



SMALL GROUP 1-50 EMPLOYEES

2025 Small Group Plans

More Value. More Choice.

Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

2025 Small Group Plans

The Blue Cross and Blue Shield of Oklahoma Small Group Portfolio is available from January 1 until December 31, 2025. All our plans offer features and benefits designed with members' health and wellbeing in mind. **Here are the highlights:**

Complementary Programs Empowering Members to Take Control of Their Health

Putting the power of wellness in members' hands helps them save money and prevent some types of health conditions, while saving employers money by reducing doctor visits and hospitalizations.

Complementary programs include Blue365®. Employees save money on health and wellness products and services from top retailers not covered by insurance. There are no claims to file and no referrals or preauthorizations. Members sign up and weekly deals are emailed to them from retailers such as EyeMed, TruHearing®, Nutrisystem®, Reebok, Fitbit® and more.

Wellbeing Management

This complete wellness solution delivers member-centered wellness tools and care management programs, including:

- **Health Advisor:** Addresses the mental, physical and emotional aspects of health issues for the most costly and complex cases.
- **Behavioral Health:** Multidisciplinary teams engage members through Digital Mental Health, utilization management and personal support for adjusting to life events.
- **Well onTarget®:** This member wellness portal offers personalized wellness action plans, digital self-management programs and fitness and nutrition device integration.
- **Fitness Program:** This program offers a flexible gym network to fit members' lifestyles and budgets.
- **Blue PointsSM:** Members earn and redeem points for participating in wellness activities.

Virtual Visits and Telemedicine

Providing access to virtual care is more important than ever as members seek convenience and cost-savings when addressing non-emergency needs. Virtual Visits and Telemedicine consultations with members' primary care physicians are conducted by phone, online video or mobile app.

\$0 Copay for Preventive Drugs

Employers can choose from select Health Savings Account (HSA) compatible plans that include certain categories of prescription drugs often used for preventive purposes. The drugs are covered at a \$0 member cost share before needing to meet the plan deductible. This supports members' treatment plans, helps keep medical conditions under control and keeps costs low for everyone.

Benefit Boost with Ancillary Plans

Robust, competitive benefits are essential for employers to attract and retain a talented workforce. We've combined medical coverage with some of the most popular ancillary benefits, including vision, accident and critical illness benefits, to complement new group quotes for medical, dental, life and short-term disability plans.

Member and Employer Savings with Member Rewards

When members choose quality lower-cost, reward-eligible options, they will receive cash rewards and save on health care costs. Included with PPO plans and administered by Zelis, Member Rewards includes maintenance medications and helps members:

- Compare costs and quality of providers and maintenance medications
- Save on out-of-pocket costs
- Earn cash rewards

Gene Therapy Solutions

Gene therapy is a new generation of drug therapies, offering transformational clinical benefits to members with rare, genetic illnesses. As this drug class continues to grow, more of your employees may benefit from the treatments. Gene Therapy Solutions—included as part of your 2025 benefit plan—offers your employees access to high-value gene therapy providers and caring, holistic support from our case management team to optimize their care journey.

Twin Health Metabolic Health Management

Eligible members have access to a diabetes reversal program that creates a digital representation of their unique metabolism to empower them to improve blood sugar, safely reduce or eliminate medications and reverse type 2 diabetes—all offered as a covered benefit and at no cost.

