | \$960.42 | \$1,087.20 | \$1,043.49 | \$1,181.23 | \$934.47 | \$1,057.82 |
| 45 | \$880.05 | \$1,007.66 | \$992.74 | \$1,136.69 | \$1,078.60 | \$1,235.00 | \$965.91 | \$1,105.97 |
| 46 | \$914.18 | \$1,060.45 | \$1,031.24 | \$1,196.24 | \$1,120.43 | \$1,299.70 | \$1,003.37 | \$1,163.91 |
| 47 | \$952.57 | \$1,121.17 | \$1,074.55 | \$1,264.75 | \$1,167.48 | \$1,374.12 | \$1,045.51 | \$1,230.57 |
| 48 | \$996.45 | \$1,191.75 | \$1,124.05 | \$1,344.36 | \$1,221.26 | \$1,460.63 | \$1,093.67 | \$1,308.03 |
| 49 | \$1,039.72 | \$1,265.34 | \$1,172.86 | \$1,427.37 | \$1,274.30 | \$1,550.82 | \$1,141.16 | \$1,388.79 |
| 50 | \$1,088.48 | \$1,333.39 | \$1,227.86 | \$1,504.13 | \$1,334.05 | \$1,634.21 | \$1,194.67 | \$1,463.47 |
| 51 | \$1,136.62 | \$1,392.36 | \$1,282.17 | \$1,570.66 | \$1,393.06 | \$1,706.50 | \$1,247.52 | \$1,528.21 |
| 52 | \$1,189.65 | \$1,457.32 | \$1,341.98 | \$1,643.93 | \$1,458.05 | \$1,786.11 | \$1,305.71 | \$1,599.49 |
| 53 | \$1,243.28 | \$1,523.02 | \$1,402.48 | \$1,718.04 | \$1,523.78 | \$1,866.63 | \$1,364.58 | \$1,671.61 |
| 54 | \$1,301.18 | \$1,593.95 | \$1,467.79 | \$1,798.04 | \$1,594.74 | \$1,953.56 | \$1,428.12 | \$1,749.45 |
| 55 | \$1,359.07 | \$1,664.86 | \$1,533.10 | \$1,878.05 | \$1,665.70 | \$2,040.48 | \$1,491.67 | \$1,827.30 |
| 56 | \$1,421.85 | \$1,741.77 | \$1,603.91 | \$1,964.79 | \$1,742.63 | \$2,134.72 | \$1,560.57 | \$1,911.70 |
| 57 | \$1,485.23 | \$1,819.41 | \$1,675.41 | \$2,052.38 | \$1,820.32 | \$2,229.89 | \$1,630.13 | \$1,996.91 |
| 58 | \$1,552.88 | \$1,902.28 | \$1,751.72 | \$2,145.86 | \$1,903.23 | \$2,331.46 | \$1,704.38 | \$2,087.87 |
| 59 | \$1,586.40 | \$1,943.34 | \$1,789.54 | \$2,192.19 | \$1,944.31 | \$2,381.78 | \$1,741.17 | \$2,132.93 |
| 60 | \$1,654.05 | \$2,026.21 | \$1,865.85 | \$2,285.67 | \$2,027.22 | \$2,483.34 | \$1,815.42 | \$2,223.89 |
| 61 | \$1,712.55 | \$2,097.87 | \$1,931.85 | \$2,366.52 | \$2,098.93 | \$2,571.19 | \$1,879.64 | \$2,302.56 |
| 62 | \$1,750.95 | \$2,144.91 | \$1,975.16 | \$2,419.57 | \$2,145.99 | \$2,628.84 | \$1,921.78 | \$2,354.18 |
| 63 | \$1,799.10 | \$2,203.90 | \$2,029.47 | \$2,486.10 | \$2,205.00 | \$2,701.13 | \$1,974.62 | \$2,418.91 |
| 64+ | \$1,828.35 | \$2,239.73 | \$2,062.47 | \$2,526.53 | \$2,240.85 | \$2,745.04 | \$2,006.73 | \$2,458.24 |

## Premium <br> Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Silver |  | Silver |  | Silver |  | Silver |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Silver 3500 |  | my Blue Access WV PPO Silver 3500 |  | my Blue Access WV PPO Silver 3500 |  | my Blue Access WV PPO Silver 3500 |  |
|  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  | Pricing Area: 6, 7 |  | Pricing Area: 8, 9 |  |
|  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  |
|  | Non-Marketplace Plan ID: 31274WV0560004 |  | Non-Marketplace Plan ID: 31274WV0560004 |  | Non-Marketplace Plan ID: 31274WV0560004 |  | Non-Marketplace Plan ID: 31274WV0560004 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$448.86 | \$448.86 | \$481.93 | \$481.93 | \$387.43 | \$387.43 | \$437.05 | \$437.05 |
| 15 | \$488.76 | \$488.76 | \$524.77 | \$524.77 | \$421.87 | \$421.87 | \$475.90 | \$475.90 |
| 16 | \$504.02 | \$504.02 | \$541.15 | \$541.15 | \$435.04 | \$435.04 | \$490.76 | \$490.76 |
| 17 | \$519.27 | \$519.27 | \$557.53 | \$557.53 | \$448.21 | \$448.21 | \$505.61 | \$505.61 |
| 18 | \$535.70 | \$535.70 | \$575.17 | \$575.17 | \$462.39 | \$462.39 | \$521.61 | \$521.61 |
| 19 | \$552.13 | \$552.13 | \$592.81 | \$592.81 | \$476.57 | \$476.57 | \$537.60 | \$537.60 |
| 20 | \$569.15 | \$569.15 | \$611.08 | \$611.08 | \$491.26 | \$491.26 | \$554.17 | \$554.17 |
| 21 | \$586.75 | \$601.42 | \$629.98 | \$645.73 | \$506.45 | \$519.11 | \$571.31 | \$585.59 |
| 22 | \$586.75 | \$601.42 | \$629.98 | \$645.73 | \$506.45 | \$519.11 | \$571.31 | \$585.59 |
| 23 | \$586.75 | \$601.42 | \$629.98 | \$645.73 | \$506.45 | \$519.11 | \$571.31 | \$585.59 |
| 24 | \$586.75 | \$601.42 | \$629.98 | \$645.73 | \$506.45 | \$519.11 | \$571.31 | \$585.59 |
| 25 | \$589.10 | \$603.83 | \$632.50 | \$648.31 | \$508.48 | \$521.19 | \$573.60 | \$587.94 |
| 26 | \$600.83 | \$615.85 | \$645.10 | \$661.23 | \$518.60 | \$531.57 | \$585.02 | \$599.65 |
| 27 | \$614.91 | \$630.28 | \$660.22 | \$676.73 | \$530.76 | \$544.03 | \$598.73 | \$613.70 |
| 28 | \$637.80 | \$653.75 | \$684.79 | \$701.91 | \$550.51 | \$564.27 | \$621.01 | \$636.54 |
| 29 | \$656.57 | \$672.98 | \$704.95 | \$722.57 | \$566.72 | \$580.89 | \$639.30 | \$655.28 |
| 30 | \$665.96 | \$682.61 | \$715.03 | \$732.91 | \$574.82 | \$589.19 | \$648.44 | \$664.65 |
| 31 | \$680.04 | \$697.04 | \$730.15 | \$748.40 | \$586.98 | \$601.65 | \$662.15 | \$678.70 |
| 32 | \$694.13 | \$711.48 | \$745.27 | \$763.90 | \$599.13 | \$614.11 | \$675.86 | \$692.76 |
| 33 | \$702.93 | \$720.50 | \$754.72 | \$773.59 | \$606.73 | \$621.90 | \$684.43 | \$701.54 |
| 34 | \$712.31 | \$730.12 | \$764.80 | \$783.92 | \$614.83 | \$630.20 | \$693.57 | \$710.91 |
| 35 | \$717.01 | \$734.94 | \$769.84 | \$789.09 | \$618.88 | \$634.35 | \$698.14 | \$715.59 |
| 36 | \$721.70 | \$739.74 | \$774.88 | \$794.25 | \$622.93 | \$638.50 | \$702.71 | \$720.28 |
| 37 | \$726.40 | \$744.56 | \$779.92 | \$799.42 | \$626.99 | \$642.66 | \$707.28 | \$724.96 |
| 38 | \$731.09 | \$749.37 | \$784.96 | \$804.58 | \$631.04 | \$646.82 | \$711.85 | \$729.65 |
| 39 | \$740.48 | \$758.99 | \$795.03 | \$814.91 | \$639.14 | \$655.12 | \$720.99 | \$739.01 |
| 40 | \$749.87 | \$824.86 | \$805.11 | \$885.62 | \$647.24 | \$711.96 | \$730.13 | \$803.14 |
| 41 | \$763.95 | \$844.16 | \$820.23 | \$906.35 | \$659.40 | \$728.64 | \$743.85 | \$821.95 |
| 42 | \$777.44 | \$864.51 | \$834.72 | \$928.21 | \$671.05 | \$746.21 | \$756.99 | \$841.77 |
| 43 | \$796.22 | \$892.56 | \$854.88 | \$958.32 | \$687.25 | \$770.41 | \$775.27 | \$869.08 |
| 44 | \$819.69 | \$927.89 | \$880.08 | \$996.25 | \$707.51 | \$800.90 | \$798.12 | \$903.47 |
| 45 | \$847.27 | \$970.12 | \$909.69 | \$1,041.60 | \$731.31 | \$837.35 | \$824.97 | \$944.59 |
| 46 | \$880.13 | \$1,020.95 | \$944.97 | \$1,096.17 | \$759.68 | \$881.23 | \$856.97 | \$994.09 |
| 47 | \$917.09 | \$1,079.41 | \$984.66 | \$1,158.94 | \$791.58 | \$931.69 | \$892.96 | \$1,051.01 |
| 48 | \$959.34 | \$1,147.37 | \$1,030.02 | \$1,231.90 | \$828.05 | \$990.35 | \$934.09 | \$1,117.17 |
| 49 | \$1,001.00 | \$1,218.22 | \$1,074.75 | \$1,307.97 | \$864.00 | \$1,051.49 | \$974.65 | \$1,186.15 |
| 50 | \$1,047.94 | \$1,283.73 | \$1,125.14 | \$1,378.30 | \$904.52 | \$1,108.04 | \$1,020.36 | \$1,249.94 |
| 51 | \$1,094.29 | \$1,340.51 | \$1,174.91 | \$1,439.26 | \$944.53 | \$1,157.05 | \$1,065.49 | \$1,305.23 |
| 52 | \$1,145.34 | \$1,403.04 | \$1,229.72 | \$1,506.41 | \$988.59 | \$1,211.02 | \$1,115.20 | \$1,366.12 |
| 53 | \$1,196.97 | \$1,466.29 | \$1,285.16 | \$1,574.32 | \$1,033.16 | \$1,265.62 | \$1,165.47 | \$1,427.70 |
| 54 | \$1,252.71 | \$1,534.57 | \$1,345.01 | \$1,647.64 | \$1,081.27 | \$1,324.56 | \$1,219.75 | \$1,494.19 |
| 55 | \$1,308.45 | \$1,602.85 | \$1,404.86 | \$1,720.95 | \$1,129.38 | \$1,383.49 | \$1,274.02 | \$1,560.67 |
| 56 | \$1,368.89 | \$1,676.89 | \$1,469.74 | \$1,800.43 | \$1,181.55 | \$1,447.40 | \$1,332.87 | \$1,632.77 |
| 57 | \$1,429.91 | \$1,751.64 | \$1,535.26 | \$1,880.69 | \$1,234.22 | \$1,511.92 | \$1,392.28 | \$1,705.54 |
| 58 | \$1,495.04 | \$1,831.42 | \$1,605.19 | \$1,966.36 | \$1,290.43 | \$1,580.78 | \$1,455.70 | \$1,783.23 |
| 59 | \$1,527.31 | \$1,870.95 | \$1,639.84 | \$2,008.80 | \$1,318.29 | \$1,614.91 | \$1,487.12 | \$1,821.72 |
| 60 | \$1,592.44 | \$1,950.74 | \$1,709.77 | \$2,094.47 | \$1,374.51 | \$1,683.77 | \$1,550.54 | \$1,899.41 |
| 61 | \$1,648.77 | \$2,019.74 | \$1,770.24 | \$2,168.54 | \$1,423.12 | \$1,743.32 | \$1,605.38 | \$1,966.59 |
| 62 | \$1,685.73 | \$2,065.02 | \$1,809.93 | \$2,217.16 | \$1,455.03 | \$1,782.41 | \$1,641.37 | \$2,010.68 |
| 63 | \$1,732.09 | \$2,121.81 | \$1,859.70 | \$2,278.13 | \$1,495.04 | \$1,831.42 | \$1,686.51 | \$2,065.97 |
| 64+ | \$1,760.25 | \$2,156.31 | \$1,889.94 | \$2,315.18 | \$1,519.35 | \$1,861.20 | \$1,713.93 | \$2,099.56 |

