

Highmark Medical Plan Changes for the 2026 Benefits Plan Year

Effective January 1, 2026, Highmark will be a new medical carrier option for companies who are headquartered in Pennsylvania (PA). Aetna and regional carriers, and UHC will remain as medical carrier options, in addition to Highmark. **Please review the below information to learn how this may impact your worksite employees for the new plan year. You can reference the client renewal site for further details.**

- Highmark has two regional brands, Highmark Blue Cross Blue Shield and Highmark Blue Shield. With the two regional brands, there are 4 different regions, as outlined in the chart below:

Brand	Region*	Region Abbreviation
Highmark Blue Shield	Central PA	PA C
Highmark Blue Cross Blue Shield	Northeast PA	PA NE
Highmark Blue Shield	Southeast PA	PA SE
Highmark Blue Cross Blue Shield	Western PA	PA W

*Regions are determined by the company headquarters ZIP code and each region will have a corresponding national (NTL) region.

PA C Region Counties	PA NE Region Counties	PA SE Region Counties	PA W Region Counties
Adams	Bradford	Bucks	Allegheny
Berks	Carbon	Chester	Armstrong
Centre	Clinton	Delaware	Beaver
Columbia	Lackawanna	Montgomery	Bedford
Cumberland	Luzerne	Philadelphia	Blair
Dauphin	Lycoming		Butler
Franklin	Monroe		Cambria
Fulton	Pike		Cameron
Juniata	Sullivan		Centre
Lancaster	Susquehanna		Clarion
Lebanon	Tioga		Clearfield
Lehigh	Wayne		Crawford
Mifflin	Wyoming		Elk
Montour			Erie
Northampton			Fayette
Northumberland			Forest
Perry			Greene
Schuylkill			Huntington
Snyder			Indiana
Union			Jefferson
York			Lawrence
			McKean
			Mercer
			Potter
			Venango
			Warren
			Washington
			Westmoreland

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- The following Highmark plans will be available based on the region, determined by the company headquarters ZIP code, as outlined in the chart below.

Plan Name	PA C / PA C NTL	PA NE / PA NE NTL	PA SE / PA SE NTL	PA W / PA W NTL
Highmark PPO 300	X	X	X	X
Highmark PPO 1000	X	X	X	X
Highmark PPO 2000	X	X	X	X
Highmark PPO 3000	X	X	X	X
Highmark PPO 5000	X	X	X	X
Highmark HDHP 2000	X	X	X	X
Highmark HDHP 4000	X	X	X	X
Highmark HDHP 6350	X	X	X	X
Highmark PB PPO 300*				X
Highmark PB PPO 1000*				X
Highmark PB PPO 2000*				X
Highmark PB PPO 3000*				X
Highmark PB PPO 5000*				X
Highmark PB HDHP 2000*				X
Highmark PB HDHP 4000*				X
Highmark PB HDHP 6350*				X

*The Performance Blue (PB) plans are available in the Western Region only, due to the proximity of the providers associated with the Performance Blue plans. These plans feature a high-performance network focused on low-cost, high-quality providers. When enrollees stay in network, they usually pay less out of pocket. Performance Blue enrollees have access to include:

- Allegheny Health Network
- Penn State Health
- Lehigh Valley Health Network
- Conemaugh Health System
- WellSpan Health

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- If Highmark is offered as the medical carrier, it is important to note that Highmark plans will not be available for worksite employees who reside in certain states and other carrier(s) plans will be offered, as outlined in the chart below.

Residence State	Carrier(s) Offered
Hawaii (HI)	UHC and Kaiser*
Massachusetts (MA)	Harvard Pilgrim
South Carolina (SC)	Aetna*
U.S. Territories	UHC*

*No change from current carrier(s) plans offered.

- If Highmark is offered, worksite employees who reside in Massachusetts (MA) who do not make an active election during open enrollment will be mapped to the most comparable Harvard Pilgrim plan based on their current enrollment, as outlined in the chart below.