\$0 Emergency Use Medications

Upon renewal, cost barriers to select acute medication typically used for emergency use or life-saving situations will be removed, which will help improve clinical outcomes, increase member satisfaction and overall benefit experience. Members will have access to the \$0 cost share when using any in-network pharmacy for the following drug categories:

- Severe allergic reactions (e.g., epinephrine auto-injector)
- Hypoglycemia (e.g., glucagon injection kit)
- Opioid overdoses (e.g., naloxone injectible/nasal spray)
- Nitrates (e.g., nitroglycerin sublingual)

Behavioral Health Enhancements: Mental Health Hub, Increased Access and Crisis Support

Compassionate case managers, utilization management, specialty programs and member and provider support are all part of the Behavioral Health benefits standard with every small group plan. Enhancements designed to increase member access to specialty behavioral health providers, improve the member experience and offer proactive clinical outreach include:

- **Mental Health Hub:** Digital one-stop-shop for mental health resources, including optional self-assessment to help members navigate recommended solutions and access behavioral health providers treating substance use disorders, pediatric mental illness, eating disorders, obsessive-compulsive disorders and more.
- **Risk Identification and Outreach:** New, predictive analytics model designed to identify members who may be at-risk, providing clinician outreach with the goal of preventing suicide and self-harm events.
- **Mental Health Response Course:** Online self-paced training to help members develop the skills to respond to the signs and symptoms of mental illness and substance use.
- **Workplace Crisis Intervention:** Clinical support should a tragedy affecting an employee occur.

Blue Cross and Blue Shield of Oklahoma 2025 Small Group Plan Portfolio

| | | | | Calendar Year Deductibles | | Medical and Rx Out-of-Pocket Expense | | Coinsurance | Copayments | | | | | | Pharmacy Benefits | | | Pediatric Dental | |
|----------------------------------|---|---------|---------------------------|---------------------------|---------------------|--------------------------------------|----------------------|----------------------|---|--------------------------------------|-------------|-----------------------------------|-----------------------|------------------------|---------------------------------|----------------------------------|----------------------------------|--------------------------|--------------------------------------|
| Network | Plan Name | Plan ID | Range of HSA Contribution | Individual (In/Out) | Family (In/Out) | Individual OPX (In/Out) | Family OPX (In/Out) | Coinsurance (In/Out) | PCP/ Virtual Visits/ Telehealth Office Visits | Specialist/ Telehealth Office Visits | Urgent Care | Advanced Imaging (MRI, CT, & PET) | ER Visit ⁴ | Inpatient ⁴ | Outpatient Surgery ⁴ | Preferred Pharmacy Network | Non-Preferred Pharmacy Network | Rx Subject to Deductible | Pediatric Dental ¹ In/Out |