## Premium <br> Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Silver |  | Silver |  | Silver |  | Silver |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Silver 3500 |  | my Blue Access WV PPO Silver 3500 |  | my Blue Access WV PPO Silver 3500 <br> + Adult Dental and Vison |  | my Blue Access WV PPO Silver 3500 <br> + Adult Dental and Vison |  |
|  | Pricing Area: 10 |  | Pricing Area: 11 |  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  |
|  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  |
|  | Non-Marketplace Plan ID: 31274WV0560004 |  | Non-Marketplace Plan ID: 31274WV0560004 |  | Non-Marketplace Plan ID: 31274WV0570002 |  | Non-Marketplace Plan ID: 31274WV0570002 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$474.85 | \$474.85 | \$425.23 | \$425.23 | \$466.08 | \$466.08 | \$500.42 | \$500.42 |
| 15 | \$517.06 | \$517.06 | \$463.03 | \$463.03 | \$507.51 | \$507.51 | \$544.91 | \$544.91 |
| 16 | \$533.20 | \$533.20 | \$477.48 | \$477.48 | \$523.35 | \$523.35 | \$561.91 | \$561.91 |
| 17 | \$549.34 | \$549.34 | \$491.94 | \$491.94 | \$539.20 | \$539.20 | \$578.92 | \$578.92 |
| 18 | \$566.72 | \$566.72 | \$507.50 | \$507.50 | \$556.25 | \$556.25 | \$597.24 | \$597.24 |
| 19 | \$584.10 | \$584.10 | \$523.06 | \$523.06 | \$573.31 | \$573.31 | \$615.56 | \$615.56 |
| 20 | \$602.10 | \$602.10 | \$539.18 | \$539.18 | \$590.98 | \$590.98 | \$634.53 | \$634.53 |
| 21 | \$620.72 | \$636.24 | \$555.86 | \$569.76 | \$609.26 | \$624.49 | \$654.15 | \$670.50 |
| 22 | \$620.72 | \$636.24 | \$555.86 | \$569.76 | \$609.26 | \$624.49 | \$654.15 | \$670.50 |
| 23 | \$620.72 | \$636.24 | \$555.86 | \$569.76 | \$609.26 | \$624.49 | \$654.15 | \$670.50 |
| 24 | \$620.72 | \$636.24 | \$555.86 | \$569.76 | \$609.26 | \$624.49 | \$654.15 | \$670.50 |
| 25 | \$623.20 | \$638.78 | \$558.08 | \$572.03 | \$611.70 | \$626.99 | \$656.77 | \$673.19 |
| 26 | \$635.62 | \$651.51 | \$569.20 | \$583.43 | \$623.88 | \$639.48 | \$669.85 | \$686.60 |
| 27 | \$650.51 | \$666.77 | \$582.54 | \$597.10 | \$638.50 | \$654.46 | \$685.55 | \$702.69 |
| 28 | \$674.72 | \$691.59 | \$604.22 | \$619.33 | \$662.27 | \$678.83 | \$711.06 | \$728.84 |
| 29 | \$694.59 | \$711.95 | \$622.01 | \$637.56 | \$681.76 | \$698.80 | \$731.99 | \$750.29 |
| 30 | \$704.52 | \$722.13 | \$630.90 | \$646.67 | \$691.51 | \$708.80 | \$742.46 | \$761.02 |
| 31 | \$719.41 | \$737.40 | \$644.24 | \$660.35 | \$706.13 | \$723.78 | \$758.16 | \$777.11 |
| 32 | \$734.31 | \$752.67 | \$657.58 | \$674.02 | \$720.75 | \$738.77 | \$773.86 | \$793.21 |
| 33 | \$743.62 | \$762.21 | \$665.92 | \$682.57 | \$729.89 | \$748.14 | \$783.67 | \$803.26 |
| 34 | \$753.55 | \$772.39 | \$674.81 | \$691.68 | \$739.64 | \$758.13 | \$794.14 | \$813.99 |
| 35 | \$758.52 | \$777.48 | \$679.26 | \$696.24 | \$744.52 | \$763.13 | \$799.37 | \$819.35 |
| 36 | \$763.49 | \$782.58 | \$683.71 | \$700.80 | \$749.39 | \$768.12 | \$804.60 | \$824.72 |
| 37 | \$768.45 | \$787.66 | \$688.15 | \$705.35 | \$754.26 | \$773.12 | \$809.84 | \$830.09 |
| 38 | \$773.42 | \$792.76 | \$692.60 | \$709.92 | \$759.14 | \$778.12 | \$815.07 | \$835.45 |
| 39 | \$783.35 | \$802.93 | \$701.50 | \$719.04 | \$768.89 | \$788.11 | \$825.54 | \$846.18 |
| 40 | \$793.28 | \$872.61 | \$710.39 | \$781.43 | \$778.63 | \$856.49 | \$836.00 | \$919.60 |
| 41 | \$808.18 | \$893.04 | \$723.73 | \$799.72 | \$793.26 | \$876.55 | \$851.70 | \$941.13 |
| 42 | \$822.45 | \$914.56 | \$736.51 | \$819.00 | \$807.27 | \$897.68 | \$866.75 | \$963.83 |
| 43 | \$842.32 | \$944.24 | \$754.30 | \$845.57 | \$826.77 | \$926.81 | \$887.68 | \$995.09 |
| 44 | \$867.15 | \$981.61 | \$776.54 | \$879.04 | \$851.14 | \$963.49 | \$913.85 | \$1,034.48 |
| 45 | \$896.32 | \$1,026.29 | \$802.66 | \$919.05 | \$879.77 | \$1,007.34 | \$944.59 | \$1,081.56 |
| 46 | \$931.08 | \$1,080.05 | \$833.79 | \$967.20 | \$913.89 | \$1,060.11 | \$981.23 | \$1,138.23 |
| 47 | \$970.19 | \$1,141.91 | \$868.81 | \$1,022.59 | \$952.27 | \$1,120.82 | \$1,022.44 | \$1,203.41 |
| 48 | \$1,014.88 | \$1,213.80 | \$908.83 | \$1,086.96 | \$996.14 | \$1,191.38 | \$1,069.54 | \$1,279.17 |
| 49 | \$1,058.95 | \$1,288.74 | \$948.30 | \$1,154.08 | \$1,039.40 | \$1,264.95 | \$1,115.98 | \$1,358.15 |
| 50 | \$1,108.61 | \$1,358.05 | \$992.77 | \$1,216.14 | \$1,088.14 | \$1,332.97 | \$1,168.31 | \$1,431.18 |
| 51 | \$1,157.64 | \$1,418.11 | \$1,036.68 | \$1,269.93 | \$1,136.27 | \$1,391.93 | \$1,219.99 | \$1,494.49 |
| 52 | \$1,211.65 | \$1,484.27 | \$1,085.04 | \$1,329.17 | \$1,189.28 | \$1,456.87 | \$1,276.90 | \$1,564.20 |
| 53 | \$1,266.27 | \$1,551.18 | \$1,133.95 | \$1,389.09 | \$1,242.89 | \$1,522.54 | \$1,334.47 | \$1,634.73 |
| 54 | \$1,325.24 | \$1,623.42 | \$1,186.76 | \$1,453.78 | \$1,300.77 | \$1,593.44 | \$1,396.61 | \$1,710.85 |
| 55 | \$1,384.21 | \$1,695.66 | \$1,239.57 | \$1,518.47 | \$1,358.65 | \$1,664.35 | \$1,458.75 | \$1,786.97 |
| 56 | \$1,448.14 | \$1,773.97 | \$1,296.82 | \$1,588.60 | \$1,421.40 | \$1,741.22 | \$1,526.13 | \$1,869.51 |
| 57 | \$1,512.69 | \$1,853.05 | \$1,354.63 | \$1,659.42 | \$1,484.77 | \$1,818.84 | \$1,594.16 | \$1,952.85 |
| 58 | \$1,581.59 | \$1,937.45 | \$1,416.33 | \$1,735.00 | \$1,552.39 | \$1,901.68 | \$1,666.77 | \$2,041.79 |
| 59 | \$1,615.73 | \$1,979.27 | \$1,446.90 | \$1,772.45 | \$1,585.90 | \$1,942.73 | \$1,702.75 | \$2,085.87 |
| 60 | \$1,684.63 | \$2,063.67 | \$1,508.60 | \$1,848.04 | \$1,653.53 | \$2,025.57 | \$1,775.36 | \$2,174.82 |
| 61 | \$1,744.22 | \$2,136.67 | \$1,561.97 | \$1,913.41 | \$1,712.02 | \$2,097.22 | \$1,838.16 | \$2,251.75 |
| 62 | \$1,783.33 | \$2,184.58 | \$1,596.99 | \$1,956.31 | \$1,750.40 | \$2,144.24 | \$1,879.37 | \$2,302.23 |
| 63 | \$1,832.37 | \$2,244.65 | \$1,640.90 | \$2,010.10 | \$1,798.54 | \$2,203.21 | \$1,931.05 | \$2,365.54 |
| 64+ | \$1,862.16 | \$2,281.15 | \$1,667.58 | \$2,042.79 | \$1,827.78 | \$2,239.03 | \$1,962.45 | \$2,404.00 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Silver |  | Silver |  | Silver |  | Silver |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Silver 3500 <br> + Adult Dental and Vison |  | my Blue Access WV PPO Silver 3500 <br> + Adult Dental and Vison |  | my Blue Access WV PPO Silver 3500 <br> + Adult Dental and Vison |  | my Blue Access WV PPO Silver 3500 <br> + Adult Dental and Vison |  |
|  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  | Pricing Area: 10 |  | Pricing Area: 11 |  |
|  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  |
|  | Non-Marketplace Plan ID: 31274WV0570002 |  | Non-Marketplace Plan ID: 31274WV0570002 |  | Non-Marketplace Plan ID: 31274WV0570002 |  | Non-Marketplace Plan ID: 31274WV0570002 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$402.30 | \$402.30 | \$453.81 | \$453.81 | \$493.07 | \$493.07 | \$441.55 | \$441.55 |
| 15 | \$438.06 | \$438.06 | \$494.15 | \$494.15 | \$536.89 | \$536.89 | \$480.80 | \$480.80 |
| 16 | \$451.73 | \$451.73 | \$509.58 | \$509.58 | \$553.65 | \$553.65 | \$495.81 | \$495.81 |
| 17 | \$465.40 | \$465.40 | \$525.00 | \$525.00 | \$570.41 | \$570.41 | \$510.81 | \$510.81 |
| 18 | \$480.13 | \$480.13 | \$541.61 | \$541.61 | \$588.46 | \$588.46 | \$526.97 | \$526.97 |
| 19 | \$494.85 | \$494.85 | \$558.22 | \$558.22 | \$606.50 | \$606.50 | \$543.14 | \$543.14 |
| 20 | \$510.10 | \$510.10 | \$575.42 | \$575.42 | \$625.19 | \$625.19 | \$559.87 | \$559.87 |
| 21 | \$525.88 | \$539.03 | \$593.22 | \$608.05 | \$644.53 | \$660.64 | \$577.19 | \$591.62 |
| 22 | \$525.88 | \$539.03 | \$593.22 | \$608.05 | \$644.53 | \$660.64 | \$577.19 | \$591.62 |
| 23 | \$525.88 | \$539.03 | \$593.22 | \$608.05 | \$644.53 | \$660.64 | \$577.19 | \$591.62 |
| 24 | \$525.88 | \$539.03 | \$593.22 | \$608.05 | \$644.53 | \$660.64 | \$577.19 | \$591.62 |
| 25 | \$527.98 | \$541.18 | \$595.59 | \$610.48 | \$647.11 | \$663.29 | \$579.50 | \$593.99 |
| 26 | \$538.50 | \$551.96 | \$607.46 | \$622.65 | \$660.00 | \$676.50 | \$591.04 | \$605.82 |
| 27 | \$551.12 | \$564.90 | \$621.69 | \$637.23 | \$675.47 | \$692.36 | \$604.90 | \$620.02 |
| 28 | \$571.63 | \$585.92 | \$644.83 | \$660.95 | \$700.60 | \$718.12 | \$627.41 | \$643.10 |
| 29 | \$588.46 | \$603.17 | \$663.81 | \$680.41 | \$721.23 | \$739.26 | \$645.88 | \$662.03 |
| 30 | \$596.87 | \$611.79 | \$673.30 | \$690.13 | \$731.54 | \$749.83 | \$655.11 | \$671.49 |
| 31 | \$609.49 | \$624.73 | \$687.54 | \$704.73 | \$747.01 | \$765.69 | \$668.96 | \$685.68 |
| 32 | \$622.12 | \$637.67 | \$701.78 | \$719.32 | \$762.48 | \$781.54 | \$682.82 | \$699.89 |
| 33 | \$630.00 | \$645.75 | \$710.68 | \$728.45 | \$772.15 | \$791.45 | \$691.47 | \$708.76 |
| 34 | \$638.42 | \$654.38 | \$720.17 | \$738.17 | \$782.46 | \$802.02 | \$700.71 | \$718.23 |
| 35 | \$642.63 | \$658.70 | \$724.91 | \$743.03 | \$787.62 | \$807.31 | \$705.33 | \$722.96 |
| 36 | \$646.83 | \$663.00 | \$729.66 | \$747.90 | \$792.77 | \$812.59 | \$709.94 | \$727.69 |
| 37 | \$651.04 | \$667.32 | \$734.41 | \$752.77 | \$797.93 | \$817.88 | \$714.56 | \$732.42 |
| 38 | \$655.25 | \$671.63 | \$739.15 | \$757.63 | \$803.08 | \$823.16 | \$719.18 | \$737.16 |
| 39 | \$663.66 | \$680.25 | \$748.64 | \$767.36 | \$813.40 | \$833.74 | \$728.41 | \$746.62 |
| 40 | \$672.07 | \$739.28 | \$758.14 | \$833.95 | \$823.71 | \$906.08 | \$737.65 | \$811.42 |
| 41 | \$684.70 | \$756.59 | \$772.37 | \$853.47 | \$839.18 | \$927.29 | \$751.50 | \$830.41 |
| 42 | \$696.79 | \$774.83 | \$786.02 | \$874.05 | \$854.00 | \$949.65 | \$764.78 | \$850.44 |
| 43 | \$713.62 | \$799.97 | \$805.00 | \$902.41 | \$874.63 | \$980.46 | \$783.25 | \$878.02 |
| 44 | \$734.65 | \$831.62 | \$828.73 | \$938.12 | \$900.41 | \$1,019.26 | \$806.33 | \$912.77 |
| 45 | \$759.37 | \$869.48 | \$856.61 | \$980.82 | \$930.70 | \$1,065.65 | \$833.46 | \$954.31 |
| 46 | \$788.82 | \$915.03 | \$889.83 | \$1,032.20 | \$966.80 | \$1,121.49 | \$865.79 | \$1,004.32 |
| 47 | \$821.95 | \$967.44 | \$927.20 | \$1,091.31 | \$1,007.40 | \$1,185.71 | \$902.15 | \$1,061.83 |
| 48 | \$859.81 | \$1,028.33 | \$969.91 | \$1,160.01 | \$1,053.81 | \$1,260.36 | \$943.71 | \$1,128.68 |
| 49 | \$897.15 | \$1,091.83 | \$1,012.03 | \$1,231.64 | \$1,099.57 | \$1,338.18 | \$984.69 | \$1,198.37 |
| 50 | \$939.22 | \$1,150.54 | \$1,059.49 | \$1,297.88 | \$1,151.13 | \$1,410.13 | \$1,030.86 | \$1,262.80 |
| 51 | \$980.77 | \$1,201.44 | \$1,106.36 | \$1,355.29 | \$1,202.05 | \$1,472.51 | \$1,076.46 | \$1,318.66 |
| 52 | \$1,026.52 | \$1,257.49 | \$1,157.97 | \$1,418.51 | \$1,258.12 | \$1,541.20 | \$1,126.67 | \$1,380.17 |
| 53 | \$1,072.80 | \$1,314.18 | \$1,210.17 | \$1,482.46 | \$1,314.84 | \$1,610.68 | \$1,177.47 | \$1,442.40 |
| 54 | \$1,122.75 | \$1,375.37 | \$1,266.52 | \$1,551.49 | \$1,376.07 | \$1,685.69 | \$1,232.30 | \$1,509.57 |
| 55 | \$1,172.71 | \$1,436.57 | \$1,322.88 | \$1,620.53 | \$1,437.30 | \$1,760.69 | \$1,287.13 | \$1,576.73 |
| 56 | \$1,226.88 | \$1,502.93 | \$1,383.98 | \$1,695.38 | \$1,503.69 | \$1,842.02 | \$1,346.58 | \$1,649.56 |
| 57 | \$1,281.57 | \$1,569.92 | \$1,445.68 | \$1,770.96 | \$1,570.72 | \$1,924.13 | \$1,406.61 | \$1,723.10 |
| 58 | \$1,339.94 | \$1,641.43 | \$1,511.52 | \$1,851.61 | \$1,642.26 | \$2,011.77 | \$1,470.68 | \$1,801.58 |
| 59 | \$1,368.87 | \$1,676.87 | \$1,544.15 | \$1,891.58 | \$1,677.71 | \$2,055.19 | \$1,502.43 | \$1,840.48 |
| 60 | \$1,427.24 | \$1,748.37 | \$1,610.00 | \$1,972.25 | \$1,749.25 | \$2,142.83 | \$1,566.49 | \$1,918.95 |
| 61 | \$1,477.72 | \$1,810.21 | \$1,666.95 | \$2,042.01 | \$1,811.13 | \$2,218.63 | \$1,621.90 | \$1,986.83 |
| 62 | \$1,510.85 | \$1,850.79 | \$1,704.32 | \$2,087.79 | \$1,851.73 | \$2,268.37 | \$1,658.27 | \$2,031.38 |
| 63 | \$1,552.40 | \$1,901.69 | \$1,751.19 | \$2,145.21 | \$1,902.65 | \$2,330.75 | \$1,703.86 | \$2,087.23 |
| 64+ | \$1,577.64 | \$1,932.61 | \$1,779.66 | \$2,180.08 | \$1,933.59 | \$2,368.65 | \$1,731.57 | \$2,121.17 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Standard Gold 2000 |  | my Blue Access WV PPO Standard Gold 2000 |  | my Blue Access WV PPO Standard Gold 2000 |  | my Blue Access WV PPO Standard Gold 2000 |  |
|  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  | Pricing Area: 6, 7 |  | Pricing Area: 8, 9 |  |
|  | Marketplace Plan ID: 31274WV0620003 |  | Marketplace Plan ID: 31274WV0620003 |  | Marketplace Plan ID: 31274WV0620003 |  | Marketplace Plan ID: 31274WV0620003 |  |
|  | Non-Marketplace Plan ID: 31274WV0620003 |  | Non-Marketplace Plan ID: 31274WV0620003 |  | Non-Marketplace Plan ID: 31274WV0620003 |  | Non-Marketplace Plan ID: 31274WV0620003 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$516.11 | \$516.11 | \$554.14 | \$554.14 | \$445.48 | \$445.48 | \$502.52 | \$502.52 |
| 15 | \$561.98 | \$561.98 | \$603.39 | \$603.39 | \$485.08 | \$485.08 | \$547.19 | \$547.19 |
| 16 | \$579.52 | \$579.52 | \$622.23 | \$622.23 | \$500.22 | \$500.22 | \$564.27 | \$564.27 |
| 17 | \$597.07 | \$597.07 | \$641.06 | \$641.06 | \$515.36 | \$515.36 | \$581.35 | \$581.35 |
| 18 | \$615.96 | \$615.96 | \$661.34 | \$661.34 | \$531.67 | \$531.67 | \$599.74 | \$599.74 |
| 19 | \$634.85 | \$634.85 | \$681.62 | \$681.62 | \$547.97 | \$547.97 | \$618.13 | \$618.13 |
| 20 | \$654.41 | \$654.41 | \$702.63 | \$702.63 | \$564.86 | \$564.86 | \$637.18 | \$637.18 |
| 21 | \$674.65 | \$691.52 | \$724.36 | \$742.47 | \$582.33 | \$596.89 | \$656.89 | \$673.31 |
| 22 | \$674.65 | \$691.52 | \$724.36 | \$742.47 | \$582.33 | \$596.89 | \$656.89 | \$673.31 |
| 23 | \$674.65 | \$691.52 | \$724.36 | \$742.47 | \$582.33 | \$596.89 | \$656.89 | \$673.31 |
| 24 | \$674.65 | \$691.52 | \$724.36 | \$742.47 | \$582.33 | \$596.89 | \$656.89 | \$673.31 |
| 25 | \$677.35 | \$694.28 | \$727.26 | \$745.44 | \$584.66 | \$599.28 | \$659.52 | \$676.01 |
