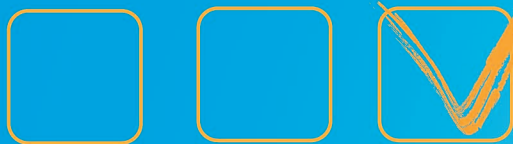


FLEXIBLE, INNOVATIVE OPTIONS THAT WORK FOR YOU

HIGHMARK WEST VIRGINIA PRODUCT PORTFOLIO
2011/12 SMALL BUSINESS PROGRAM



GET MORE VALUE FROM HIGHMARK WEST VIRGINIA

Selecting health care coverage that's right for your budget and meets your organization's needs isn't always easy. Highmark Blue Cross Blue Shield West Virginia is here to help. When you choose Highmark West Virginia, you can take advantage of the following:

- A wide range of plans
- Personalized, dedicated service
- Programs that address the sources of rising health care costs
- Online services and information to help you manage your coverage

We believe that managing health care costs starts with involving your employees in their coverage, their care and their health. For example, if you select a program that involves employees in health care spending decisions, they may be encouraged to learn about their care and treatment options and select one that is most cost effective. They may also be more willing to learn about their health status and lead healthier lifestyles.

Greater employee involvement is a win-win proposition. You are better able to manage your care costs and help your employees maintain their health at the same time. Since healthy employees are more productive employees, this may also increase your workforce productivity.

GIVE EMPLOYEES THE TOOLS THEY NEED

As employees are asked to assume greater financial responsibility for their health care coverage through increased cost sharing, it is especially important to help them use their health care benefits and dollars wisely. That's why Highmark West Virginia gives your employees a wealth of health information at their fingertips with our innovative website www.mybenefitshome.com. They can take advantage of the following online health resources and tools:

- Cost and quality tools to help members manage their health care and costs
- Convenient, decision-making support available 24 hours-a-day
- Clear, comprehensive information on every kind of medical condition
- Extensive full-color health information database
- Comprehensive health assessment and lifestyle improvement programs for personalized support



In addition, www.mybenefitshome.com can help your employees manage their coverage more easily. For example, they can access physician and pharmacy directories to look up a physician in their plan or locate their nearest pharmacy. They can request an ID card, order a claim form, send a secure message to customer service, check on a claim or sign up to receive eDelivery of Explanation of Benefits (EOB) Statements—all online.

MAKE YOUR JOB EASIER, TOO

To help take the paperwork out of the administration of your employee health care benefits, we developed a section of our website, www.mybenefitshome.com, where you can quickly and easily:

- Manage your enrollment process. Let your employees enroll online with your approval before submission or manage the enrollment process yourself.
- Access your bills. Receive email notification of your new bills, receive your bills in a summary or detailed format or pay electronically by check.

With this technology, there's no need to store printed reports and bills, and you can always download information for further analysis.

OFFER A QUALIFIED HIGH-DEDUCTIBLE HEALTH PLAN AND AN HSA

HIGH-DEDUCTIBLE HEALTH PLANS (HDHP)

For employers who...

- Want the lowest monthly premium
- Want to maximize employee involvement

For employees who...

- Are ready to take full control of their health care dollars
- Appreciate tax-advantaged savings

These qualified high-deductible health plans help save money for you and your employees. Each benefit design features a higher deductible, so your premium costs are reduced. All designs are federally "qualified" so employees have the option of opening a tax-advantaged health savings account (HSA).

An HSA offers you savings and choice:

ADVANTAGES	PRODUCT FEATURES
<p>YOU CHOOSE Can be added at no additional cost to these HDHP options</p>	<ul style="list-style-type: none"> • Individual \$3,000/Family \$6,000 • Individual \$5,000/Family \$10,000
<p>YOU CHOOSE Your level of involvement</p>	<ul style="list-style-type: none"> • To support employee payroll pre-tax contributions • Whether to contribute toward the employees' HSAs
<p>EMPLOYEE CHOOSES All account set-up options</p>	<ul style="list-style-type: none"> • To open account • The amount of money to contribute • Account set-up options with Highmark West Virginia's selected vendor(s) for medical claims payment: <ul style="list-style-type: none"> - Debit card - Automatic fund withdrawals and physician payment (Auto Submit) - Automatic physician payment from the account (Direct Payment-to-Provider) - Automatic direct deposit to an employee bank account - Investment options
<p>WE PROVIDE Tools for you and your employees</p>	<ul style="list-style-type: none"> • Our online employer tool kit gives you specific communications for HSAs • Additional communication materials for your employees • Options for employees to open, monitor and manage their HSA through www.mybenefitshome.com • Options for you to manage payroll deducted contributions

Highmark West Virginia does not offer banking, investment or financial services. HSA funds are maintained in accounts under the custody of Bank of America, an independent company that is the custodian of Highmark West Virginia HSAs.