| Blue Advantage PPO SM | Blue Advantage Platinum PPO SM 101 | P710ADT | NA | \$600 / \$1,200 | \$1,800 / \$3,600 | \$1,500 / Unlimited | \$4,500 / Unlimited | 80% / 60% | \$35 | \$60 | \$50 | DC | \$400 + DC | \$150 + DC | \$100 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Platinum PPO SM 116 | P8E1ADT | NA | \$750 / \$1,500 | \$2,250 / \$4,500 | \$2,250 / Unlimited | \$6,750 / Unlimited | 90% / 70% | \$30 | \$45 | \$50 | DC | \$300 + DC | \$150 + DC | \$100 + DC | \$0/\$10/\$35/\$75/\$250/\$350 | \$10/\$20/\$55/\$95/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 135 | G8M1ADT | NA | \$750 / \$1,500 | \$2,250 / \$4,500 | \$7,250 / Unlimited | \$14,500 / Unlimited | 60% / 60% | \$35 | \$55 | \$50 | DC | \$500 + DC | \$250 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Platinum PPO SM 118 | P8J6ADT | NA | \$1,100 / \$2,200 | \$3,300 / \$6,600 | \$1,750 / Unlimited | \$5,250 / Unlimited | 90% / 70% | \$30 | \$55 | \$50 | DC | \$400 + DC | \$150 + DC | \$100 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Platinum PPO SM 122 | P8K1ADT | NA | \$1,000 / \$2,000 | \$3,000 / \$6,000 | \$2,250 / Unlimited | \$6,750 / Unlimited | 90% / 70% | \$25 | \$45 | \$50 | DC | \$300 + DC | \$150 + DC | \$100 + DC | \$0/\$10/\$35/\$75/\$250/\$350 | \$10/\$20/\$55/\$95/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 108 | G743ADT | NA | \$1,100 / \$2,200 | \$3,300 / \$6,600 | \$6,250 / Unlimited | \$12,500 / Unlimited | 70% / 50% | \$50 | \$80 | \$50 | DC | \$600 + DC | \$250 + DC | \$200 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 124 | G8K3ADT | NA | \$1,600 / \$3,200 | \$4,800 / \$9,600 | \$5,750 / Unlimited | \$17,250 / Unlimited | 70% / 60% | \$45 | \$70 | \$50 | DC | \$400 + DC | \$200 + DC | \$150 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 109 | G744ADT | NA | \$1,600 / \$3,200 | \$4,800 / \$9,600 | \$7,250 / Unlimited | \$14,500 / Unlimited | 80% / 60% | \$40 | \$65 | \$50 | DC | \$400 + DC | \$200 + DC | \$150 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 102 | G740ADT | NA | \$2,100 / \$4,200 | \$6,300 / \$12,600 | \$5,250 / Unlimited | \$15,750 / Unlimited | 70% / 60% | \$50 | \$75 | \$50 | DC | \$750 + DC | \$300 + DC | \$300 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 112 | G746ADT | NA | \$2,100 / \$4,200 | \$6,300 / \$12,600 | \$6,250 / Unlimited | \$18,400 / Unlimited | 80% / 60% | \$35 | \$60 | \$50 | DC | \$500 + DC | \$250 + DC | \$200 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 126 | G8K6ADT | NA | \$2,400 / \$4,800 | \$7,200 / \$14,400 | \$7,750 / Unlimited | \$15,500 / Unlimited | 90% / 80% | \$35 | \$55 | \$50 | \$250 | \$250 + DC | \$100 + DC | DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 110 | G745ADT | NA | \$2,800 / \$5,600 | \$8,400 / \$16,800 | \$4,750 / Unlimited | \$14,250 / Unlimited | 60% / 60% | \$35 | \$60 | \$50 | DC | \$600 + DC | \$300 + DC | \$250 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Gold PPO SM 136 | G8M2ADT | NA | \$3,350 / \$6,700 | \$10,050 / \$20,100 | \$3,350 / \$6,700 | \$10,050 / \$20,100 | 100% / 100% | \$50 | \$100 | \$50 | \$250 | \$500 + DC | \$350 + DC | \$250 + DC | 100% | 100% | Yes | 100% / 100% |