| 26 | \$690.84 | \$708.11 | \$741.74 | \$760.28 | \$596.31 | \$611.22 | \$672.66 | \$689.48 |
| 27 | \$707.03 | \$724.71 | \$759.13 | \$778.11 | \$610.28 | \$625.54 | \$688.42 | \$705.63 |
| 28 | \$733.34 | \$751.67 | \$787.38 | \$807.06 | \$632.99 | \$648.81 | \$714.04 | \$731.89 |
| 29 | \$754.93 | \$773.80 | \$810.56 | \$830.82 | \$651.63 | \$667.92 | \$735.06 | \$753.44 |
| 30 | \$765.73 | \$784.87 | \$822.15 | \$842.70 | \$660.94 | \$677.46 | \$745.57 | \$764.21 |
| 31 | \$781.92 | \$801.47 | \$839.53 | \$860.52 | \$674.92 | \$691.79 | \$761.34 | \$780.37 |
| 32 | \$798.11 | \$818.06 | \$856.92 | \$878.34 | \$688.90 | \$706.12 | \$777.10 | \$796.53 |
| 33 | \$808.23 | \$828.44 | \$867.78 | \$889.47 | \$697.63 | \$715.07 | \$786.95 | \$806.62 |
| 34 | \$819.03 | \$839.51 | \$879.37 | \$901.35 | \$706.95 | \$724.62 | \$797.46 | \$817.40 |
| 35 | \$824.42 | \$845.03 | \$885.17 | \$907.30 | \$711.61 | \$729.40 | \$802.72 | \$822.79 |
| 36 | \$829.82 | \$850.57 | \$890.96 | \$913.23 | \$716.27 | \$734.18 | \$807.97 | \$828.17 |
| 37 | \$835.22 | \$856.10 | \$896.76 | \$919.18 | \$720.92 | \$738.94 | \$813.23 | \$833.56 |
| 38 | \$840.61 | \$861.63 | \$902.55 | \$925.11 | \$725.58 | \$743.72 | \$818.48 | \$838.94 |
| 39 | \$851.41 | \$872.70 | \$914.14 | \$936.99 | \$734.90 | \$753.27 | \$829.00 | \$849.73 |
| 40 | \$862.20 | \$948.42 | \$925.73 | \$1,018.30 | \$744.22 | \$818.64 | \$839.51 | \$923.46 |
| 41 | \$878.39 | \$970.62 | \$943.12 | \$1,042.15 | \$758.19 | \$837.80 | \$855.27 | \$945.07 |
| 42 | \$893.91 | \$994.03 | \$959.78 | \$1,067.28 | \$771.59 | \$858.01 | \$870.38 | \$967.86 |
| 43 | \$915.50 | \$1,026.28 | \$982.96 | \$1,101.90 | \$790.22 | \$885.84 | \$891.40 | \$999.26 |
| 44 | \$942.49 | \$1,066.90 | \$1,011.93 | \$1,145.50 | \$813.52 | \$920.90 | \$917.68 | \$1,038.81 |
| 45 | \$974.19 | \$1,115.45 | \$1,045.98 | \$1,197.65 | \$840.88 | \$962.81 | \$948.55 | \$1,086.09 |
| 46 | \$1,011.98 | \$1,173.90 | \$1,086.54 | \$1,260.39 | \$873.50 | \$1,013.26 | \$985.34 | \$1,142.99 |
| 47 | \$1,054.48 | \$1,241.12 | \$1,132.17 | \$1,332.56 | \$910.18 | \$1,071.28 | \$1,026.72 | \$1,208.45 |
| 48 | \$1,103.05 | \$1,319.25 | \$1,184.33 | \$1,416.46 | \$952.11 | \$1,138.72 | \$1,074.02 | \$1,284.53 |
| 49 | \$1,150.95 | \$1,400.71 | \$1,235.76 | \$1,503.92 | \$993.45 | \$1,209.03 | \$1,120.65 | \$1,363.83 |
| 50 | \$1,204.92 | \$1,476.03 | \$1,293.71 | \$1,584.79 | \$1,040.04 | \$1,274.05 | \$1,173.21 | \$1,437.18 |
| 51 | \$1,258.22 | \$1,541.32 | \$1,350.93 | \$1,654.89 | \$1,086.05 | \$1,330.41 | \$1,225.10 | \$1,500.75 |
| 52 | \$1,316.92 | \$1,613.23 | \$1,413.95 | \$1,732.09 | \$1,136.71 | \$1,392.47 | \$1,282.25 | \$1,570.76 |
| 53 | \$1,376.29 | \$1,685.96 | \$1,477.69 | \$1,810.17 | \$1,187.95 | \$1,455.24 | \$1,340.06 | \$1,641.57 |
| 54 | \$1,440.38 | \$1,764.47 | \$1,546.51 | \$1,894.47 | \$1,243.27 | \$1,523.01 | \$1,402.46 | \$1,718.01 |
| 55 | \$1,504.47 | \$1,842.98 | \$1,615.32 | \$1,978.77 | \$1,298.60 | \$1,590.79 | \$1,464.86 | \$1,794.45 |
| 56 | \$1,573.96 | \$1,928.10 | \$1,689.93 | \$2,070.16 | \$1,358.58 | \$1,664.26 | \$1,532.52 | \$1,877.34 |
| 57 | \$1,644.12 | \$2,014.05 | \$1,765.27 | \$2,162.46 | \$1,419.14 | \$1,738.45 | \$1,600.84 | \$1,961.03 |
| 58 | \$1,719.01 | \$2,105.79 | \$1,845.67 | \$2,260.95 | \$1,483.78 | \$1,817.63 | \$1,673.76 | \$2,050.36 |
| 59 | \$1,756.11 | \$2,151.23 | \$1,885.51 | \$2,309.75 | \$1,515.80 | \$1,856.86 | \$1,709.88 | \$2,094.60 |
| 60 | \$1,831.00 | \$2,242.98 | \$1,965.91 | \$2,408.24 | \$1,580.44 | \$1,936.04 | \$1,782.80 | \$2,183.93 |
| 61 | \$1,895.77 | \$2,322.32 | \$2,035.45 | \$2,493.43 | \$1,636.35 | \$2,004.53 | \$1,845.86 | \$2,261.18 |
| 62 | \$1,938.27 | \$2,374.38 | \$2,081.09 | \$2,549.34 | \$1,673.03 | \$2,049.46 | \$1,887.24 | \$2,311.87 |
| 63 | \$1,991.57 | \$2,439.67 | \$2,138.31 | \$2,619.43 | \$1,719.04 | \$2,105.82 | \$1,939.14 | \$2,375.45 |
| 64+ | \$2,023.95 | \$2,479.34 | \$2,173.08 | \$2,662.02 | \$1,746.99 | \$2,140.06 | \$1,970.67 | \$2,414.07 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Standard Gold 2000 |  | my Blue Access WV PPO Standard Gold 2000 |  | my Blue Access WV PPO Gold 1700 HSA |  | my Blue Access WV PPO Gold 1700 HSA |  |
|  | Pricing Area: 10 |  | Pricing Area: 11 |  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  |
|  | Marketplace Plan ID: 31274WV0620003 |  | Marketplace Plan ID: 31274WV0620003 |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  |
|  | Non-Marketplace Plan ID: 31274WV0620003 |  | Non-Marketplace Plan ID: 31274WV0620003 |  | Non-Marketplace Plan ID: 31274WV0580002 |  | Non-Marketplace Plan ID: 31274WV0580002 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$545.99 | \$545.99 | \$488.94 | \$488.94 | \$522.74 | \$522.74 | \$561.26 | \$561.26 |
| 15 | \$594.52 | \$594.52 | \$532.40 | \$532.40 | \$569.21 | \$569.21 | \$611.15 | \$611.15 |
| 16 | \$613.08 | \$613.08 | \$549.02 | \$549.02 | \$586.97 | \$586.97 | \$630.22 | \$630.22 |
| 17 | \$631.63 | \$631.63 | \$565.64 | \$565.64 | \$604.74 | \$604.74 | \$649.30 | \$649.30 |
| 18 | \$651.62 | \$651.62 | \$583.53 | \$583.53 | \$623.87 | \$623.87 | \$669.84 | \$669.84 |
| 19 | \$671.60 | \$671.60 | \$601.43 | \$601.43 | \$643.00 | \$643.00 | \$690.38 | \$690.38 |
| 20 | \$692.30 | \$692.30 | \$619.97 | \$619.97 | \$662.82 | \$662.82 | \$711.66 | \$711.66 |
| 21 | \$713.71 | \$731.55 | \$639.14 | \$655.12 | \$683.32 | \$700.40 | \$733.67 | \$752.01 |
| 22 | \$713.71 | \$731.55 | \$639.14 | \$655.12 | \$683.32 | \$700.40 | \$733.67 | \$752.01 |
| 23 | \$713.71 | \$731.55 | \$639.14 | \$655.12 | \$683.32 | \$700.40 | \$733.67 | \$752.01 |
| 24 | \$713.71 | \$731.55 | \$639.14 | \$655.12 | \$683.32 | \$700.40 | \$733.67 | \$752.01 |
| 25 | \$716.56 | \$734.47 | \$641.70 | \$657.74 | \$686.05 | \$703.20 | \$736.60 | \$755.02 |
| 26 | \$730.84 | \$749.11 | \$654.48 | \$670.84 | \$699.72 | \$717.21 | \$751.28 | \$770.06 |
| 27 | \$747.97 | \$766.67 | \$669.82 | \$686.57 | \$716.12 | \$734.02 | \$768.89 | \$788.11 |
| 28 | \$775.80 | \$795.20 | \$694.75 | \$712.12 | \$742.77 | \$761.34 | \$797.50 | \$817.44 |
| 29 | \$798.64 | \$818.61 | \$715.20 | \$733.08 | \$764.64 | \$783.76 | \$820.98 | \$841.50 |
| 30 | \$810.06 | \$830.31 | \$725.42 | \$743.56 | \$775.57 | \$794.96 | \$832.72 | \$853.54 |
| 31 | \$827.19 | \$847.87 | \$740.76 | \$759.28 | \$791.97 | \$811.77 | \$850.32 | \$871.58 |
| 32 | \$844.32 | \$865.43 | \$756.10 | \$775.00 | \$808.37 | \$828.58 | \$867.93 | \$889.63 |
| 33 | \$855.02 | \$876.40 | \$765.69 | \$784.83 | \$818.62 | \$839.09 | \$878.94 | \$900.91 |
| 34 | \$866.44 | \$888.10 | \$775.92 | \$795.32 | \$829.55 | \$850.29 | \$890.68 | \$912.95 |
| 35 | \$872.15 | \$893.95 | \$781.03 | \$800.56 | \$835.02 | \$855.90 | \$896.54 | \$918.95 |
| 36 | \$877.86 | \$899.81 | \$786.14 | \$805.79 | \$840.48 | \$861.49 | \$902.41 | \$924.97 |
| 37 | \$883.57 | \$905.66 | \$791.26 | \$811.04 | \$845.95 | \$867.10 | \$908.28 | \$930.99 |
| 38 | \$889.28 | \$911.51 | \$796.37 | \$816.28 | \$851.42 | \$872.71 | \$914.15 | \$937.00 |
| 39 | \$900.70 | \$923.22 | \$806.59 | \$826.75 | \$862.35 | \$883.91 | \$925.89 | \$949.04 |
| 40 | \$912.12 | \$1,003.33 | \$816.82 | \$898.50 | \$873.28 | \$960.61 | \$937.63 | \$1,031.39 |
| 41 | \$929.25 | \$1,026.82 | \$832.16 | \$919.54 | \$889.68 | \$983.10 | \$955.24 | \$1,055.54 |
| 42 | \$945.67 | \$1,051.59 | \$846.86 | \$941.71 | \$905.40 | \$1,006.80 | \$972.11 | \$1,080.99 |
| 43 | \$968.50 | \$1,085.69 | \$867.31 | \$972.25 | \$927.27 | \$1,039.47 | \$995.59 | \$1,116.06 |
| 44 | \$997.05 | \$1,128.66 | \$892.88 | \$1,010.74 | \$954.60 | \$1,080.61 | \$1,024.94 | \$1,160.23 |
| 45 | \$1,030.60 | \$1,180.04 | \$922.92 | \$1,056.74 | \$986.71 | \$1,129.78 | \$1,059.42 | \$1,213.04 |
| 46 | \$1,070.57 | \$1,241.86 | \$958.71 | \$1,112.10 | \$1,024.98 | \$1,188.98 | \$1,100.51 | \$1,276.59 |
| 47 | \$1,115.53 | \$1,312.98 | \$998.98 | \$1,175.80 | \$1,068.03 | \$1,257.07 | \$1,146.73 | \$1,349.70 |
| 48 | \$1,166.92 | \$1,395.64 | \$1,044.99 | \$1,249.81 | \$1,117.23 | \$1,336.21 | \$1,199.55 | \$1,434.66 |
| 49 | \$1,217.59 | \$1,481.81 | \$1,090.37 | \$1,326.98 | \$1,165.74 | \$1,418.71 | \$1,251.64 | \$1,523.25 |
| 50 | \$1,274.69 | \$1,561.50 | \$1,141.50 | \$1,398.34 | \$1,220.41 | \$1,495.00 | \$1,310.33 | \$1,605.15 |
| 51 | \$1,331.07 | \$1,630.56 | \$1,192.00 | \$1,460.20 | \$1,274.39 | \$1,561.13 | \$1,368.29 | \$1,676.16 |
| 52 | \$1,393.16 | \$1,706.62 | \$1,247.60 | \$1,528.31 | \$1,333.84 | \$1,633.95 | \$1,432.12 | \$1,754.35 |
| 53 | \$1,455.97 | \$1,783.56 | \$1,303.85 | \$1,597.22 | \$1,393.97 | \$1,707.61 | \$1,496.69 | \$1,833.45 |
| 54 | \$1,523.77 | \$1,866.62 | \$1,364.56 | \$1,671.59 | \$1,458.89 | \$1,787.14 | \$1,566.39 | \$1,918.83 |
| 55 | \$1,591.57 | \$1,949.67 | \$1,425.28 | \$1,745.97 | \$1,523.80 | \$1,866.66 | \$1,636.08 | \$2,004.20 |
| 56 | \$1,665.09 | \$2,039.74 | \$1,491.11 | \$1,826.61 | \$1,594.19 | \$1,952.88 | \$1,711.65 | \$2,096.77 |
| 57 | \$1,739.31 | \$2,130.65 | \$1,557.58 | \$1,908.04 | \$1,665.25 | \$2,039.93 | \$1,787.95 | \$2,190.24 |
| 58 | \$1,818.53 | \$2,227.70 | \$1,628.53 | \$1,994.95 | \$1,741.10 | \$2,132.85 | \$1,869.39 | \$2,290.00 |
| 59 | \$1,857.79 | \$2,275.79 | \$1,663.68 | \$2,038.01 | \$1,778.68 | \$2,178.88 | \$1,909.74 | \$2,339.43 |
| 60 | \$1,937.01 | \$2,372.84 | \$1,734.63 | \$2,124.92 | \$1,854.53 | \$2,271.80 | \$1,991.18 | \$2,439.20 |
| 61 | \$2,005.53 | \$2,456.77 | \$1,795.98 | \$2,200.08 | \$1,920.13 | \$2,352.16 | \$2,061.61 | \$2,525.47 |
| 62 | \$2,050.49 | \$2,511.85 | \$1,836.25 | \$2,249.41 | \$1,963.18 | \$2,404.90 | \$2,107.83 | \$2,582.09 |
| 63 | \$2,106.87 | \$2,580.92 | \$1,886.74 | \$2,311.26 | \$2,017.16 | \$2,471.02 | \$2,165.79 | \$2,653.09 |
| 64+ | \$2,141.13 | \$2,622.88 | \$1,917.42 | \$2,348.84 | \$2,049.96 | \$2,511.20 | \$2,201.01 | \$2,696.24 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Gold 1700 HSA |  | my Blue Access WV PPO Gold 1700 HSA |  | my Blue Access WV PPO Gold 1700 HSA |  | my Blue Access WV PPO Gold 1700 HSA |  |
|  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  | Pricing Area: 10 |  | Pricing Area: 11 |  |
|  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  | Marketplace Plan ID: N/A |  |
|  | Non-Marketplace Plan ID: 31274WV0580002 |  | Non-Marketplace Plan ID: 31274WV0580002 |  | Non-Marketplace Plan ID: 31274WV0580002 |  | Non-Marketplace Plan ID: 31274WV0580002 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$451.20 | \$451.20 | \$508.99 | \$508.99 | \$553.00 | \$553.00 | \$495.23 | \$495.23 |
| 15 | \$491.31 | \$491.31 | \$554.23 | \$554.23 | \$602.16 | \$602.16 | \$539.25 | \$539.25 |
| 16 | \$506.65 | \$506.65 | \$571.53 | \$571.53 | \$620.95 | \$620.95 | \$556.08 | \$556.08 |
| 17 | \$521.98 | \$521.98 | \$588.83 | \$588.83 | \$639.75 | \$639.75 | \$572.91 | \$572.91 |
| 18 | \$538.50 | \$538.50 | \$607.46 | \$607.46 | \$659.99 | \$659.99 | \$591.04 | \$591.04 |
| 19 | \$555.01 | \$555.01 | \$626.08 | \$626.08 | \$680.23 | \$680.23 | \$609.17 | \$609.17 |
| 20 | \$572.12 | \$572.12 | \$645.38 | \$645.38 | \$701.19 | \$701.19 | \$627.94 | \$627.94 |
| 21 | \$589.81 | \$604.56 | \$665.34 | \$681.97 | \$722.88 | \$740.95 | \$647.36 | \$663.54 |
| 22 | \$589.81 | \$604.56 | \$665.34 | \$681.97 | \$722.88 | \$740.95 | \$647.36 | \$663.54 |
| 23 | \$589.81 | \$604.56 | \$665.34 | \$681.97 | \$722.88 | \$740.95 | \$647.36 | \$663.54 |
| 24 | \$589.81 | \$604.56 | \$665.34 | \$681.97 | \$722.88 | \$740.95 | \$647.36 | \$663.54 |
| 25 | \$592.17 | \$606.97 | \$668.00 | \$684.70 | \$725.77 | \$743.91 | \$649.95 | \$666.20 |
| 26 | \$603.97 | \$619.07 | \$681.31 | \$698.34 | \$740.23 | \$758.74 | \$662.90 | \$679.47 |
| 27 | \$618.12 | \$633.57 | \$697.28 | \$714.71 | \$757.58 | \$776.52 | \$678.43 | \$695.39 |
| 28 | \$641.12 | \$657.15 | \$723.22 | \$741.30 | \$785.77 | \$805.41 | \$703.68 | \$721.27 |
| 29 | \$660.00 | \$676.50 | \$744.52 | \$763.13 | \$808.90 | \$829.12 | \$724.40 | \$742.51 |
| 30 | \$669.43 | \$686.17 | \$755.16 | \$774.04 | \$820.47 | \$840.98 | \$734.75 | \$753.12 |
| 31 | \$683.59 | \$700.68 | \$771.13 | \$790.41 | \$837.82 | \$858.77 | \$750.29 | \$769.05 |
| 32 | \$697.75 | \$715.19 | \$787.10 | \$806.78 | \$855.17 | \$876.55 | \$765.83 | \$784.98 |
| 33 | \$706.59 | \$724.25 | \$797.08 | \$817.01 | \$866.01 | \$887.66 | \$775.54 | \$794.93 |
| 34 | \$716.03 | \$733.93 | \$807.72 | \$827.91 | \$877.58 | \$899.52 | \$785.90 | \$805.55 |
| 35 | \$720.75 | \$738.77 | \$813.05 | \$833.38 | \$883.36 | \$905.44 | \$791.07 | \$810.85 |
| 36 | \$725.47 | \$743.61 | \$818.37 | \$838.83 | \$889.14 | \$911.37 | \$796.25 | \$816.16 |
| 37 | \$730.18 | \$748.43 | \$823.69 | \$844.28 | \$894.93 | \$917.30 | \$801.43 | \$821.47 |
| 38 | \$734.90 | \$753.27 | \$829.01 | \$849.74 | \$900.71 | \$923.23 | \$806.61 | \$826.78 |
| 39 | \$744.34 | \$762.95 | \$839.66 | \$860.65 | \$912.27 | \$935.08 | \$816.97 | \$837.39 |
| 40 | \$753.78 | \$829.16 | \$850.30 | \$935.33 | \$923.84 | \$1,016.22 | \$827.33 | \$910.06 |
| 41 | \$767.93 | \$848.56 | \$866.27 | \$957.23 | \$941.19 | \$1,040.01 | \$842.86 | \$931.36 |
| 42 | \$781.50 | \$869.03 | \$881.58 | \$980.32 | \$957.82 | \$1,065.10 | \$857.75 | \$953.82 |
| 43 | \$800.37 | \$897.21 | \$902.87 | \$1,012.12 | \$980.95 | \$1,099.64 | \$878.47 | \$984.76 |
| 44 | \$823.96 | \$932.72 | \$929.48 | \$1,052.17 | \$1,009.86 | \$1,143.16 | \$904.36 | \$1,023.74 |
| 45 | \$851.69 | \$975.19 | \$960.75 | \$1,100.06 | \$1,043.84 | \$1,195.20 | \$934.79 | \$1,070.33 |
| 46 | \$884.72 | \$1,026.28 | \$998.01 | \$1,157.69 | \$1,084.32 | \$1,257.81 | \$971.04 | \$1,126.41 |
