



Subject: Important Plan Changes Oklahoma Midmarket Group 2025

Dear Group Administrator:

On your plan renewal date, there will be some changes to the benefits offered in your current plans.

Included with this letter is a list of all Blue Cross and Blue Shield of Oklahoma (BCBSOK) midmarket group plans and their benefit level changes. Note: This is only a list of plans with benefit changes – not a list of all BCBSOK plans.

Your next steps:

- Find the nine-digit plan ID for your current plan(s), in the “Current Health Plans” section of your renewal exhibit
- Use that nine-digit plan ID to find your group’s benefit changes in the “Plan Changes” document

If you would like to keep your current plan(s) at renewal, nothing else is needed. Your plan(s) will continue with no interruption. If you would like to make a change, contact your broker or call us with questions. A Benefit Program Application Amendment must be completed and returned to us for any changes to your group’s coverage.

Our goal is to serve your health care coverage needs through all of life’s changes. If you have any questions, our team stands ready to help.

Sincerely,

Blue Cross and Blue Shield of Oklahoma

Blue Cross and Blue Shield of Oklahoma

2025 Standard Plans (51+)

To find your renewal group's 2025 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or plan ID in the search field and press enter.

Blue Advantage PPO 1013; MOBAP1013

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOBAP1015 from MOBAP1013 and your plan name will change to "Blue Advantage PPO 1015"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$3,500 from \$3,200
- Your in-network family Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network individual Deductible will change to \$7,000 from \$6,400
- Your out-of-network family Deductible will change to \$14,000 from \$12,800
- Your out-of-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network family Out-of-Pocket Maximum will change to \$14,000 from \$12,800

Blue Cross and Blue Shield of Oklahoma

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To find your renewal group's 2025 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or plan ID in the search field and press enter.

Blue Advantage PPO 1043; MOBAP1043

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOBAP1045 from MOBAP1043 and your plan name will change to "Blue Advantage PPO 1045"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$3,500 from \$3,200
- Your in-network family Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network individual Deductible will change to \$7,000 from \$6,400
- Your out-of-network family Deductible will change to \$14,000 from \$12,800
- Your out-of-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network family Out-of-Pocket Maximum will change to \$14,000 from \$12,800

Blue Cross and Blue Shield of Oklahoma

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Blue Advantage PPO 1093; MOBAP1093

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOBAP1095 from MOBAP1093 and your plan name will change to "Blue Advantage PPO 1095"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$5,250 from \$5,000
- Your in-network family Out-of-Pocket Maximum will change to \$10,500 from \$10,000
- Your out-of-network individual Deductible will change to \$7,000 from \$6,400
- Your out-of-network family Deductible will change to \$14,000 from \$12,800
- Your out-of-network individual Out-of-Pocket Maximum will change to \$15,750 from \$15,000
- Your out-of-network family Out-of-Pocket Maximum will change to \$31,500 from \$30,000

Blue Cross and Blue Shield of Oklahoma

2025 Standard Plans (51+)

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Blue Advantage PPO 1113; MOBAP1113

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOBAP1115 from MOBAP1113 and your plan name will change to "Blue Advantage PPO 1115"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$7,300 from \$7,050
- Your in-network family Out-of-Pocket Maximum will change to \$14,600 from \$14,100
- Your out-of-network individual Deductible will change to \$7,000 from \$6,400
- Your out-of-network family Deductible will change to \$14,000 from \$12,800
- Your out-of-network individual Out-of-Pocket Maximum will change to \$21,900 from \$21,150
- Your out-of-network family Out-of-Pocket Maximum will change to \$43,800 from \$42,300
- Your mail order multiplier will change to 1.0 before Deductible / 3.0 after Deductible from 1.0

Blue Cross and Blue Shield of Oklahoma

2025 Standard Plans (51+)

To find your renewal group's 2025 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or plan ID in the search field and press enter.