Gray plans are Insure Oklahoma eligible.

General Notes:

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Footnotes:

- Pediatric dental benefits are subject to the medical deductible before coverage begins. In-network benefits refer to services provided by BlueCare Dental PPO providers.
- This HSA plans has a mandatory employer contribution requirement.
- The HSA copay (PCP, SPC, MH, MDLIVE, RX) applies after the deductible is satisfied.
- A Per Occurrence Deductible applies unless otherwise indicated. Annual Deductible and Coinsurance will apply after the Per Occurrence Deductible.
- Copay applies to first three PCP office visits, then deductible/coinsurance apply to any additional visits for the remainder of the year. Virtual Visits and Telehealth covered at deductible/coinsurance.
- \$0 HSA Preventive Drug benefit applies only to these specified HSA plans.

Blue Cross and Blue Shield of Oklahoma 2025 Small Group Plan Portfolio

| | | | | Calendar Year Deductibles | | Medical and Rx Out-of-Pocket Expense | | Coinsurance | Copayments | | | | | | | Pharmacy Benefits | | | Pediatric Dental |
|----------------------------------|--|---------|---------------------------|---------------------------|---------------------|--------------------------------------|----------------------|----------------------|---|--------------------------------------|-------------|-----------------------------------|-----------------------|------------------------|---------------------------------|----------------------------------|----------------------------------|--------------------------|--------------------------------------|
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| Blue Advantage PPO SM | Blue Advantage Silver PPO SM 117 | S8E1ADT | NA | \$3,600 / \$7,200 | \$10,800 / \$21,600 | \$9,200 / Unlimited | \$18,400 / Unlimited | 60% / 50% | \$0 ⁵ | DC | DC | DC | DC | DC | DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Silver PPO SM 104 | S730ADT | NA | \$4,350 / \$8,700 | \$13,050 / \$26,100 | \$9,200 / Unlimited | \$18,400 / Unlimited | 60% / 50% | \$50 | \$75 | \$50 | DC | \$600 + DC | \$250 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Silver PPO SM 105 | S731ADT | NA | \$6,850 / \$13,700 | \$13,700 / \$27,400 | \$9,200 / Unlimited | \$18,400 / Unlimited | 80% / 80% | \$35 | \$60 | \$50 | DC | \$600 + DC | \$250 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Silver PPO SM 129 | S8K9ADT | NA | \$7,200 / \$14,400 | \$14,400 / \$28,800 | \$7,200 / \$14,400 | \$14,400 / \$28,800 | 100% / 100% | \$50 | \$90 | DC | DC | DC | DC | DC | 100% | 100% | Yes | 100% / 100% |
| | Blue Advantage Silver PPO SM 114 | S8K1ADT | NA | \$7,850 / \$15,700 | \$15,700 / \$31,400 | \$8,400 / Unlimited | \$16,800 / Unlimited | 60% / 50% | \$50 | \$95 | \$50 | DC | \$1,000 + DC | \$250 + DC | \$500 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Advantage Bronze PPO SM 130 | B8K0ADT | NA | \$8,800 / \$17,600 | \$17,600 / \$35,200 | \$8,800 / \$17,600 | \$17,600 / \$35,200 | 100% / 100% | DC | DC | DC | DC | DC | DC | DC | 100% | 100% | Yes | 100% / 100% |
| | Blue Advantage Gold PPO SM 119 ⁶ | G8J3ADT | \$0 | \$3,300 / \$9,900 | \$9,900 / \$20,000 | \$3,600 / Unlimited | \$10,800 / Unlimited | 90% / 70% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Advantage Silver PPO SM 115 | S702ADT | \$0 | \$3,300 / \$6,600 | \$9,900 / \$19,800 | \$7,100 / Unlimited | \$14,200 / Unlimited | 80% / 60% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Advantage Silver PPO SM 131 ³ | S8K5ADT | \$0 | \$3,300 / \$6,600 | \$9,900 / \$19,800 | \$7,100 / Unlimited | \$14,200 / Unlimited | 80% / 60% | \$40 | \$80 | DC | DC | DC | DC | DC | \$5/\$15/\$50/\$100/\$250/\$350 | \$15/\$25/\$70/\$120/\$250/\$350 | Yes | 70% / 50% |
| | Blue Advantage Silver PPO SM 121 ⁶ | S8J4ADT | \$0 | \$4,100 / \$10,000 | \$12,300 / \$20,000 | \$7,000 / Unlimited | \$14,000 / Unlimited | 80% / 60% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Advantage Silver PPO SM 134 | S8K8ADT | \$0 | \$5,900 / \$11,800 | \$11,800 / \$23,600 | \$5,900 / \$11,800 | \$11,800 / \$23,600 | 100% / 100% | DC | DC | DC | DC | DC | DC | DC | 100% | 100% | Yes | 100% / 100% |
| | Blue Advantage Bronze PPO SM 106 | B730ADT | \$0 | \$7,350 / \$14,700 | \$14,700 / \$29,400 | \$7,350 / \$14,700 | \$14,700 / \$29,400 | 100% / 100% | DC | DC | DC | DC | \$250 + DC | DC | \$75 + DC | 100% | 100% | Yes | 100% / 100% |