| 47 | \$921.87 | \$1,085.04 | \$1,039.93 | \$1,224.00 | \$1,129.86 | \$1,329.85 | \$1,011.82 | \$1,190.91 |
| 48 | \$964.34 | \$1,153.35 | \$1,087.83 | \$1,301.04 | \$1,181.91 | \$1,413.56 | \$1,058.43 | \$1,265.88 |
| 49 | \$1,006.22 | \$1,224.57 | \$1,135.07 | \$1,381.38 | \$1,233.23 | \$1,500.84 | \$1,104.40 | \$1,344.05 |
| 50 | \$1,053.40 | \$1,290.42 | \$1,188.30 | \$1,455.67 | \$1,291.06 | \$1,581.55 | \$1,156.18 | \$1,416.32 |
| 51 | \$1,100.00 | \$1,347.50 | \$1,240.86 | \$1,520.05 | \$1,348.17 | \$1,651.51 | \$1,207.33 | \$1,478.98 |
| 52 | \$1,151.31 | \$1,410.35 | \$1,298.74 | \$1,590.96 | \$1,411.06 | \$1,728.55 | \$1,263.65 | \$1,547.97 |
| 53 | \$1,203.21 | \$1,473.93 | \$1,357.29 | \$1,662.68 | \$1,474.68 | \$1,806.48 | \$1,320.61 | \$1,617.75 |
| 54 | \$1,259.24 | \$1,542.57 | \$1,420.50 | \$1,740.11 | \$1,543.35 | \$1,890.60 | \$1,382.11 | \$1,693.08 |
| 55 | \$1,315.28 | \$1,611.22 | \$1,483.71 | \$1,817.54 | \$1,612.02 | \$1,974.72 | \$1,443.61 | \$1,768.42 |
| 56 | \$1,376.03 | \$1,685.64 | \$1,552.24 | \$1,901.49 | \$1,686.48 | \$2,065.94 | \$1,510.29 | \$1,850.11 |
| 57 | \$1,437.37 | \$1,760.78 | \$1,621.43 | \$1,986.25 | \$1,761.66 | \$2,158.03 | \$1,577.62 | \$1,932.58 |
| 58 | \$1,502.84 | \$1,840.98 | \$1,695.29 | \$2,076.73 | \$1,841.90 | \$2,256.33 | \$1,649.47 | \$2,020.60 |
| 59 | \$1,535.28 | \$1,880.72 | \$1,731.88 | \$2,121.55 | \$1,881.66 | \$2,305.03 | \$1,685.08 | \$2,064.22 |
| 60 | \$1,600.74 | \$1,960.91 | \$1,805.73 | \$2,212.02 | \$1,961.90 | \$2,403.33 | \$1,756.94 | \$2,152.25 |
| 61 | \$1,657.37 | \$2,030.28 | \$1,869.61 | \$2,290.27 | \$2,031.29 | \$2,488.33 | \$1,819.08 | \$2,228.37 |
| 62 | \$1,694.52 | \$2,075.79 | \$1,911.52 | \$2,341.61 | \$2,076.83 | \$2,544.12 | \$1,859.87 | \$2,278.34 |
| 63 | \$1,741.12 | \$2,132.87 | \$1,964.08 | \$2,406.00 | \$2,133.94 | \$2,614.08 | \$1,911.01 | \$2,340.99 |
| 64+ | \$1,769.43 | \$2,167.55 | \$1,996.02 | \$2,445.12 | \$2,168.64 | \$2,656.58 | \$1,942.08 | \$2,379.05 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Gold 0 |  | my Blue Access WV PPO Gold 0 |  | my Blue Access WV PPO Gold 0 |  | my Blue Access WV PPO Gold 0 |  |
|  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  |
|  | Marketplace Plan ID: 31274WV0560005 |  | Marketplace Plan ID: 31274WV0560005 |  | Marketplace Plan ID: 31274WV0560005 |  | Marketplace Plan ID: 31274WV0560005 |  |
|  | Non-Marketplace Plan ID: 31274WV0560005 |  | Non-Marketplace Plan ID: 31274WV0560005 |  | Non-Marketplace Plan ID: 31274WV0560005 |  | Non-Marketplace Plan ID: 31274WV0560005 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$544.01 | \$544.01 | \$584.09 | \$584.09 | \$469.56 | \$469.56 | \$529.69 | \$529.69 |
| 15 | \$592.36 | \$592.36 | \$636.01 | \$636.01 | \$511.30 | \$511.30 | \$576.78 | \$576.78 |
| 16 | \$610.85 | \$610.85 | \$655.86 | \$655.86 | \$527.26 | \$527.26 | \$594.78 | \$594.78 |
| 17 | \$629.34 | \$629.34 | \$675.72 | \$675.72 | \$543.22 | \$543.22 | \$612.78 | \$612.78 |
| 18 | \$649.25 | \$649.25 | \$697.09 | \$697.09 | \$560.41 | \$560.41 | \$632.17 | \$632.17 |
| 19 | \$669.16 | \$669.16 | \$718.47 | \$718.47 | \$577.60 | \$577.60 | \$651.56 | \$651.56 |
| 20 | \$689.79 | \$689.79 | \$740.61 | \$740.61 | \$595.40 | \$595.40 | \$671.64 | \$671.64 |
| 21 | \$711.12 | \$728.90 | \$763.52 | \$782.61 | \$613.81 | \$629.16 | \$692.41 | \$709.72 |
| 22 | \$711.12 | \$728.90 | \$763.52 | \$782.61 | \$613.81 | \$629.16 | \$692.41 | \$709.72 |
| 23 | \$711.12 | \$728.90 | \$763.52 | \$782.61 | \$613.81 | \$629.16 | \$692.41 | \$709.72 |
| 24 | \$711.12 | \$728.90 | \$763.52 | \$782.61 | \$613.81 | \$629.16 | \$692.41 | \$709.72 |
| 25 | \$713.96 | \$731.81 | \$766.57 | \$785.73 | \$616.27 | \$631.68 | \$695.18 | \$712.56 |
| 26 | \$728.19 | \$746.39 | \$781.84 | \$801.39 | \$628.54 | \$644.25 | \$709.03 | \$726.76 |
| 27 | \$745.25 | \$763.88 | \$800.17 | \$820.17 | \$643.27 | \$659.35 | \$725.65 | \$743.79 |
| 28 | \$772.99 | \$792.31 | \$829.95 | \$850.70 | \$667.21 | \$683.89 | \$752.65 | \$771.47 |
| 29 | \$795.74 | \$815.63 | \$854.38 | \$875.74 | \$686.85 | \$704.02 | \$774.81 | \$794.18 |
| 30 | \$807.12 | \$827.30 | \$866.60 | \$888.27 | \$696.67 | \$714.09 | \$785.89 | \$805.54 |
| 31 | \$824.19 | \$844.79 | \$884.92 | \$907.04 | \$711.41 | \$729.20 | \$802.50 | \$822.56 |
| 32 | \$841.25 | \$862.28 | \$903.24 | \$925.82 | \$726.14 | \$744.29 | \$819.12 | \$839.60 |
| 33 | \$851.92 | \$873.22 | \$914.70 | \$937.57 | \$735.34 | \$753.72 | \$829.51 | \$850.25 |
| 34 | \$863.30 | \$884.88 | \$926.91 | \$950.08 | \$745.17 | \$763.80 | \$840.59 | \$861.60 |
| 35 | \$868.99 | \$890.71 | \$933.02 | \$956.35 | \$750.08 | \$768.83 | \$846.13 | \$867.28 |
| 36 | \$874.68 | \$896.55 | \$939.13 | \$962.61 | \$754.99 | \$773.86 | \$851.66 | \$872.95 |
| 37 | \$880.37 | \$902.38 | \$945.24 | \$968.87 | \$759.90 | \$778.90 | \$857.20 | \$878.63 |
| 38 | \$886.06 | \$908.21 | \$951.35 | \$975.13 | \$764.81 | \$783.93 | \$862.74 | \$884.31 |
| 39 | \$897.43 | \$919.87 | \$963.56 | \$987.65 | \$774.63 | \$794.00 | \$873.82 | \$895.67 |
| 40 | \$908.81 | \$999.69 | \$975.78 | \$1,073.36 | \$784.45 | \$862.90 | \$884.90 | \$973.39 |
| 41 | \$925.88 | \$1,023.10 | \$994.10 | \$1,098.48 | \$799.18 | \$883.09 | \$901.52 | \$996.18 |
| 42 | \$942.23 | \$1,047.76 | \$1,011.66 | \$1,124.97 | \$813.30 | \$904.39 | \$917.44 | \$1,020.19 |
| 43 | \$964.99 | \$1,081.75 | \$1,036.10 | \$1,161.47 | \$832.94 | \$933.73 | \$939.60 | \$1,053.29 |
| 44 | \$993.43 | \$1,124.56 | \$1,066.64 | \$1,207.44 | \$857.49 | \$970.68 | \$967.30 | \$1,094.98 |
| 45 | \$1,026.86 | \$1,175.75 | \$1,102.52 | \$1,262.39 | \$886.34 | \$1,014.86 | \$999.84 | \$1,144.82 |
| 46 | \$1,066.68 | \$1,237.35 | \$1,145.28 | \$1,328.52 | \$920.72 | \$1,068.04 | \$1,038.62 | \$1,204.80 |
| 47 | \$1,111.48 | \$1,308.21 | \$1,193.38 | \$1,404.61 | \$959.39 | \$1,129.20 | \$1,082.24 | \$1,273.80 |
| 48 | \$1,162.68 | \$1,390.57 | \$1,248.36 | \$1,493.04 | \$1,003.58 | \$1,200.28 | \$1,132.09 | \$1,353.98 |
| 49 | \$1,213.17 | \$1,476.43 | \$1,302.57 | \$1,585.23 | \$1,047.16 | \$1,274.39 | \$1,181.25 | \$1,437.58 |
| 50 | \$1,270.06 | \$1,555.82 | \$1,363.65 | \$1,670.47 | \$1,096.26 | \$1,342.92 | \$1,236.64 | \$1,514.88 |
| 51 | \$1,326.24 | \$1,624.64 | \$1,423.96 | \$1,744.35 | \$1,144.76 | \$1,402.33 | \$1,291.34 | \$1,581.89 |
| 52 | \$1,388.11 | \$1,700.43 | \$1,490.39 | \$1,825.73 | \$1,198.16 | \$1,467.75 | \$1,351.58 | \$1,655.69 |
| 53 | \$1,450.68 | \$1,777.08 | \$1,557.58 | \$1,908.04 | \$1,252.17 | \$1,533.91 | \$1,412.52 | \$1,730.34 |
| 54 | \$1,518.24 | \$1,859.84 | \$1,630.12 | \$1,996.90 | \$1,310.48 | \$1,605.34 | \$1,478.30 | \$1,810.92 |
| 55 | \$1,585.80 | \$1,942.61 | \$1,702.65 | \$2,085.75 | \$1,368.80 | \$1,676.78 | \$1,544.07 | \$1,891.49 |
| 56 | \$1,659.04 | \$2,032.32 | \$1,781.29 | \$2,182.08 | \$1,432.02 | \$1,754.22 | \$1,615.39 | \$1,978.85 |
| 57 | \$1,733.00 | \$2,122.93 | \$1,860.70 | \$2,279.36 | \$1,495.85 | \$1,832.42 | \$1,687.40 | \$2,067.07 |
| 58 | \$1,811.93 | \$2,219.61 | \$1,945.45 | \$2,383.18 | \$1,563.99 | \$1,915.89 | \$1,764.26 | \$2,161.22 |
| 59 | \$1,851.05 | \$2,267.54 | \$1,987.44 | \$2,434.61 | \$1,597.75 | \$1,957.24 | \$1,802.34 | \$2,207.87 |
| 60 | \$1,929.98 | \$2,364.23 | \$2,072.19 | \$2,538.43 | \$1,665.88 | \$2,040.70 | \$1,879.20 | \$2,302.02 |
| 61 | \$1,998.25 | \$2,447.86 | \$2,145.49 | \$2,628.23 | \$1,724.81 | \$2,112.89 | \$1,945.67 | \$2,383.45 |
| 62 | \$2,043.05 | \$2,502.74 | \$2,193.59 | \$2,687.15 | \$1,763.48 | \$2,160.26 | \$1,989.29 | \$2,436.88 |
| 63 | \$2,099.23 | \$2,571.56 | \$2,253.91 | \$2,761.04 | \$1,811.97 | \$2,219.66 | \$2,043.99 | \$2,503.89 |
| 64+ | \$2,133.36 | \$2,613.37 | \$2,290.56 | \$2,805.94 | \$1,841.43 | \$2,255.75 | \$2,077.23 | \$2,544.61 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Gold 0 |  | my Blue Access WV PPO Gold 0 |  | my Blue Access WV PPO Gold 0 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Gold 0 <br> + Adult Dental and Vision |  |
|  | Pricing Area: 10 |  | Pricing Area: 11 |  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  |
|  | Marketplace Plan ID: 31274WV0560005 |  | Marketplace Plan ID: 31274WV0560005 |  | Marketplace Plan ID: 31274WV0570003 |  | Marketplace Plan ID: 31274WV0570003 |  |
|  | Non-Marketplace Plan ID: 31274WV0560005 |  | Non-Marketplace Plan ID: 31274WV0560005 |  | Non-Marketplace Plan ID: 31274WV0570003 |  | Non-Marketplace Plan ID: 31274WV0570003 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$575.50 | \$575.50 | \$515.37 | \$515.37 | \$561.23 | \$561.23 | \$602.58 | \$602.58 |
| 15 | \$626.66 | \$626.66 | \$561.18 | \$561.18 | \$611.11 | \$611.11 | \$656.15 | \$656.15 |
| 16 | \$646.22 | \$646.22 | \$578.70 | \$578.70 | \$630.19 | \$630.19 | \$676.63 | \$676.63 |
| 17 | \$665.78 | \$665.78 | \$596.22 | \$596.22 | \$649.26 | \$649.26 | \$697.11 | \$697.11 |
| 18 | \$686.84 | \$686.84 | \$615.08 | \$615.08 | \$669.80 | \$669.80 | \$719.16 | \$719.16 |
| 19 | \$707.90 | \$707.90 | \$633.94 | \$633.94 | \$690.35 | \$690.35 | \$741.22 | \$741.22 |
| 20 | \$729.72 | \$729.72 | \$653.48 | \$653.48 | \$711.62 | \$711.62 | \$764.06 | \$764.06 |
| 21 | \$752.29 | \$771.10 | \$673.69 | \$690.53 | \$733.63 | \$751.97 | \$787.69 | \$807.38 |
| 22 | \$752.29 | \$771.10 | \$673.69 | \$690.53 | \$733.63 | \$751.97 | \$787.69 | \$807.38 |
| 23 | \$752.29 | \$771.10 | \$673.69 | \$690.53 | \$733.63 | \$751.97 | \$787.69 | \$807.38 |
| 24 | \$752.29 | \$771.10 | \$673.69 | \$690.53 | \$733.63 | \$751.97 | \$787.69 | \$807.38 |
| 25 | \$755.30 | \$774.18 | \$676.38 | \$693.29 | \$736.56 | \$754.97 | \$790.84 | \$810.61 |
| 26 | \$770.34 | \$789.60 | \$689.86 | \$707.11 | \$751.24 | \$770.02 | \$806.59 | \$826.75 |
| 27 | \$788.40 | \$808.11 | \$706.03 | \$723.68 | \$768.84 | \$788.06 | \$825.50 | \$846.14 |
| 28 | \$817.74 | \$838.18 | \$732.30 | \$750.61 | \$797.46 | \$817.40 | \$856.22 | \$877.63 |
| 29 | \$841.81 | \$862.86 | \$753.86 | \$772.71 | \$820.93 | \$841.45 | \$881.43 | \$903.47 |
| 30 | \$853.85 | \$875.20 | \$764.64 | \$783.76 | \$832.67 | \$853.49 | \$894.03 | \$916.38 |
| 31 | \$871.90 | \$893.70 | \$780.81 | \$800.33 | \$850.28 | \$871.54 | \$912.93 | \$935.75 |
| 32 | \$889.96 | \$912.21 | \$796.98 | \$816.90 | \$867.88 | \$889.58 | \$931.84 | \$955.14 |
| 33 | \$901.24 | \$923.77 | \$807.08 | \$827.26 | \$878.89 | \$900.86 | \$943.65 | \$967.24 |
| 34 | \$913.28 | \$936.11 | \$817.86 | \$838.31 | \$890.63 | \$912.90 | \$956.26 | \$980.17 |
| 35 | \$919.30 | \$942.28 | \$823.25 | \$843.83 | \$896.50 | \$918.91 | \$962.56 | \$986.62 |
| 36 | \$925.32 | \$948.45 | \$828.64 | \$849.36 | \$902.36 | \$924.92 | \$968.86 | \$993.08 |
| 37 | \$931.34 | \$954.62 | \$834.03 | \$854.88 | \$908.23 | \$930.94 | \$975.16 | \$999.54 |
| 38 | \$937.35 | \$960.78 | \$839.42 | \$860.41 | \$914.10 | \$936.95 | \$981.46 | \$1,006.00 |
| 39 | \$949.39 | \$973.12 | \$850.20 | \$871.46 | \$925.84 | \$948.99 | \$994.06 | \$1,018.91 |
| 40 | \$961.43 | \$1,057.57 | \$860.98 | \$947.08 | \$937.58 | \$1,031.34 | \$1,006.67 | \$1,107.34 |
| 41 | \$979.48 | \$1,082.33 | \$877.14 | \$969.24 | \$955.19 | \$1,055.48 | \$1,025.57 | \$1,133.25 |
| 42 | \$996.78 | \$1,108.42 | \$892.64 | \$992.62 | \$972.06 | \$1,080.93 | \$1,043.69 | \$1,160.58 |
| 43 | \$1,020.86 | \$1,144.38 | \$914.20 | \$1,024.82 | \$995.54 | \$1,116.00 | \$1,068.90 | \$1,198.24 |
| 44 | \$1,050.95 | \$1,189.68 | \$941.14 | \$1,065.37 | \$1,024.88 | \$1,160.16 | \$1,100.40 | \$1,245.65 |
| 45 | \$1,086.31 | \$1,243.82 | \$972.81 | \$1,113.87 | \$1,059.36 | \$1,212.97 | \$1,137.42 | \$1,302.35 |
| 46 | \$1,128.44 | \$1,308.99 | \$1,010.54 | \$1,172.23 | \$1,100.45 | \$1,276.52 | \$1,181.54 | \$1,370.59 |
| 47 | \$1,175.83 | \$1,383.95 | \$1,052.98 | \$1,239.36 | \$1,146.66 | \$1,349.62 | \$1,231.16 | \$1,449.08 |
| 48 | \$1,229.99 | \$1,471.07 | \$1,101.48 | \$1,317.37 | \$1,199.49 | \$1,434.59 | \$1,287.87 | \$1,540.29 |
| 49 | \$1,283.41 | \$1,561.91 | \$1,149.32 | \$1,398.72 | \$1,251.57 | \$1,523.16 | \$1,343.80 | \$1,635.40 |
| 50 | \$1,343.59 | \$1,645.90 | \$1,203.21 | \$1,473.93 | \$1,310.26 | \$1,605.07 | \$1,406.81 | \$1,723.34 |
| 51 | \$1,403.02 | \$1,718.70 | \$1,256.43 | \$1,539.13 | \$1,368.22 | \$1,676.07 | \$1,469.04 | \$1,799.57 |
| 52 | \$1,468.47 | \$1,798.88 | \$1,315.04 | \$1,610.92 | \$1,432.05 | \$1,754.26 | \$1,537.57 | \$1,883.52 |
| 53 | \$1,534.67 | \$1,879.97 | \$1,374.33 | \$1,683.55 | \$1,496.61 | \$1,833.35 | \$1,606.89 | \$1,968.44 |
| 54 | \$1,606.14 | \$1,967.52 | \$1,438.33 | \$1,761.95 | \$1,566.30 | \$1,918.72 | \$1,681.72 | \$2,060.11 |
| 55 | \$1,677.61 | \$2,055.07 | \$1,502.33 | \$1,840.35 | \$1,635.99 | \$2,004.09 | \$1,756.55 | \$2,151.77 |
| 56 | \$1,755.09 | \$2,149.99 | \$1,571.72 | \$1,925.36 | \$1,711.56 | \$2,096.66 | \$1,837.68 | \$2,251.16 |
| 57 | \$1,833.33 | \$2,245.83 | \$1,641.78 | \$2,011.18 | \$1,787.86 | \$2,190.13 | \$1,919.60 | \$2,351.51 |
| 58 | \$1,916.83 | \$2,348.12 | \$1,716.56 | \$2,102.79 | \$1,869.29 | \$2,289.88 | \$2,007.03 | \$2,458.61 |
| 59 | \$1,958.21 | \$2,398.81 | \$1,753.62 | \$2,148.18 | \$1,909.64 | \$2,339.31 | \$2,050.36 | \$2,511.69 |
| 60 | \$2,041.72 | \$2,501.11 | \$1,828.39 | \$2,239.78 | \$1,991.07 | \$2,439.06 | \$2,137.79 | \$2,618.79 |
| 61 | \$2,113.93 | \$2,589.56 | \$1,893.07 | \$2,319.01 | \$2,061.50 | \$2,525.34 | \$2,213.41 | \$2,711.43 |
| 62 | \$2,161.33 | \$2,647.63 | \$1,935.51 | \$2,371.00 | \$2,107.72 | \$2,581.96 | \$2,263.03 | \$2,772.21 |
| 63 | \$2,220.76 | \$2,720.43 | \$1,988.73 | \$2,436.19 | \$2,165.68 | \$2,652.96 | \$2,325.26 | \$2,848.44 |
| 64+ | \$2,256.87 | \$2,764.67 | \$2,021.07 | \$2,475.81 | \$2,200.89 | \$2,696.09 | \$2,363.07 | \$2,894.76 |