Massachusetts (MA)	
Current Carrier and Plan Name	New Harvard Pilgrim Plan Name
Aetna EPO 0 MA	HPHC PPO 500 MA
Aetna EPO 1000 MA	HPHC PPO 1000 MA
Aetna EPO 2000 MA	HPHC PPO 2000 MA
Aetna HDHP 2000 MA	HPHC PPO/HDHP 2000 MA
Aetna HDHP 4000 MA	HPHC PPO/HDHP 4000 MA
Aetna PPO 300 MA	HPHC PPO 500 MA
Aetna PPO 750 MA	HPHC PPO 1000 MA
Aetna PPO 1000 MA	HPHC PPO 1000 MA
Aetna PPO 2000 MA	HPHC PPO 2000 MA
UHC Choice+ 300 MA	HPHC PPO 500 MA
UHC Choice+ 500 MA	HPHC PPO 500 MA
UHC Choice+ 1000 MA	HPHC PPO 1000 MA
UHC Choice+ 1500 MA	HPHC PPO 2000 MA
UHC Primary 1000 MA	HPHC PPO 1000 MA
UHC Primary 1500 MA	HPHC PPO 2000 MA

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- If Highmark is offered as the medical carrier, worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the most comparable Highmark plan, based on the company's headquartered ZIP code and the worksite employee's home state. The charts below outline the most comparable Highmark plan in relation to the current carrier's plan.

IMPORTANT! The comparison is based solely on plan attributes, not cost. This may not be the same plan the worksite employee would be mapped to in the benefits enrollment site if they do not actively enroll.

Aetna Standard Plans	
Aetna Plan Name	Highmark Plan Name
Aetna EPO 0	Highmark PPO 300
Aetna EPO 1000	Highmark PPO 1000
Aetna EPO 2000	Highmark PPO 2000
Aetna HDHP 2000	Highmark HDHP 2000
Aetna HDHP 4000	Highmark HDHP 4000
Aetna HDHP 6350	Highmark HDHP 6350
Aetna PPO 300	Highmark PPO 300
Aetna PPO 1000	Highmark PPO 1000
Aetna PPO 750	Highmark PPO 1000
Aetna PPO 2000	Highmark PPO 2000
Aetna PPO 3000	Highmark PPO 3000
Aetna PPO 5000	Highmark PPO 5000
Aetna PPO 7150	Highmark PPO 5000
Aetna ACO 1000 AZ	Highmark PPO 1000
Aetna ACO 2500 AZ	Highmark PPO 2000
Aetna ACO 6500 AZ	Highmark PPO 5000
Aetna ACO 300 UT	Highmark PPO 300
Aetna ACO 1000 UT	Highmark PPO 1000
Aetna ACO 2000 UT	Highmark PPO 2000
Aetna ACO/HDHP 5000 UT	Highmark HDHP 4000

Aetna Missouri (MO) Plans	
Aetna Plan Name	Highmark Plan Name
Aetna EPO 1000	Highmark PPO 1000
Aetna EPO 2000	Highmark PPO 2000
Aetna HDHP Choice 2000	Highmark HDHP 2000
Aetna HDHP Choice 4000	Highmark HDHP 4000
Aetna PPO Choice 500	Highmark PPO 300
Aetna PPO Choice 1000	Highmark PPO 1000
Aetna PPO Choice 7150	Highmark PPO 5000

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Aetna Tri-State Plans	
Aetna Plan Name	Highmark Plan Name
Aetna EPO 20	Highmark PPO 1000
Aetna EPO 2000	Highmark PPO 2000
Aetna EPO 4000	Highmark PPO 5000
Aetna EPO 45	Highmark PPO 300
Aetna HDHP 2000	Highmark HDHP 2000
Aetna HDHP 4000	Highmark HDHP 4000
Aetna HDHP 6150	Highmark HDHP 6350
Aetna POS 15	Highmark PPO 300
Aetna POS 30	Highmark PPO 300
Aetna PPO 1000	Highmark PPO 1000
Aetna PPO 2000	Highmark PPO 2000
Aetna PPO 750	Highmark PPO 1000

Aetna Indemnity & Out-of-Area (OOA) Plans	
Aetna Plan Name	Highmark Plan Name
Aetna Indemnity 1000	Highmark PPO 1000
Aetna HDHP 2000 Out-of-Area	Highmark HDHP 2000
Aetna HDHP 4000 Out-of-Area	Highmark HDHP 4000
Aetna PPO 1000 Out-of-Area	Highmark PPO 1000
Aetna PPO 7150 Out-of-Area	Highmark PPO 5000

