## 2023 Large Group Product Portfolio Implementation Details

For 51+ large group customers, 2023 brings additional benefits to enhance our customers' medical and specialty services offerings with more ways for their members to stay healthy and save money, now and into the future.

The chart outlines how each enhancement impacts new and existing business.

Benefit	Description	New to Blue Business (2023 Portfolio)	Renewal/Existing Business
Mental Health Parity Testing	Parity testing for mental health and substance abuse benefits must be done with the new Pennsylvania Insurance Department tool to ensure compliance for all fully insured plans.	All fully insured plans, both standard and custom Self-funded customers certify their own compliance	All fully insured plans, including Flex, non-Flex, and Blue Solutions +, both standard and custom, will include this mandate upon renewal in 2023 Self-funded customers certify their own compliance
TruHearing*	The TruHearing program includes coverage for a hearing exam and discounts on hearing aids.	All fully insured customers electing 2023 standard product portfolio Large group portfolio custom, Flex, non-Flex, and Blue Solutions + plans, standard and custom, must opt-in Self-funded customers must opt-in	All fully insured plans in a 2023 large group portfolio standard product Large group portfolio custom, Flex, non-Flex, and Blue Solutions + plans, standard and custom, must opt-in Self-funded customers must opt-in
Achieve Well- being Rewards	Subscribers can earn a \$300 e-gift card by completing six tasks.	All fully insured customers electing 2023 standard product portfolio Self-funded customers must opt-in	All fully insured customers in a large group portfolio product upon their 2023 renewal Self-funded customers must opt-in
Ovia Health™	Ovia helps employees and their families throughout the parenthood journey by providing personalized mobile support for pre-conception, pregnancy, and parenting.	All fully insured, both standard and custom Self-funded customers must opt-in	All fully insured plans, including Flex, nonFlex, and Blue Solutions +, both standard and custom, will have this benefit as of 1/1/2023  Self-funded customers must opt-in
Livongo Diabetes Management	Livongo is a personalized experience that helps members understand their blood sugar, develop healthy lifestyle habits, and improve glycemic control.	All fully insured, both standard and custom Self-funded customers must opt-in	All fully insured plans, including Flex, nonFlex, and Blue Solutions +, both standard and custom, will have this benefit as of 1/1/2023  Self-funded customers must opt-in
Wondr Health™	Wondr is a leading digital behavioral counseling program for weight management, diabetes prevention, and metabolic syndrome reversal.	All fully insured, both standard and custom Self-funded customers must opt-in	All fully insured plans, including Flex, nonFlex, and Blue Solutions +, both standard and custom, will have this benefit as of 1/1/2023  Self-funded customers must opt-in



The information in this summary represents a high-level overview of changes. Please refer to the 2023 51+ Large Group Benefits brochure for information about our portfolio. For specific coverage information, please read your contract, member handbook, or benefits booklet carefully to determine which health care services are covered.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association