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|-------------------------------|--|---------|---------------------------|---------------------------|---------------------|--------------------------------------|---------------------------------------|------------------------|---|-------------------------------------|-------------|-----------------------------------|-----------------------|------------------------|---------------------------------|----------------------------------|----------------------------------|--------------------------|--------------------------------------|
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| Blue Choice PPO SM | Blue Choice Platinum PPO SM 208 | P8J1CHC | NA | \$1,100 / \$2,200 | \$3,300 / \$6,600 | \$1,750 / Unlimited | \$5,250 / Unlimited | 90% / 70% | \$30 | \$55 | \$50 | DC | \$400 + DC | \$150 + DC | \$100 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Choice Gold PPO SM 201 | G730CHC | NA | \$2,100 / \$4,200 | \$6,300 / \$12,600 | \$5,250 / Unlimited | \$15,750 / Unlimited | 70% / 60% | \$50 | \$75 | \$50 | DC | \$750 + DC | \$300 + DC | \$300 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Choice Gold PPO SM 202 | G731CHC | NA | \$2,600 / \$5,200 | \$7,800 / \$15,600 | \$4,750 / Unlimited | \$14,250 / Unlimited | 80% / 60% | \$45 | \$75 | \$50 | DC | \$600 + DC | \$250 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Choice Silver PPO SM 204 | S730CHC | NA | \$4,350 / \$8,700 | \$13,050 / \$26,100 | \$9,200 / Unlimited | \$18,400 / Unlimited | 60% / 50% | \$50 | \$75 | \$50 | DC | \$600 + DC | \$250 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Choice Gold PPO SM 203 | G732CHC | \$350-\$390 ² | \$3,300 / \$6,600 | \$9,900 / \$19,800 | \$5,700 / Unlimited | \$14,100 / Unlimited | 90% / 70% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Choice Silver PPO SM 209 | S8J9CHC | \$0 | \$4,000 / \$8,000 | \$12,000 / \$24,000 | \$6,100 / Unlimited | \$12,200 / Unlimited | 80% / 60% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Choice Bronze PPO SM 207 | B730CHC | \$0 | \$7,350 / \$14,700 | \$14,700 / \$29,400 | \$7,350 / \$14,700 | \$14,700 / \$29,400 | 100% / 100% | DC | DC | DC | DC | \$250 + DC | DC | \$75 + DC | 100% | 100% | Yes | 100% / 100% |
| Blue Options SM | Blue Options Platinum PPO 311 | P8J7OPT | NA | \$1,100 / \$2,200 | \$3,300 / \$6,600 | \$1,750 BP / \$3,000 BC / Unlimited | \$5,250 BP / \$9,000 BC / Unlimited | 70% BP / 60% BC / 50% | \$35 | \$65 | \$50 | DC | \$750 + DC | \$300 + DC | \$250 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Options Gold PPO 301 | G720OPT | NA | \$1,850 / \$3,700 | \$5,550 / \$11,100 | \$5,250 BP / \$6,250 BC / Unlimited | \$10,500 BP / \$15,000 BC / Unlimited | 70% BP / 70% BC / 50% | \$50 | \$75 | \$50 | DC | \$500 + DC | \$200 + DC | \$150 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Options Gold PPO 302 | G721OPT | NA | \$2,100 / \$4,200 | \$6,300 / \$12,600 | \$5,250 BP / \$6,750 BC / Unlimited | \$12,500 BP / \$17,600 BC / Unlimited | 70% BP / 60% BC / 50% | \$30 | \$60 | \$50 | DC | \$750 + DC | \$200 + DC | \$150 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Options Silver PPO 304 | S710OPT | NA | \$5,100 / \$10,200 | \$15,300 / \$30,600 | \$8,750 BP / \$8,950 BC / Unlimited | \$17,500 BP / \$17,900 BC / Unlimited | 70% BP / 60% BC / 50% | \$50 | \$90 | \$50 | DC | \$600 + DC | \$300 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Options Silver PPO 310 | S8E1OPT | \$0 | \$5,250 / \$10,500 | \$10,500 / \$21,000 | \$5,250 BP / \$6,600 BC / Unlimited | \$10,500 BP / \$13,200 BC / Unlimited | 100% BP / 80% BC / 70% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Options Silver PPO 312 | S8J0OPT | \$0 | \$4,850 / \$9,700 | \$9,700 / \$19,400 | \$5,600 BP / \$6,100 BC / Unlimited | \$11,200 BP / \$12,200 BC / Unlimited | 70% BP / 60% BC / 50% | DC | DC | DC | DC | \$250 + DC | DC | \$100 + DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Options Bronze PPO 306 | B710OPT | \$0 | \$6,100 / \$12,200 | \$12,200 / \$24,400 | \$7,350 BP / \$7,600 BC / Unlimited | \$14,700 BP / \$15,200 BC / Unlimited | 70% BP / 60% BC / 50% | DC | DC | DC | DC | \$350 + DC | DC | \$100 + DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |