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purchasing a
plan directly
through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Gold 0 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Gold 0 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Gold 0 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Gold 0 <br> + Adult Dental and Vision |  |
|  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  | Pricing Area: 10 |  | Pricing Area: 11 |  |
|  | Marketplace Plan ID: 31274WV0570003 |  | Marketplace Plan ID: 31274WV0570003 |  | Marketplace Plan ID: 31274WV0570003 |  | Marketplace Plan ID: 31274WV0570003 |  |
|  | Non-Marketplace Plan ID: 31274WV0570003 |  | Non-Marketplace Plan ID: 31274WV0570003 |  | Non-Marketplace Plan ID: 31274WV0570003 |  | Non-Marketplace Plan ID: 31274WV0570003 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$484.43 | \$484.43 | \$546.46 | \$546.46 | \$593.72 | \$593.72 | \$531.69 | \$531.69 |
| 15 | \$527.49 | \$527.49 | \$595.04 | \$595.04 | \$646.50 | \$646.50 | \$578.95 | \$578.95 |
| 16 | \$543.95 | \$543.95 | \$613.61 | \$613.61 | \$666.68 | \$666.68 | \$597.02 | \$597.02 |
| 17 | \$560.42 | \$560.42 | \$632.18 | \$632.18 | \$686.86 | \$686.86 | \$615.09 | \$615.09 |
| 18 | \$578.15 | \$578.15 | \$652.18 | \$652.18 | \$708.59 | \$708.59 | \$634.55 | \$634.55 |
| 19 | \$595.88 | \$595.88 | \$672.18 | \$672.18 | \$730.32 | \$730.32 | \$654.01 | \$654.01 |
| 20 | \$614.24 | \$614.24 | \$692.90 | \$692.90 | \$752.83 | \$752.83 | \$674.17 | \$674.17 |
| 21 | \$633.24 | \$649.07 | \$714.33 | \$732.19 | \$776.11 | \$795.51 | \$695.02 | \$712.40 |
| 22 | \$633.24 | \$649.07 | \$714.33 | \$732.19 | \$776.11 | \$795.51 | \$695.02 | \$712.40 |
| 23 | \$633.24 | \$649.07 | \$714.33 | \$732.19 | \$776.11 | \$795.51 | \$695.02 | \$712.40 |
| 24 | \$633.24 | \$649.07 | \$714.33 | \$732.19 | \$776.11 | \$795.51 | \$695.02 | \$712.40 |
| 25 | \$635.77 | \$651.66 | \$717.19 | \$735.12 | \$779.21 | \$798.69 | \$697.80 | \$715.25 |
| 26 | \$648.44 | \$664.65 | \$731.47 | \$749.76 | \$794.74 | \$814.61 | \$711.70 | \$729.49 |
| 27 | \$663.64 | \$680.23 | \$748.62 | \$767.34 | \$813.36 | \$833.69 | \$728.38 | \$746.59 |
| 28 | \$688.33 | \$705.54 | \$776.48 | \$795.89 | \$843.63 | \$864.72 | \$755.49 | \$774.38 |
| 29 | \$708.60 | \$726.32 | \$799.34 | \$819.32 | \$868.47 | \$890.18 | \$777.73 | \$797.17 |
| 30 | \$718.73 | \$736.70 | \$810.76 | \$831.03 | \$880.88 | \$902.90 | \$788.85 | \$808.57 |
| 31 | \$733.93 | \$752.28 | \$827.91 | \$848.61 | \$899.51 | \$922.00 | \$805.53 | \$825.67 |
| 32 | \$749.12 | \$767.85 | \$845.05 | \$866.18 | \$918.14 | \$941.09 | \$822.21 | \$842.77 |
| 33 | \$758.62 | \$777.59 | \$855.77 | \$877.16 | \$929.78 | \$953.02 | \$832.63 | \$853.45 |
| 34 | \$768.75 | \$787.97 | \$867.20 | \$888.88 | \$942.20 | \$965.76 | \$843.75 | \$864.84 |
| 35 | \$773.82 | \$793.17 | \$872.91 | \$894.73 | \$948.41 | \$972.12 | \$849.31 | \$870.54 |
| 36 | \$778.89 | \$798.36 | \$878.63 | \$900.60 | \$954.62 | \$978.49 | \$854.87 | \$876.24 |
| 37 | \$783.95 | \$803.55 | \$884.34 | \$906.45 | \$960.82 | \$984.84 | \$860.43 | \$881.94 |
| 38 | \$789.02 | \$808.75 | \$890.06 | \$912.31 | \$967.03 | \$991.21 | \$865.99 | \$887.64 |
| 39 | \$799.15 | \$819.13 | \$901.48 | \$924.02 | \$979.45 | \$1,003.94 | \$877.12 | \$899.05 |
| 40 | \$809.28 | \$890.21 | \$912.91 | \$1,004.20 | \$991.87 | \$1,091.06 | \$888.24 | \$977.06 |
| 41 | \$824.48 | \$911.05 | \$930.06 | \$1,027.72 | \$1,010.50 | \$1,116.60 | \$904.92 | \$999.94 |
| 42 | \$839.04 | \$933.01 | \$946.49 | \$1,052.50 | \$1,028.35 | \$1,143.53 | \$920.90 | \$1,024.04 |
| 43 | \$859.31 | \$963.29 | \$969.35 | \$1,086.64 | \$1,053.18 | \$1,180.61 | \$943.14 | \$1,057.26 |
| 44 | \$884.64 | \$1,001.41 | \$997.92 | \$1,129.65 | \$1,084.23 | \$1,227.35 | \$970.94 | \$1,099.10 |
| 45 | \$914.40 | \$1,046.99 | \$1,031.49 | \$1,181.06 | \$1,120.70 | \$1,283.20 | \$1,003.61 | \$1,149.13 |
| 46 | \$949.86 | \$1,101.84 | \$1,071.50 | \$1,242.94 | \$1,164.17 | \$1,350.44 | \$1,042.53 | \$1,209.33 |
| 47 | \$989.75 | \$1,164.94 | \$1,116.50 | \$1,314.12 | \$1,213.06 | \$1,427.77 | \$1,086.32 | \$1,278.60 |
| 48 | \$1,035.35 | \$1,238.28 | \$1,167.93 | \$1,396.84 | \$1,268.94 | \$1,517.65 | \$1,136.36 | \$1,359.09 |
| 49 | \$1,080.31 | \$1,314.74 | \$1,218.65 | \$1,483.10 | \$1,324.04 | \$1,611.36 | \$1,185.70 | \$1,443.00 |
| 50 | \$1,130.97 | \$1,385.44 | \$1,275.79 | \$1,562.84 | \$1,386.13 | \$1,698.01 | \$1,241.31 | \$1,520.60 |
| 51 | \$1,180.99 | \$1,446.71 | \$1,332.23 | \$1,631.98 | \$1,447.45 | \$1,773.13 | \$1,296.21 | \$1,587.86 |
| 52 | \$1,236.08 | \$1,514.20 | \$1,394.37 | \$1,708.10 | \$1,514.97 | \$1,855.84 | \$1,356.68 | \$1,661.93 |
| 53 | \$1,291.81 | \$1,582.47 | \$1,457.23 | \$1,785.11 | \$1,583.26 | \$1,939.49 | \$1,417.84 | \$1,736.85 |
| 54 | \$1,351.97 | \$1,656.16 | \$1,525.09 | \$1,868.24 | \$1,656.99 | \$2,029.81 | \$1,483.87 | \$1,817.74 |
| 55 | \$1,412.13 | \$1,729.86 | \$1,592.96 | \$1,951.38 | \$1,730.73 | \$2,120.14 | \$1,549.89 | \$1,898.62 |
| 56 | \$1,477.35 | \$1,809.75 | \$1,666.53 | \$2,041.50 | \$1,810.66 | \$2,218.06 | \$1,621.48 | \$1,986.31 |
| 57 | \$1,543.21 | \$1,890.43 | \$1,740.82 | \$2,132.50 | \$1,891.38 | \$2,316.94 | \$1,693.76 | \$2,074.86 |
| 58 | \$1,613.50 | \$1,976.54 | \$1,820.11 | \$2,229.63 | \$1,977.53 | \$2,422.47 | \$1,770.91 | \$2,169.36 |
| 59 | \$1,648.32 | \$2,019.19 | \$1,859.40 | \$2,277.77 | \$2,020.21 | \$2,474.76 | \$1,809.14 | \$2,216.20 |
| 60 | \$1,718.61 | \$2,105.30 | \$1,938.69 | \$2,374.90 | \$2,106.36 | \$2,580.29 | \$1,886.28 | \$2,310.69 |
| 61 | \$1,779.40 | \$2,179.77 | \$2,007.27 | \$2,458.91 | \$2,180.87 | \$2,671.57 | \$1,953.01 | \$2,392.44 |
| 62 | \$1,819.30 | \$2,228.64 | \$2,052.27 | \$2,514.03 | \$2,229.76 | \$2,731.46 | \$1,996.79 | \$2,446.07 |
| 63 | \$1,869.32 | \$2,289.92 | \$2,108.70 | \$2,583.16 | \$2,291.08 | \$2,806.57 | \$2,051.70 | \$2,513.33 |
| 64+ | \$1,899.72 | \$2,327.16 | \$2,142.99 | \$2,625.16 | \$2,328.33 | \$2,852.20 | \$2,085.06 | \$2,554.20 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the Federal
Marketplace.