ANNUAL DEDUCTIBLE INDIVIDUAL/FAMILY*	IN-NETWORK OUT-OF-NETWORK COVERAGE %	ANNUAL OUT-OF-POCKET MAXIMUM, EXCLUDING DEDUCTIBLE INDIVIDUAL/FAMILY*	OFFICE VISIT COPAY*	PREVENTIVE CARE SERVICES*	EMERGENCY CARE COPAY/ COINSURANCE	PRESCRIPTION DRUG COVERAGE
SUPER BLUE PLUSSM 2000						YOU PAY
\$100 / \$200	80 / 60	\$1,000 / \$2,000	\$10	100% no deductible	100% up to \$500, then 80% after deductible	Retail: 30% \$10 Min. Mail: 30% \$30 Min.
\$250 / \$500	80 / 60	\$1,000 / \$2,000	\$10	100% no deductible	100% up to \$500, then 80% after deductible	Retail: 30% \$10 Min. Mail: 30% \$30 Min.
\$500 / \$1,000	80 / 60	\$1,000 / \$2,000	\$10	100% no deductible	100% up to \$500, then 80% after deductible	Retail: 30% \$10 Min. Mail: 30% \$30 Min.
\$1,000 / \$2,000	80 / 60	\$1,000 / \$2,000	\$10	100% no deductible	100% up to \$500, then 80% after deductible	Retail: 30% \$10 Min. Mail: 30% \$30 Min.
\$2,500 / \$5,000	80 / 60	\$2,500 / \$5,000	\$25	100% no deductible	100% up to \$500, then 80% after deductible	Retail: 30% \$25 Min. Mail: 30% \$75 Min.
SUPER BLUE PLUSSM 2004						YOU PAY
\$1,000 / \$2,000	80 / 60	\$1,000 / \$2,000	80% after deductible	100% no deductible	80% after deductible	Retail: 50% \$25 Min. Mail: 50% \$75 Min.
\$3,000 / \$6,000	80 / 60	\$1,000 / \$2,000	80% after deductible	100% no deductible	80% after deductible	Retail: 50% \$25 Min. Mail: 50% \$75 Min.
\$5,000 / \$10,000	80 / 60	\$1,000 / \$2,000	80% after deductible	100% no deductible	80% after deductible	Retail: 50% \$25 Min. Mail: 50% \$75 Min.
HIGH-DEDUCTIBLE HEALTH PLANS, COMPATIBLE WITH HEALTH SAVINGS ACCOUNTS						YOU PAY
Individual \$3,000 Family \$6,000	100 / 80	\$0 - Medical	100% after deductible	100% no deductible	100% after deductible	50% after deductible with additional coinsurance limit (\$2,500 ind./\$5,000 fam.)
Individual \$5,000 Family \$10,000	100 / 80	\$0 - Medical	100% after deductible	100% no deductible	100% after deductible	50% after deductible with additional coinsurance limit (\$500 ind./\$1,000 fam.)
SUPER BLUE PLUSSM 2010**						YOU PAY
\$500 / \$1,000	80 / 60	\$3,000 / \$6,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	Retail: 50% \$10 Min. Mail: 50% \$30 Min.
\$500 / \$1,000	or 70 / 50	or \$4,500 / \$9,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	or Retail:30% \$10 Min. Mail: 30% \$30 Min.
\$1,000 / \$2,000	80 / 60	\$3,000 / \$6,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	Retail: 50% \$10 Min. Mail: 50% \$30 Min.
\$1,000 / \$2,000	or 70 / 50	or \$4,500 / \$9,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	or Retail:30% \$10 Min. Mail: 30% \$30 Min.
\$1,500 / \$3,000	80 / 60	\$3,000 / \$6,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	Retail: 50% \$10 Min. Mail: 50% \$30 Min.
\$1,500 / \$3,000	or 70 / 50	or \$4,500 / \$9,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	or Retail:30% \$10 Min. Mail: 30% \$30 Min.
\$2,500 / \$5,000	80 / 60	\$3,000 / \$6,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	Retail: 50% \$10 Min. Mail: 50% \$30 Min.
\$2,500 / \$5,000	or 70 / 50	or \$4,500 / \$9,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	or Retail:30% \$10 Min. Mail: 30% \$30 Min.
\$5,000 / \$10,000	80 / 60	\$3,000 / \$6,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	Retail: 50% \$10 Min. Mail: 50% \$30 Min.
\$5,000 / \$10,000	or 70 / 50	or \$4,500 / \$9,000	\$25, then 100%	100% no deductible	\$100 copay, then 80% after deductible	or Retail:30% \$10 Min. Mail: 30% \$30 Min.

INTEGRATED HRA

Help reduce your premiums and get your employees more involved in their health care decisions. Choose a Super Blue Plus 2010 program with a built-in HRA today. Highmark West Virginia offers you the convenience of obtaining your health care program and a combined HRA - all from one source. This means your employees can call one customer service number and use one website to manage both their HRA and their benefits coverage. They simply log onto www.mybenefitshome.com where they access all of their health care benefit and HRA information. For more information, please contact your Highmark West Virginia client manager, sales executive or authorized agent.

* Benefits listed are for in-network coverage only.

** Prescription Drug Coverage: Not subject to deductible. \$5,000 maximum coinsurance per person per year, 100% coverage thereafter.

The West Virginia Small Business Plan utilizes a separate network of providers throughout West Virginia.

THE HIGHMARK WEST VIRGINIA DIFFERENCE

Highmark West Virginia coverage gives you the broadest networks of physicians and hospitals for unmatched network accessibility, a trusted name, plus experience and financial strength.

- Blue networks include 90 percent of all U.S. hospitals and 80 percent of all U.S. physicians – nearly 901,000 providers across the country
- Blue Cross Blue Shield is still the strongest nationally-recognized brand name in health care coverage

Highmark West Virginia's Experience and Financial Strength includes:

- Standard & Poor's Rating – "A" (Strong)*
- A.M. Best Rating – "A" (Excellent)**

*As of December 2010

**As of March 2010



**WE ARE COMMITTED TO PROVIDE YOU WITH THE
BEST VALUE FOR YOUR INSURANCE DOLLAR.**

Learn more about Highmark West Virginia Coverage
Please visit us at www.highmarkbcswv.com



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

Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Super Blue Plus is a service mark of the Blue Cross and Blue Shield Association.

Highmark is a registered mark of Highmark Inc.

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