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|----------------------------------|---|---------|---------------------------|---------------------------|---------------------|--------------------------------------|----------------------|----------------------|--|--|----------------|--|-----------------------|------------------------|------------------------------------|----------------------------------|-----------------------------------|--------------------------------|--|
| Network | Plan Name | Plan ID | Range of HSA Contribution | Individual (In/Out) | Family (In/Out) | Individual OPX (In/Out) | Family OPX (In/Out) | Coinsurance (In/Out) | PCP/ Virtual Visits/ Telehealth Office Visits | Specialist/ Telehealth Office Visits | Urgent Care | Advanced Imaging (MRI, CT, & PET) | ER Visit ⁴ | Inpatient ⁴ | Outpatient Surgery ⁴ | Preferred Pharmacy Network | Non-Preferred Pharmacy Network | Rx Subject to Deductible | Pediatric Dental ¹ In/Out |
| Blue Preferred PPO SM | Blue Preferred Platinum PPO SM 401 | P710PFR | NA | \$600 / \$1,200 | \$1,800 / \$3,600 | \$1,500 / Unlimited | \$4,500 / Unlimited | 80% / 60% | \$35 | \$60 | \$50 | DC | \$400 + DC | \$150 + DC | \$100 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Platinum PPO SM 416 | P8E1PFR | NA | \$750 / \$1,500 | \$2,250 / \$4,500 | \$2,250 / Unlimited | \$6,750 / Unlimited | 90% / 70% | \$30 | \$45 | \$50 | DC | \$300 + DC | \$150 + DC | \$100 + DC | \$0/\$10/\$35/\$75/\$250/\$350 | \$10/\$20/\$55/\$95/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 434 | G8M1PFR | NA | \$750 / \$1,500 | \$2,250 / \$4,500 | \$7,250 / Unlimited | \$14,500 / Unlimited | 60% / 60% | \$35 | \$55 | \$50 | DC | \$500 + DC | \$250 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Platinum PPO SM 420 | P8K4PFR | NA | \$1,100 / \$2,200 | \$3,300 / \$6,600 | \$1,750 / Unlimited | \$5,250 / Unlimited | 90% / 70% | \$30 | \$55 | \$50 | DC | \$400 + DC | \$150 + DC | \$100 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Platinum PPO SM 421 | P8K1PFR | NA | \$1,000 / \$2,000 | \$3,000 / \$6,000 | \$2,250 / Unlimited | \$6,750 / Unlimited | 90% / 70% | \$25 | \$45 | \$50 | DC | \$300 + DC | \$150 + DC | \$100 + DC | \$0/\$10/\$35/\$75/\$250/\$350 | \$10/\$20/\$55/\$95/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 423 | G8K5PFR | NA | \$1,100 / \$2,200 | \$3,300 / \$6,600 | \$6,250 / Unlimited | \$12,500 / Unlimited | 70% / 50% | \$50 | \$80 | \$50 | DC | \$600 + DC | \$250 + DC | \$200 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 424 | G8K3PFR | NA | \$1,600 / \$3,200 | \$4,800 / \$9,600 | \$5,750 / Unlimited | \$17,250 / Unlimited | 70% / 60% | \$45 | \$70 | \$50 | DC | \$400 + DC | \$200 + DC | \$150 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 410 | G733PFR | NA | \$1,600 / \$3,200 | \$4,800 / \$9,600 | \$7,250 / Unlimited | \$14,500 / Unlimited | 80% / 60% | \$40 | \$65 | \$50 | DC | \$400 + DC | \$200 + DC | \$150 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 402 | G730PFR | NA | \$2,100 / \$4,200 | \$6,300 / \$12,600 | \$5,250 / Unlimited | \$15,750 / Unlimited | 70% / 60% | \$50 | \$75 | \$50 | DC | \$750 + DC | \$300 + DC | \$300 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 412 | G735PFR | NA | \$2,100 / \$4,200 | \$6,300 / \$12,600 | \$6,250 / Unlimited | \$18,400 / Unlimited | 80% / 60% | \$35 | \$60 | \$50 | DC | \$500 + DC | \$250 + DC | \$200 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 426 | G8K6PFR | NA | \$2,400 / \$4,800 | \$7,200 / \$14,400 | \$7,750 / Unlimited | \$15,500 / Unlimited | 90% / 80% | \$35 | \$55 | \$50 | \$250 | \$250 + DC | \$100 + DC | DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 403 | G731PFR | NA | \$2,800 / \$5,600 | \$8,400 / \$16,800 | \$4,750 / Unlimited | \$14,250 / Unlimited | 60% / 60% | \$35 | \$60 | \$50 | DC | \$600 + DC | \$300 + DC | \$250 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Gold PPO SM 435 | G8M2PFR | NA | \$3,350 / \$6,700 | \$10,050 / \$20,100 | \$3,350 / \$6,700 | \$10,050 / \$20,100 | 100% / 100% | \$50 | \$100 | \$50 | \$250 | \$500 + DC | \$350 + DC | \$250 + DC | 100% | 100% | Yes | 100% / 100% |