If you are purchasing a plan directly through Highmark, use the NonMarketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Premier Gold 0 |  | my Blue Access WV PPO Premier Gold 0 |  | my Blue Access WV PPO Premier Gold 0 |  | my Blue Access WV PPO Premier Gold 0 |  |
|  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  |
|  | Marketplace Plan ID: 31274WV0590002 |  | Marketplace Plan ID: 31274WV0590002 |  | Marketplace Plan ID: 31274WV0590002 |  | Marketplace Plan ID: 31274WV0590002 |  |
|  | Non-Marketplace Plan ID: 31274WV0590002 |  | Non-Marketplace Plan ID: 31274WV0590002 |  | Non-Marketplace Plan ID: 31274WV0590002 |  | Non-Marketplace Plan ID: 31274WV0590002 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$558.33 | \$558.33 | \$599.46 | \$599.46 | \$481.92 | \$481.92 | \$543.63 | \$543.63 |
| 15 | \$607.96 | \$607.96 | \$652.75 | \$652.75 | \$524.76 | \$524.76 | \$591.95 | \$591.95 |
| 16 | \$626.93 | \$626.93 | \$673.12 | \$673.12 | \$541.14 | \$541.14 | \$610.43 | \$610.43 |
| 17 | \$645.91 | \$645.91 | \$693.49 | \$693.49 | \$557.51 | \$557.51 | \$628.91 | \$628.91 |
| 18 | \$666.34 | \$666.34 | \$715.44 | \$715.44 | \$575.15 | \$575.15 | \$648.81 | \$648.81 |
| 19 | \$686.78 | \$686.78 | \$737.38 | \$737.38 | \$592.79 | \$592.79 | \$668.70 | \$668.70 |
| 20 | \$707.94 | \$707.94 | \$760.10 | \$760.10 | \$611.06 | \$611.06 | \$689.31 | \$689.31 |
| 21 | \$729.84 | \$748.09 | \$783.61 | \$803.20 | \$629.96 | \$645.71 | \$710.63 | \$728.40 |
| 22 | \$729.84 | \$748.09 | \$783.61 | \$803.20 | \$629.96 | \$645.71 | \$710.63 | \$728.40 |
| 23 | \$729.84 | \$748.09 | \$783.61 | \$803.20 | \$629.96 | \$645.71 | \$710.63 | \$728.40 |
| 24 | \$729.84 | \$748.09 | \$783.61 | \$803.20 | \$629.96 | \$645.71 | \$710.63 | \$728.40 |
| 25 | \$732.76 | \$751.08 | \$786.74 | \$806.41 | \$632.48 | \$648.29 | \$713.47 | \$731.31 |
| 26 | \$747.36 | \$766.04 | \$802.42 | \$822.48 | \$645.08 | \$661.21 | \$727.69 | \$745.88 |
| 27 | \$764.87 | \$783.99 | \$821.22 | \$841.75 | \$660.20 | \$676.71 | \$744.74 | \$763.36 |
| 28 | \$793.34 | \$813.17 | \$851.78 | \$873.07 | \$684.77 | \$701.89 | \$772.45 | \$791.76 |
| 29 | \$816.69 | \$837.11 | \$876.86 | \$898.78 | \$704.93 | \$722.55 | \$795.19 | \$815.07 |
| 30 | \$828.37 | \$849.08 | \$889.40 | \$911.64 | \$715.00 | \$732.88 | \$806.57 | \$826.73 |
| 31 | \$845.88 | \$867.03 | \$908.20 | \$930.91 | \$730.12 | \$748.37 | \$823.62 | \$844.21 |
| 32 | \$863.40 | \$884.99 | \$927.01 | \$950.19 | \$745.24 | \$763.87 | \$840.68 | \$861.70 |
| 33 | \$874.35 | \$896.21 | \$938.76 | \$962.23 | \$754.69 | \$773.56 | \$851.33 | \$872.61 |
| 34 | \$886.03 | \$908.18 | \$951.30 | \$975.08 | \$764.77 | \$783.89 | \$862.70 | \$884.27 |
| 35 | \$891.86 | \$914.16 | \$957.57 | \$981.51 | \$769.81 | \$789.06 | \$868.39 | \$890.10 |
| 36 | \$897.70 | \$920.14 | \$963.84 | \$987.94 | \$774.85 | \$794.22 | \$874.07 | \$895.92 |
| 37 | \$903.54 | \$926.13 | \$970.11 | \$994.36 | \$779.89 | \$799.39 | \$879.76 | \$901.75 |
| 38 | \$909.38 | \$932.11 | \$976.38 | \$1,000.79 | \$784.93 | \$804.55 | \$885.44 | \$907.58 |
| 39 | \$921.06 | \$944.09 | \$988.92 | \$1,013.64 | \$795.01 | \$814.89 | \$896.82 | \$919.24 |
| 40 | \$932.74 | \$1,026.01 | \$1,001.45 | \$1,101.60 | \$805.09 | \$885.60 | \$908.19 | \$999.01 |
| 41 | \$950.25 | \$1,050.03 | \$1,020.26 | \$1,127.39 | \$820.21 | \$906.33 | \$925.24 | \$1,022.39 |
| 42 | \$967.04 | \$1,075.35 | \$1,038.28 | \$1,154.57 | \$834.70 | \$928.19 | \$941.58 | \$1,047.04 |
| 43 | \$990.39 | \$1,110.23 | \$1,063.36 | \$1,192.03 | \$854.86 | \$958.30 | \$964.32 | \$1,081.00 |
| 44 | \$1,019.59 | \$1,154.18 | \$1,094.70 | \$1,239.20 | \$880.05 | \$996.22 | \$992.75 | \$1,123.79 |
| 45 | \$1,053.89 | \$1,206.70 | \$1,131.53 | \$1,295.60 | \$909.66 | \$1,041.56 | \$1,026.15 | \$1,174.94 |
| 46 | \$1,094.76 | \$1,269.92 | \$1,175.42 | \$1,363.49 | \$944.94 | \$1,096.13 | \$1,065.95 | \$1,236.50 |
| 47 | \$1,140.74 | \$1,342.65 | \$1,224.78 | \$1,441.57 | \$984.63 | \$1,158.91 | \$1,110.71 | \$1,307.31 |
| 48 | \$1,193.29 | \$1,427.17 | \$1,281.20 | \$1,532.32 | \$1,029.98 | \$1,231.86 | \$1,161.88 | \$1,389.61 |
| 49 | \$1,245.11 | \$1,515.30 | \$1,336.84 | \$1,626.93 | \$1,074.71 | \$1,307.92 | \$1,212.33 | \$1,475.41 |
| 50 | \$1,303.49 | \$1,596.78 | \$1,399.53 | \$1,714.42 | \$1,125.11 | \$1,378.26 | \$1,269.19 | \$1,554.76 |
| 51 | \$1,361.15 | \$1,667.41 | \$1,461.43 | \$1,790.25 | \$1,174.88 | \$1,439.23 | \$1,325.32 | \$1,623.52 |
| 52 | \$1,424.65 | \$1,745.20 | \$1,529.61 | \$1,873.77 | \$1,229.68 | \$1,506.36 | \$1,387.15 | \$1,699.26 |
| 53 | \$1,488.87 | \$1,823.87 | \$1,598.56 | \$1,958.24 | \$1,285.12 | \$1,574.27 | \$1,449.69 | \$1,775.87 |
| 54 | \$1,558.21 | \$1,908.81 | \$1,673.01 | \$2,049.44 | \$1,344.96 | \$1,647.58 | \$1,517.20 | \$1,858.57 |
| 55 | \$1,627.54 | \$1,993.74 | \$1,747.45 | \$2,140.63 | \$1,404.81 | \$1,720.89 | \$1,584.70 | \$1,941.26 |
| 56 | \$1,702.72 | \$2,085.83 | \$1,828.16 | \$2,239.50 | \$1,469.70 | \$1,800.38 | \$1,657.90 | \$2,030.93 |
| 57 | \$1,778.62 | \$2,178.81 | \$1,909.66 | \$2,339.33 | \$1,535.21 | \$1,880.63 | \$1,731.81 | \$2,121.47 |
| 58 | \$1,859.63 | \$2,278.05 | \$1,996.64 | \$2,445.88 | \$1,605.14 | \$1,966.30 | \$1,810.69 | \$2,218.10 |
| 59 | \$1,899.77 | \$2,327.22 | \$2,039.74 | \$2,498.68 | \$1,639.79 | \$2,008.74 | \$1,849.77 | \$2,265.97 |
| 60 | \$1,980.79 | \$2,426.47 | \$2,126.72 | \$2,605.23 | \$1,709.71 | \$2,094.39 | \$1,928.65 | \$2,362.60 |
| 61 | \$2,050.85 | \$2,512.29 | \$2,201.94 | \$2,697.38 | \$1,770.19 | \$2,168.48 | \$1,996.87 | \$2,446.17 |
| 62 | \$2,096.83 | \$2,568.62 | \$2,251.31 | \$2,757.85 | \$1,809.88 | \$2,217.10 | \$2,041.64 | \$2,501.01 |
| 63 | \$2,154.49 | \$2,639.25 | \$2,313.22 | \$2,833.69 | \$1,859.64 | \$2,278.06 | \$2,097.78 | \$2,569.78 |
| 64+ | \$2,189.52 | \$2,682.16 | \$2,350.83 | \$2,879.77 | \$1,889.88 | \$2,315.10 | \$2,131.89 | \$2,611.57 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the
Federal
Marketplace.