Blue Preferred PPO 1013; MOBPF1013

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOBPF1015 from MOBPF1013 and your plan name will change to "Blue Preferred PPO 1015"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$3,500 from \$3,200
- Your in-network family Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network individual Deductible will change to \$7,000 from \$6,400
- Your out-of-network family Deductible will change to \$14,000 from \$12,800
- Your out-of-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network family Out-of-Pocket Maximum will change to \$14,000 from \$12,800

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2025 Standard Plans (51+)

To find your renewal group's 2025 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or plan ID in the search field and press enter.

Blue Preferred PPO 1033; MOBPF1033

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOBPF1035 from MOBPF1033 and your plan name will change to "Blue Preferred PPO 1035"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$3,500 from \$3,200
- Your in-network family Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network individual Deductible will change to \$7,000 from \$6,400
- Your out-of-network family Deductible will change to \$14,000 from \$12,800
- Your out-of-network individual Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network family Out-of-Pocket Maximum will change to \$14,000 from \$12,800

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2025 Standard Plans (51+)

To find your renewal group's 2025 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or plan ID in the search field and press enter.

Blue Preferred PPO 1083; MOBPF1083

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOBPF1085 from MOBPF1083 and your plan name will change to "Blue Preferred PPO 1085"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$7,300 from \$7,050
- Your in-network family Out-of-Pocket Maximum will change to \$14,600 from \$14,100
- Your out-of-network individual Deductible will change to \$7,000 from \$6,400
- Your out-of-network family Deductible will change to \$14,000 from \$12,800
- Your out-of-network individual Out-of-Pocket Maximum will change to \$21,900 from \$21,150
- Your out-of-network family Out-of-Pocket Maximum will change to \$43,800 from \$42,300
- Your mail order multiplier will change to 1.0 before Deductible / 3.0 after Deductible from 1.0

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2025 Standard Plans (51+)

To find your renewal group's 2025 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or plan ID in the search field and press enter.

BlueLincs HMO 1083; MOHMO1083

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOHMO1085 from MOHMO1083 and your plan name will change to "BlueLincs HMO 1085"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$10,500 from \$9,300
- Your in-network individual Out-of-Pocket Maximum will change to \$6,750 from \$6,500
- Your in-network family Out-of-Pocket Maximum will change to \$13,500 from \$13,000

Blue Cross and Blue Shield of Oklahoma

2025 Standard Plans (51+)

To find your renewal group's 2025 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or plan ID in the search field and press enter.

HSA Blue 1033; MOHSA1033

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOHSA1035 from MOHSA1033 and your plan name will change to "HSA Blue 1035"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$3,500 from \$3,200
- Your in-network family Out-of-Pocket Maximum will change to \$7,000 from \$6,400
- Your out-of-network individual Deductible will change to \$7,000 from \$6,400
- Your out-of-network family Deductible will change to \$14,000 from \$12,800
- Your out-of-network individual Out-of-Pocket Maximum will change to \$10,500 from \$9,600
- Your out-of-network family Out-of-Pocket Maximum will change to \$21,000 from \$19,200

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2025 Standard Plans (51+)

To find your renewal group's 2025 benefit changes, search for the plan by pressing CTRL, then the F key; enter the plan name or plan ID in the search field and press enter.

Blue Options HSA 1023; MOOPT1023

The below changes are effective 1/1/2025:

- Your Plan ID will change to MOOPT1025 from MOOPT1023 and your plan name will change to "Blue Options HSA 1025"
- Your in-network individual Deductible will change to \$3,500 from \$3,200
- Your in-network family Deductible will change to \$7,000 from \$6,400
- Your in-network individual Out-of-Pocket Maximum will change to \$5,250 BP / \$5,950 BC from \$5,000 BP / \$5,700 BC
- Your in-network family Out-of-Pocket Maximum will change to \$10,500 BP / \$11,900 BC from \$10,000 BP / \$11,400 BC
- Your out-of-network individual Deductible will change to \$7,000 from \$5,000
- Your out-of-network family Deductible will change to \$14,000 from \$10,000
- Your out-of-network individual Out-of-Pocket Maximum will change to \$15,750 from \$15,000
- Your out-of-network family Out-of-Pocket Maximum will change to \$31,500 from \$30,000