

**PPACA Provisions Effective October 2010 for
Highmark BlueCross BlueShield Individual Products**

PPACA Provision	PPOBlue	DirectBlue	CompleteCare	KeystoneBlue HMO	ShortTerm Blue
	<i>Non-Grandfathered</i>	<i>Non-Grandfathered</i>	<i>Grandfathered</i>	<i>Grandfathered</i>	<i>Not applicable</i>
Dependent coverage to age 26 ¹	Yes	Yes	Yes	Yes	Not applicable
Pre-existing condition limitation eliminated for under age 19 ²	Yes	Yes	No	No	Not applicable
Lifetime maximum eliminated	\$5 million maximum removed, including \$300,000 out of network maximum	\$5 million maximum removed, including \$300,000 out of network maximum	\$5 million maximum removed	\$5 million maximum removed	Not applicable
Annual limits restricted ³	\$1 million maximum for medical removed; \$50,000 drug maximum removed	\$1 million maximum for medical removed; \$50,000 drug maximum removed	No	No	Not applicable
Preventive benefits cost sharing eliminated	Yes	Yes	No	No	Not applicable
Internal appeals and external review	Yes	Yes	No	No	Not applicable
Emergency services cost-sharing same for network and out of network, no pre-authorization ⁴	Yes	Yes	No	No	Not applicable
Direct access to providers ⁵	Yes	Yes	No	No	Not applicable

¹ Continuation of coverage – Since June, Highmark has continued covering dependents to age 26 on their parents' policies.

² Individual Markets is determining how the pre-existing condition limitation that is being eliminated for children under age 19 will impact the sale of new policies. More information will follow.

³ Highmark is removing annual dollar limits across all non-grandfathered products.

⁴ Highmark already complies with this provision.

⁵ Highmark already complies with this provision.