If you are
purchasing a
plan directly through
Highmark, use the Non-
Marketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Premier Gold 0 |  | my Blue Access WV PPO Premier Gold 0 |  | my Blue Access WV PPO Premier Gold 0 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Premier Gold 0 <br> + Adult Dental and Vision |  |
|  | Pricing Area: 10 |  | Pricing Area: 11 |  | Pricing Area: 1, 2, 3, 4 |  | Pricing Area: 5 |  |
|  | Marketplace Plan ID: 31274WV0590002 |  | Marketplace Plan ID: 31274WV0590002 |  | Marketplace Plan ID: 31274WV0600002 |  | Marketplace Plan ID: 31274WV0600002 |  |
|  | Non-Marketplace Plan ID: 31274WV0590002 |  | Non-Marketplace Plan ID: 31274WV0590002 |  | Non-Marketplace Plan ID: 31274WV0600002 |  | Non-Marketplace Plan ID: 31274WV0600002 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$590.65 | \$590.65 | \$528.94 | \$528.94 | \$575.55 | \$575.55 | \$617.95 | \$617.95 |
| 15 | \$643.15 | \$643.15 | \$575.95 | \$575.95 | \$626.71 | \$626.71 | \$672.88 | \$672.88 |
| 16 | \$663.23 | \$663.23 | \$593.93 | \$593.93 | \$646.27 | \$646.27 | \$693.88 | \$693.88 |
| 17 | \$683.30 | \$683.30 | \$611.91 | \$611.91 | \$665.83 | \$665.83 | \$714.89 | \$714.89 |
| 18 | \$704.92 | \$704.92 | \$631.27 | \$631.27 | \$686.90 | \$686.90 | \$737.50 | \$737.50 |
| 19 | \$726.54 | \$726.54 | \$650.63 | \$650.63 | \$707.96 | \$707.96 | \$760.12 | \$760.12 |
| 20 | \$748.93 | \$748.93 | \$670.68 | \$670.68 | \$729.78 | \$729.78 | \$783.55 | \$783.55 |
| 21 | \$772.09 | \$791.39 | \$691.42 | \$708.71 | \$752.35 | \$771.16 | \$807.78 | \$827.97 |
| 22 | \$772.09 | \$791.39 | \$691.42 | \$708.71 | \$752.35 | \$771.16 | \$807.78 | \$827.97 |
| 23 | \$772.09 | \$791.39 | \$691.42 | \$708.71 | \$752.35 | \$771.16 | \$807.78 | \$827.97 |
| 24 | \$772.09 | \$791.39 | \$691.42 | \$708.71 | \$752.35 | \$771.16 | \$807.78 | \$827.97 |
| 25 | \$775.18 | \$794.56 | \$694.19 | \$711.54 | \$755.36 | \$774.24 | \$811.01 | \$831.29 |
| 26 | \$790.62 | \$810.39 | \$708.01 | \$725.71 | \$770.41 | \$789.67 | \$827.17 | \$847.85 |
| 27 | \$809.15 | \$829.38 | \$724.61 | \$742.73 | \$788.46 | \$808.17 | \$846.55 | \$867.71 |
| 28 | \$839.26 | \$860.24 | \$751.57 | \$770.36 | \$817.80 | \$838.25 | \$878.06 | \$900.01 |
| 29 | \$863.97 | \$885.57 | \$773.70 | \$793.04 | \$841.88 | \$862.93 | \$903.91 | \$926.51 |
| 30 | \$876.32 | \$898.23 | \$784.76 | \$804.38 | \$853.92 | \$875.27 | \$916.83 | \$939.75 |
| 31 | \$894.85 | \$917.22 | \$801.36 | \$821.39 | \$871.97 | \$893.77 | \$936.22 | \$959.63 |
| 32 | \$913.38 | \$936.21 | \$817.95 | \$838.40 | \$890.03 | \$912.28 | \$955.60 | \$979.49 |
| 33 | \$924.96 | \$948.08 | \$828.32 | \$849.03 | \$901.32 | \$923.85 | \$967.72 | \$991.91 |
| 34 | \$937.32 | \$960.75 | \$839.38 | \$860.36 | \$913.35 | \$936.18 | \$980.64 | \$1,005.16 |
| 35 | \$943.49 | \$967.08 | \$844.92 | \$866.04 | \$919.37 | \$942.35 | \$987.11 | \$1,011.79 |
| 36 | \$949.67 | \$973.41 | \$850.45 | \$871.71 | \$925.39 | \$948.52 | \$993.57 | \$1,018.41 |
| 37 | \$955.85 | \$979.75 | \$855.98 | \$877.38 | \$931.41 | \$954.70 | \$1,000.03 | \$1,025.03 |
| 38 | \$962.02 | \$986.07 | \$861.51 | \$883.05 | \$937.43 | \$960.87 | \$1,006.49 | \$1,031.65 |
| 39 | \$974.38 | \$998.74 | \$872.57 | \$894.38 | \$949.47 | \$973.21 | \$1,019.42 | \$1,044.91 |
| 40 | \$986.73 | \$1,085.40 | \$883.63 | \$971.99 | \$961.50 | \$1,057.65 | \$1,032.34 | \$1,135.57 |
| 41 | \$1,005.26 | \$1,110.81 | \$900.23 | \$994.75 | \$979.56 | \$1,082.41 | \$1,051.73 | \$1,162.16 |
| 42 | \$1,023.02 | \$1,137.60 | \$916.13 | \$1,018.74 | \$996.86 | \$1,108.51 | \$1,070.31 | \$1,190.18 |
| 43 | \$1,047.73 | \$1,174.51 | \$938.26 | \$1,051.79 | \$1,020.94 | \$1,144.47 | \$1,096.16 | \$1,228.80 |
| 44 | \$1,078.61 | \$1,220.99 | \$965.91 | \$1,093.41 | \$1,051.03 | \$1,189.77 | \$1,128.47 | \$1,277.43 |
| 45 | \$1,114.90 | \$1,276.56 | \$998.41 | \$1,143.18 | \$1,086.39 | \$1,243.92 | \$1,166.43 | \$1,335.56 |
| 46 | \$1,158.14 | \$1,343.44 | \$1,037.13 | \$1,203.07 | \$1,128.53 | \$1,309.09 | \$1,211.67 | \$1,405.54 |
| 47 | \$1,206.78 | \$1,420.38 | \$1,080.69 | \$1,271.97 | \$1,175.92 | \$1,384.06 | \$1,262.56 | \$1,486.03 |
| 48 | \$1,262.37 | \$1,509.79 | \$1,130.47 | \$1,352.04 | \$1,230.09 | \$1,471.19 | \$1,320.72 | \$1,579.58 |
| 49 | \$1,317.19 | \$1,603.02 | \$1,179.56 | \$1,435.52 | \$1,283.51 | \$1,562.03 | \$1,378.07 | \$1,677.11 |
| 50 | \$1,378.95 | \$1,689.21 | \$1,234.88 | \$1,512.73 | \$1,343.70 | \$1,646.03 | \$1,442.70 | \$1,767.31 |
| 51 | \$1,439.95 | \$1,763.94 | \$1,289.50 | \$1,579.64 | \$1,403.13 | \$1,718.83 | \$1,506.51 | \$1,845.47 |
| 52 | \$1,507.12 | \$1,846.22 | \$1,349.65 | \$1,653.32 | \$1,468.59 | \$1,799.02 | \$1,576.79 | \$1,931.57 |
| 53 | \$1,575.06 | \$1,929.45 | \$1,410.50 | \$1,727.86 | \$1,534.79 | \$1,880.12 | \$1,647.87 | \$2,018.64 |
| 54 | \$1,648.41 | \$2,019.30 | \$1,476.18 | \$1,808.32 | \$1,606.27 | \$1,967.68 | \$1,724.61 | \$2,112.65 |
| 55 | \$1,721.76 | \$2,109.16 | \$1,541.87 | \$1,888.79 | \$1,677.74 | \$2,055.23 | \$1,801.35 | \$2,206.65 |
| 56 | \$1,801.29 | \$2,206.58 | \$1,613.08 | \$1,976.02 | \$1,755.23 | \$2,150.16 | \$1,884.55 | \$2,308.57 |
| 57 | \$1,881.58 | \$2,304.94 | \$1,684.99 | \$2,064.11 | \$1,833.48 | \$2,246.01 | \$1,968.56 | \$2,411.49 |
| 58 | \$1,967.29 | \$2,409.93 | \$1,761.74 | \$2,158.13 | \$1,916.99 | \$2,348.31 | \$2,058.22 | \$2,521.32 |
| 59 | \$2,009.75 | \$2,461.94 | \$1,799.77 | \$2,204.72 | \$1,958.37 | \$2,399.00 | \$2,102.65 | \$2,575.75 |
| 60 | \$2,095.45 | \$2,566.93 | \$1,876.51 | \$2,298.72 | \$2,041.88 | \$2,501.30 | \$2,192.31 | \$2,685.58 |
| 61 | \$2,169.57 | \$2,657.72 | \$1,942.89 | \$2,380.04 | \$2,114.10 | \$2,589.77 | \$2,269.86 | \$2,780.58 |
| 62 | \$2,218.21 | \$2,717.31 | \$1,986.45 | \$2,433.40 | \$2,161.50 | \$2,647.84 | \$2,320.75 | \$2,842.92 |
| 63 | \$2,279.21 | \$2,792.03 | \$2,041.07 | \$2,500.31 | \$2,220.94 | \$2,720.65 | \$2,384.57 | \$2,921.10 |
| 64+ | \$2,316.27 | \$2,837.43 | \$2,074.26 | \$2,540.97 | \$2,257.05 | \$2,764.89 | \$2,423.34 | \$2,968.59 |