BSCA California (CA) North Plans	
BSCA Plan Name	Highmark Plan Name
BSCA ACO 25 CA North	Highmark PPO 300
BSCA ACO 40 CA North	Highmark PPO 2000
BSCA ACO/PPO 1700 CA North	Highmark PPO 2000
BSCA HDHP 4000 CA North	Highmark HDHP 4000
BSCA HDHP 5500 CA North	Highmark HDHP 6350
BSCA HMO 20 CA North	Highmark PPO 300
BSCA HMO 30 CA North	Highmark PPO 300
BSCA PPO 300 CA North	Highmark PPO 300
BSCA PPO 500 CA North	Highmark PPO 300
BSCA PPO 700 CA North	Highmark PPO 1000
BSCA PPO 1000 CA North	Highmark PPO 1000
BSCA PPO 1500 CA North	Highmark PPO 2000
BSCA PPO 5000 CA North	Highmark PPO 5000

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BSCA California (CA) South Plans	
BSCA Plan Name	Highmark Plan Name
BSCA ACO 25 CA South	Highmark PPO 300
BSCA ACO 40 CA South	Highmark PPO 2000
BSCA ACO/PPO 300 CA South	Highmark PPO 300
BSCA ACO/PPO 1700 CA South	Highmark PPO 2000
BSCA ACO/PPO 5000 CA South	Highmark PPO 5000
BSCA ACO/HDHP 4000 CA South	Highmark HDHP 4000
BSCA HDHP 4000 CA South	Highmark HDHP 4000
BSCA HDHP 5500 CA South	Highmark HDHP 6350
BSCA HMO 20 CA South	Highmark PPO 300
BSCA HMO 30 CA South	Highmark PPO 300
BSCA PPO 300 CA South	Highmark PPO 300
BSCA PPO 500 CA South	Highmark PPO 300
BSCA PPO 700 CA South	Highmark PPO 1000
BSCA PPO 1000 CA South	Highmark PPO 1000
BSCA PPO 1500 CA South	Highmark PPO 2000
BSCA PPO 5000 CA South	Highmark PPO 5000

Harvard Pilgrim New Hampshire (NH) & Rhode Island (RI) Plans	
Harvard Pilgrim Plan Name	Highmark Plan Name
HPHC HMO 20	Highmark PPO 300
HPHC HMO 30	Highmark PPO 1000
HPHC PPO 500	Highmark PPO 300
HPHC PPO 1000	Highmark PPO 1000
HPHC PPO 2000	Highmark PPO 2000
HPHC PPO/HDHP 2000	Highmark HDHP 2000
HPHC PPO/HDHP 4000	Highmark HDHP 4000
HPHC PPO/HDHP 6350	Highmark HDHP 6350

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Kaiser California (CA) Plans	
Kaiser Plan Name	Highmark Plan Name
Kaiser HMO 20 CA North	Highmark PPO 300
Kaiser HMO 30 CA North	Highmark PPO 300
Kaiser HMO 1000 CA North	Highmark PPO 1000
Kaiser HMO 4500 CA North	Highmark PPO 5000
Kaiser HMO/HDHP 4000 CA North	Highmark HDHP 4000
Kaiser HMO 20 CA South	Highmark PPO 300
Kaiser HMO 30 CA South	Highmark PPO 300
Kaiser HMO 1000 CA South	Highmark PPO 1000
Kaiser HMO 4500 CA South	Highmark PPO 5000
Kaiser HMO/HDHP 4000 CA South	Highmark HDHP 4000

Kaiser Colorado (CO) Plans	
Kaiser Plan Name	Highmark Plan Name
Kaiser HDHP 6650 CO	Highmark HDHP 6350
Kaiser HMO 20 CO	Highmark PPO 300
Kaiser HMO 1000 CO	Highmark PPO 1000
Kaiser HMO 3000 CO	Highmark PPO 3000

Kaiser Washington DC/ Maryland/Virginia (DC/MD/VA) Plans	
Kaiser Plan Name	Highmark Plan Name
Kaiser HMO 20 DC/MD/VA	Highmark PPO 300
Kaiser HMO 1000 DC/MD/VA	Highmark PPO 1000

Kaiser Georgia (GA) Plans	
Kaiser Plan Name	Highmark Plan Name
Kaiser HDHP 6650 GA	Highmark HDHP 6350
Kaiser HMO 20 GA	Highmark PPO 300
Kaiser HMO 1000 GA	Highmark PPO 1000
Kaiser HMO 3000 GA	Highmark PPO 3000

