2024 Large Group product portfolio implementation details

For 51+ large group customers, 2024 brings additional benefits to enhance our customers' medical and specialty services offerings with more ways to stay healthy and save money, now and into the future.

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

| Benefit | Description | New to Blue Business (2024 Portfolio) | Renewal/Existing Business |
|---------------------------------|--|---|--|
| Mental Health Parity Testing | Parity testing for mental health and substance use benefits must be done with the new PID tool to ensure compliance | All fully insured plans, both standard and custom | All fully insured plans, both standard and custom |
| | for all fully insured plans. | Self-funded customers certify their own compliance | Self-funded customers certify their own compliance |
| Livongo Hypertension | Livongo is a personalized, data-driven program that helps members manage and improve hypertension throughout their daily lives. | All fully insured customers electing 2024 standard product portfolio | All fully insured plans in a 2024 large group portfolio standard product, upon renewal |
| | uany nves. | Self-funded customers must opt-in | Large group portfolio custom, Flex, non-Flex, and Blue Solutions + plans, standard and custom, must opt-in |
| | | | Self-funded customers must opt-in |
| Teladoc® Health | Members have access to board-certified physicians, including pediatricians, for non-urgent care, telebehavioral heath, and teledermatology via phone, video, | All fully insured plans, both standard and custom, effective 1/1/2024 | All fully insured plans, both standard and custom, effective 1/1/2024 |
| | or the app 24 hours a day, seven days a week, 365 days a year. | Self-funded customers must opt-in | Self-funded customers must opt-in |
| | | | |

The information in this summary represents a high-level overview of changes. Please refer to the 2024 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.





Program application to PA fully insured large group portfolios

| Capability | Large Portfolio – Standard | Large Portfolio – Custom | Blue Solutions +, Flex, Non-flex – Old Standard | Blue Solutions +, Flex, Non-flex – Custom |
|---------------------------------------|--------------------------------|-----------------------------|---|---|
| AblePay | Included | Included | Included | Included |
| Achieve Well-being Rewards program | Included | Included | Not included | Not included |
| Baby BluePrints® | Included | Included | Included | Included |
| Blue365® | Included | Included | Included | Included |
| The College Tuition Benefit® | Included | Included | Included | Included |
| GradFin | Included | Included | Included | Included |
| Healthy Lifestyles™ Reimbursements | Included | Included | Included | Included |
| Husk Movement App | Included | Included | Included | Included |
| Livongo Diabetes Management | Included | Included | Included | Included |
| Livongo Hypertension | Included, upon 2024 renewal | Opt-in | Not included | Opt-in |
| Ovia Health™ | Included | Included | Included | Included |
| Teladoc General Medical | Included | Opt-in | Included | Opt-in |
| Teladoc Mental Health Care | Included | Opt-in | Included | Opt-in |
| Teladoc Health Dermatology | Included | Opt-in | Not included | Opt-in |
| TruHearing® | Included | Opt-in | Not included | Opt-in |
| Wondr Health™ | Included | Included | Included | Included |

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