## Premium Rates

Use the
Marketplace
Plan ID to find your plan on the Federal
Marketplace.

If you are purchasing a plan directly through Highmark, use the NonMarketplace
Plan ID.

| Age | Gold |  | Gold |  | Gold |  | Gold |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | my Blue Access WV PPO Premier Gold 0 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Premier Gold 0 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Premier Gold 0 <br> + Adult Dental and Vision |  | my Blue Access WV PPO Premier Gold 0 <br> + Adult Dental and Vision |  |
|  | Pricing Area: 6, 7 |  | Pricing Area: 8,9 |  | Pricing Area: 10 |  | Pricing Area: 11 |  |
|  | Marketplace Plan ID: <br> 31274WV0600002 |  | Marketplace Plan ID: 31274WV0600002 |  | Marketplace Plan ID: 31274WV0600002 |  | Marketplace Plan ID: <br> 31274WV0600002 |  |
|  | Non-Marketplace Plan ID: 31274WV0600002 |  | Non-Marketplace Plan ID: 31274WV0600002 |  | Non-Marketplace Plan ID: 31274WV0600002 |  | Non-Marketplace Plan ID: 31274WV0600002 |  |
|  | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$496.78 | \$496.78 | \$560.40 | \$560.40 | \$608.86 | \$608.86 | \$545.25 | \$545.25 |
| 15 | \$540.94 | \$540.94 | \$610.21 | \$610.21 | \$662.98 | \$662.98 | \$593.72 | \$593.72 |
| 16 | \$557.83 | \$557.83 | \$629.26 | \$629.26 | \$683.68 | \$683.68 | \$612.25 | \$612.25 |
| 17 | \$574.71 | \$574.71 | \$648.31 | \$648.31 | \$704.37 | \$704.37 | \$630.78 | \$630.78 |
| 18 | \$592.89 | \$592.89 | \$668.82 | \$668.82 | \$726.66 | \$726.66 | \$650.74 | \$650.74 |
| 19 | \$611.08 | \$611.08 | \$689.33 | \$689.33 | \$748.94 | \$748.94 | \$670.70 | \$670.70 |
| 20 | \$629.91 | \$629.91 | \$710.57 | \$710.57 | \$772.02 | \$772.02 | \$691.37 | \$691.37 |
| 21 | \$649.39 | \$665.62 | \$732.55 | \$750.86 | \$795.90 | \$815.80 | \$712.75 | \$730.57 |
| 22 | \$649.39 | \$665.62 | \$732.55 | \$750.86 | \$795.90 | \$815.80 | \$712.75 | \$730.57 |
| 23 | \$649.39 | \$665.62 | \$732.55 | \$750.86 | \$795.90 | \$815.80 | \$712.75 | \$730.57 |
| 24 | \$649.39 | \$665.62 | \$732.55 | \$750.86 | \$795.90 | \$815.80 | \$712.75 | \$730.57 |
| 25 | \$651.99 | \$668.29 | \$735.48 | \$753.87 | \$799.08 | \$819.06 | \$715.60 | \$733.49 |
| 26 | \$664.98 | \$681.60 | \$750.13 | \$768.88 | \$815.00 | \$835.38 | \$729.86 | \$748.11 |
| 27 | \$680.56 | \$697.57 | \$767.71 | \$786.90 | \$834.10 | \$854.95 | \$746.96 | \$765.63 |
| 28 | \$705.89 | \$723.54 | \$796.28 | \$816.19 | \$865.14 | \$886.77 | \$774.76 | \$794.13 |
| 29 | \$726.67 | \$744.84 | \$819.72 | \$840.21 | \$890.61 | \$912.88 | \$797.57 | \$817.51 |
| 30 | \$737.06 | \$755.49 | \$831.44 | \$852.23 | \$903.35 | \$925.93 | \$808.97 | \$829.19 |
| 31 | \$752.64 | \$771.46 | \$849.03 | \$870.26 | \$922.45 | \$945.51 | \$826.08 | \$846.73 |
| 32 | \$768.23 | \$787.44 | \$866.61 | \$888.28 | \$941.55 | \$965.09 | \$843.18 | \$864.26 |
| 33 | \$777.97 | \$797.42 | \$877.59 | \$899.53 | \$953.49 | \$977.33 | \$853.87 | \$875.22 |
| 34 | \$788.36 | \$808.07 | \$889.32 | \$911.55 | \$966.22 | \$990.38 | \$865.28 | \$886.91 |
| 35 | \$793.55 | \$813.39 | \$895.18 | \$917.56 | \$972.59 | \$996.90 | \$870.98 | \$892.75 |
| 36 | \$798.75 | \$818.72 | \$901.04 | \$923.57 | \$978.96 | \$1,003.43 | \$876.68 | \$898.60 |
| 37 | \$803.94 | \$824.04 | \$906.90 | \$929.57 | \$985.32 | \$1,009.95 | \$882.38 | \$904.44 |
| 38 | \$809.14 | \$829.37 | \$912.76 | \$935.58 | \$991.69 | \$1,016.48 | \$888.09 | \$910.29 |
| 39 | \$819.53 | \$840.02 | \$924.48 | \$947.59 | \$1,004.43 | \$1,029.54 | \$899.49 | \$921.98 |
| 40 | \$829.92 | \$912.91 | \$936.20 | \$1,029.82 | \$1,017.16 | \$1,118.88 | \$910.89 | \$1,001.98 |
| 41 | \$845.51 | \$934.29 | \$953.78 | \$1,053.93 | \$1,036.26 | \$1,145.07 | \$928.00 | \$1,025.44 |
| 42 | \$860.44 | \$956.81 | \$970.63 | \$1,079.34 | \$1,054.57 | \$1,172.68 | \$944.39 | \$1,050.16 |
| 43 | \$881.22 | \$987.85 | \$994.07 | \$1,114.35 | \$1,080.04 | \$1,210.72 | \$967.20 | \$1,084.23 |
| 44 | \$907.20 | \$1,026.95 | \$1,023.37 | \$1,158.45 | \$1,111.87 | \$1,258.64 | \$995.71 | \$1,127.14 |
| 45 | \$937.72 | \$1,073.69 | \$1,057.80 | \$1,211.18 | \$1,149.28 | \$1,315.93 | \$1,029.21 | \$1,178.45 |
| 46 | \$974.09 | \$1,129.94 | \$1,098.83 | \$1,274.64 | \$1,193.85 | \$1,384.87 | \$1,069.13 | \$1,240.19 |
| 47 | \$1,015.00 | \$1,194.66 | \$1,144.98 | \$1,347.64 | \$1,243.99 | \$1,464.18 | \$1,114.03 | \$1,311.21 |
| 48 | \$1,061.75 | \$1,269.85 | \$1,197.72 | \$1,432.47 | \$1,301.30 | \$1,556.35 | \$1,165.35 | \$1,393.76 |
| 49 | \$1,107.86 | \$1,348.27 | \$1,249.73 | \$1,520.92 | \$1,357.81 | \$1,652.45 | \$1,215.95 | \$1,479.81 |
| 50 | \$1,159.81 | \$1,420.77 | \$1,308.33 | \$1,602.70 | \$1,421.48 | \$1,741.31 | \$1,272.97 | \$1,559.39 |
| 51 | \$1,211.11 | \$1,483.61 | \$1,366.21 | \$1,673.61 | \$1,484.35 | \$1,818.33 | \$1,329.28 | \$1,628.37 |
| 52 | \$1,267.61 | \$1,552.82 | \$1,429.94 | \$1,751.68 | \$1,553.60 | \$1,903.16 | \$1,391.29 | \$1,704.33 |
| 53 | \$1,324.76 | \$1,622.83 | \$1,494.40 | \$1,830.64 | \$1,623.64 | \$1,988.96 | \$1,454.01 | \$1,781.16 |
| 54 | \$1,386.45 | \$1,698.40 | \$1,563.99 | \$1,915.89 | \$1,699.25 | \$2,081.58 | \$1,521.72 | \$1,864.11 |
| 55 | \$1,448.14 | \$1,773.97 | \$1,633.59 | \$2,001.15 | \$1,774.86 | \$2,174.20 | \$1,589.43 | \$1,947.05 |
| 56 | \$1,515.03 | \$1,855.91 | \$1,709.04 | \$2,093.57 | \$1,856.83 | \$2,274.62 | \$1,662.85 | \$2,036.99 |
| 57 | \$1,582.56 | \$1,938.64 | \$1,785.22 | \$2,186.89 | \$1,939.61 | \$2,376.02 | \$1,736.97 | \$2,127.79 |
| 58 | \$1,654.65 | \$2,026.95 | \$1,866.54 | \$2,286.51 | \$2,027.95 | \$2,484.24 | \$1,816.09 | \$2,224.71 |
| 59 | \$1,690.36 | \$2,070.69 | \$1,906.83 | \$2,335.87 | \$2,071.73 | \$2,537.87 | \$1,855.29 | \$2,272.73 |
| 60 | \$1,762.44 | \$2,158.99 | \$1,988.14 | \$2,435.47 | \$2,160.07 | \$2,646.09 | \$1,934.40 | \$2,369.64 |
| 61 | \$1,824.79 | \$2,235.37 | \$2,058.47 | \$2,521.63 | \$2,236.48 | \$2,739.69 | \$2,002.83 | \$2,453.47 |
| 62 | \$1,865.70 | \$2,285.48 | \$2,104.62 | \$2,578.16 | \$2,286.62 | \$2,801.11 | \$2,047.73 | \$2,508.47 |
| 63 | \$1,917.00 | \$2,348.33 | \$2,162.49 | \$2,649.05 | \$2,349.50 | \$2,878.14 | \$2,104.04 | \$2,577.45 |
| 64+ | \$1,948.17 | \$2,386.51 | \$2,197.65 | \$2,692.12 | \$2,387.70 | \$2,924.93 | \$2,138.25 | \$2,619.36 |

Highmark Blue Cross Blue Shield West Virginia is an independent licensee of the Blue Cross Blue Shield Association．

Visit http：／／www．highmarkbcbswv．com to view the Access Plan required by the Health Benefit Plan Network Access and Adequacy Act．You may also request a copy by contacting us at the number on the back of your ID Card．

You should confirm the network status of a provider prior to receiving services．You can call My Care Navigator at 1－888－Blue－428 to confirm if a doctor or facility will be in network in 2023.

All references to＂Highmark＂in this communication are references to Highmark Inc．，an independent licensee of the Blue Cross Blue Shield Association，and／or to one or more of its affiliated Blue companies．

## Discrimination is Against the Law

The Claims Administrator／Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race，color，national origin，age， disability，or sex．The Claims Administrator／Insurer does not exclude people or treat them differently because of race，color，national origin，age，disability，or sex．The Claims Administrator／Insurer：
－Provides free aids and services to people with disabilities to communicate effectively with us，such as：
－Qualified sign language interpreters
－Written information in other formats（large print，audio，accessible electronic formats，other formats）
－Provides free language services to people whose primary language is not English，such as：
－Qualified interpreters
－Information written in other languages
If you need these services，contact the Civil Rights Coordinator．
If you believe that the Claims Administrator／Insurer has failed to provide these services or discriminated in another way on the basis of race，color， national origin，age，disability，or sex，you can file a grievance with：Civil Rights Coordinator，P．O．Box 22492，Pittsburgh，PA 15222，Phone：1－866－286－8295， TTY：711，Fax：412－544－2475，email：CivilRightsCoordinator＠highmarkhealth． org．You can file a grievance in person or by mail，fax，or email．If you need help filing a grievance，the Civil Rights Coordinator is available to help you． You can also file a civil rights complaint with the U．S．Department of Health and Human Services，Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal，available at https：／／ocrportal．hhs．gov／ocr／ portal／lobby．jsf，or by mail or phone at：

U．S．Department of Health and Human Services
200 Independence Avenue，SW
Room 509F，HHH Building
Washington，D．C． 20201
1－800－368－1019，800－537－7697（TDD）
Complaint forms are available at http：／／www．hhs．gov／ocr／office／file／index．html．

If you speak English，language assistance services，free of charge，are available to you．Call 1－877－959－2562．

Si usted habla español，servicios de asistencia lingüística，de forma gratuita， están disponibles para usted．Llame al 1－877－959－2562．

如果您说中文，可向您提供免费语言协助服务。
請致電 1－877－959－2562．
Nếu quý vị nói tiếng Việt，chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị．Xin gọi số 1－877－959－2562．

한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다．
1－877－959－2562 로 전화．
Kung nagsasalita ka ng Tagalog，may makukuha kang mga libreng serbisyong tulong sa wika．Tumawag sa 1－877－959－2562．

Если вы говорите по－русски，вы можете воспользоваться бесплатными услугами языковой поддержки．Звоните 1－877－959－2562．
إذا كتت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل على الرقم
．1－877－959－2562
Si se Kreyòl Ayisyen ou pale，gen sèvis entèprèt，gratis－ticheri，ki la pou ede w． Rele nan 1－877－959－2562．

Si vous parlez français，les services d＇assistance linguistique，gratuitement，sont à votre disposition．Appelez au 1－877－959－2562．

Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa． Zadzwoń 1－877－959－2562．

Se a sua língua é o português，temos atendimento gratuito para você no seu idioma．Ligue para 1－877－959－2562．

Se parla italiano，per lei sono disponibili servizi di assistenza linguistica a titolo gratuito．Chiamare l＇1－877－959－2562．

Wenn Sie Deutsch sprechen，steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung．Rufen Sie 1－877－959－2562．

日本語が母国語の方は言語アシスタンス・ サービスを無料でご利用いた だけます。 1－877－959－2562 を呼び出します。
با تراس شما به زباره فارسى صحبت مى كنيد، خدمات كمكـ زبان رايگان


[^0]:    * According to the Blue Cross and Blue Shield Association.
    ** Certain services may require you to work with your BlueCard-participating provider to obtain prior authorization.

[^1]:    * This is not a comprehensive list. In addition to the out-of-state hospitals listed here, my Blue Access WV PPO plans include all BlueCard providers across the country, as well as other out-of-state hospitals. Take a look at our provider directory to check if there are additional hospitals in your network. You can find the provider directory at highmarkbcbswv.com under the Find a Doctor or Pharmacy tab.

[^2]:    ${ }^{1}$ https://www.dentaly.org/us/oral-hygiene/teeth-cleaning/\#How_much_does_a_dental_cleaning_cost, last accessed June 15, 2022 https://www.dentaly.org/us/panoramic-dental-xray/, last accessed June 15, 2022
    ${ }^{2}$ https://www.dentaly.org/us/tooth-filling/\#How_much_do_fillings_cost, last accessed June 15, 2022
    ${ }^{3}$ https://www.dentaly.org/us/tooth-extraction/\#How_much_does_tooth_removal_cost_in_the_US, last accessed June 15, 2022
    ${ }^{4}$ https://www.webmd.com/oral-health/guide/dental-root-canals, last accessed June 15, 2022

[^3]:    ${ }^{1}$ These plans are available directly from Highmark and are not available on the Health Insurance Marketplace. They do not qualify for Advanced Premium Tax Credits or Cost-Sharing Reductions.
    ${ }^{2}$ Limit of 30 combined physical and occupational therapy visits per benefit period. Limit does not apply to therapy services for the treatment of a Mental Health or Substance Use Disorder diagnosis.
    ${ }^{3}$ The hospital copay applies to admission. Additional copays may be due for imaging, testing, etc. Please refer to the plan's contract for additional information.
    ${ }^{4}$ Visit highmarkacaformulary.com to view our Formulary and see if your drug is covered, and at which tier.
    ${ }^{5}$ See pages 40-42 for Adult Dental and Vision benefit details.
    ${ }^{6}$ The copayment, if any, does not apply to urgent care services prescribed for the treatment of Mental Health or Substance Use Disorder diagnosis.

    * After deductible.

[^4]:    ${ }^{1}$ Limit of 30 combined physical and occupational therapy visits per benefit period. Limit does not apply to therapy services for the treatment of a Mental Health or Substance Use Disorder diagnosis.
    ${ }^{2}$ The hospital copay applies to admission. Additional copays may be due for imaging, testing, etc. Please refer to the plan's contract for additional information.
    ${ }^{3}$ Visit highmarkacaformulary.com to view our Formulary and see if your drug is covered, and at which tier.
    ${ }^{4}$ See pages 40-42 for Adult Dental and Vision benefit details.
    ${ }^{5}$ The copayment, if any, does not apply to urgent care services prescribed for the treatment of Mental Health or Substance Use Disorder diagnosis.

    * After deductible.

[^5]:    * Pediatric Dental benefits utilize the United Concordia Advantage Provider Network. Members must use a United Concordia provider. There is no out-of-network coverage for this benefit. United Concordia Companies, Inc., is a separate company that administers pediatric dental benefits for Highmark Blue Cross Blue Shield West Virginia members. Visit http://www.highmarkbcbswv.com to view the Access Plan required by the Health Benefit Plan Network Access and Adequacy Act. You may also request a copy by contacting us at the number on the back of your ID Card.

[^6]:    * Pediatric Dental benefits utilize the United Concordia Advantage Provider Network. Members must use a United Concordia provider. There is no out-of-network coverage for this benefit. United Concordia Companies, Inc., is a separate company that administers pediatric dental benefits for Highmark Blue Cross Blue Shield West Virginia members. Visit http://www.highmarkbcbswv.com to view the Access Plan required by the Health Benefit Plan Network Access and Adequacy Act. You may also request a copy by contacting us at the number on the back of your ID Card.

[^7]:    * Pediatric Dental benefits utilize the United Concordia Advantage Provider Network. Members must use a United Concordia provider. There is no out-of-network coverage for this benefit. United Concordia Companies, Inc., is a separate company that administers pediatric dental benefits for Highmark Blue Cross Blue Shield West Virginia members. Visit http://www.highmarkbcbswv.com to view the Access Plan required by the Health Benefit Plan Network Access and Adequacy Act. You may also request a copy by contacting us at the number on the back of your ID Card.