Kaiser Northwest Region Plans	
Kaiser Plan Name	Highmark Plan Name
Kaiser HMO 20 Northwest	Highmark PPO 300
Kaiser HMO 1000 Northwest	Highmark PPO 1000

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Kaiser Washington (WA) Plans	
Kaiser Plan Name	Highmark Plan Name
Kaiser HMO 20 WA	Highmark PPO 300
Kaiser HMO 1000 WA	Highmark PPO 1000

UHC (NTL) Plans	
UHC Plan Name	Highmark Plan Name
UHC Choice+ 300	Highmark PPO 300
UHC Choice+ 500	Highmark PPO 1000
UHC Choice+ 1000	Highmark PPO 1000
UHC Choice+ 1500	Highmark PPO 2000
UHC Choice+ 2500	Highmark PPO 3000
UHC Choice+ 7150	Highmark PPO 5000
UHC HDHP 2000	Highmark HDHP 2000
UHC HDHP 4000	Highmark HDHP 4000
UHC HDHP 5500	Highmark HDHP 6350
UHC Primary 1000	Highmark PPO 1000
UHC Primary 1500	Highmark PPO 2000
UHC Primary 2500	Highmark PPO 3000
UHC Primary 5000	Highmark PPO 5000

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- If Highmark is offered, please see the chart below for important information for worksite employees who enroll in a Highmark plan effective January 1, 2026.

ID Cards	ID cards will be issued for all enrollees. Physical ID cards will be mailed and available electronically.
Group Numbers	Enrollees can find their plan's group number on their member ID card.
Member ID Numbers	Enrollees can find their Member ID number on their member ID card.
Member Portal	https://www.highmark.com/member/member-guide
Mobile App Links	<ul style="list-style-type: none"> • Download on the Apple App Store • Get it on Google Play
Find a Provider Tool	<p>Northeast and Western region: Member Resources Highmark Blue Cross Blue Shield</p> <p>Central and Southeast region: Member Resources Highmark Blue Shield</p> <p>To search, enrollees will select either PPOBlue or Performance Blue.</p>
Rx Formulary	Highmark Formulary Search
Health Savings Account (HSA) Carrier Bank	HSAs will remain with Optum Bank.
Telehealth	Provided through Well360 Virtual Health, enrollees can register and access care at: Amwell Home
Summaries of Benefits and Coverage (SBCs)	SBCs will be available for all Highmark plans within the benefits enrollment site.
Carrier Certificates	Carrier Certificates will be available by March 31, 2026
Deductible & Out-of-pocket Maximum Accumulators	Deductibles and out-of-pocket maximum accumulators will reset.
Deductible Credit	Available for April 1 st (Q2), July 1 st (Q3), and October 1 st (Q4) plan year start dates. Not available for January 1 st (Q1) as the plan year start coincides with the date deductibles reset. Please contact Highmark for more information on this process.
4th Quarter Deductible Carryover	Highmark does not offer 4 th Quarter Deductible Carryovers.
Adult Child Eligibility	Dependent children will be eligible under Highmark plans until the last day of the calendar year in which the dependent turns 30 years of age.
Disabled Dependent Eligibility	<p>Highmark enrollees will need to complete a Universal Disabled Dependent Certification for the disabled dependent –</p> <ul style="list-style-type: none"> • The provider will need to fill out an attending physician statement • These requests will be reviewed by Highmark and enrollees will be contacted regarding approval
Medical Pre-authorizations & Referrals	Pre-authorizations and referrals will reset. Enrollees will need to coordinate with their providers and Highmark to have these reviewed.
Rx Pre-authorizations & Step-therapies	Rx pre-authorizations and step-therapies will reset. Enrollees will need to coordinate with their providers and Highmark to have these reviewed. It is recommended that enrollees make sure that they have a sufficient supply of their medication on hand before their current coverage ends.
Visit Limits	Visit limits will reset for Physical, Occupational and Speech therapies.

In the event that any of your worksite employees' plans are eliminated and they are automatically enrolled in a different plan, if there is a conflict between the plan mapping on this document and the plan they are enrolled in (displayed on their confirmation statement), the plan on their confirmation statement shall control.

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