Gray plans are Insure Oklahoma eligible.

General Notes:

NA = Not Applicable; DC = Deductible and Coinsurance; In = In-Network; Out and OON = Out-of-Network
 All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.

Footnotes:

- Pediatric dental benefits are subject to the medical deductible before coverage begins. In-network benefits refer to services provided by BlueCare Dental PPO providers.
- This HSA plans has a mandatory employer contribution requirement.
- The HSA copay (PCP, SPC, MH, MDLIVE, RX) applies after the deductible is satisfied.
- A Per Occurrence Deductible applies unless otherwise indicated. Annual Deductible and Coinsurance will apply after the Per Occurrence Deductible.
- Copay applies to first three PCP office visits, then deductible/coinsurance apply to any additional visits for the remainder of the year. Virtual Visits and Telehealth covered at deductible/coinsurance.
- \$0 HSA Preventive Drug benefit applies only to these specified HSA plans.

Blue Cross and Blue Shield of Oklahoma 2025 Small Group Plan Portfolio

| | | | | Calendar Year Deductibles | | Medical and Rx Out-of-Pocket Expense | | Coinsurance | Copayments | | | | | | | Pharmacy Benefits | | | Pediatric Dental |
|----------------------------------|--|---------|---------------------------|---------------------------|---------------------|--------------------------------------|----------------------|----------------------|--|--|----------------|--|-----------------------|------------------------|------------------------------------|----------------------------------|-----------------------------------|--------------------------------|--|
| Network | Plan Name | Plan ID | Range of HSA Contribution | Individual (In/Out) | Family (In/Out) | Individual OPX (In/Out) | Family OPX (In/Out) | Coinsurance (In/Out) | PCP/ Virtual Visits/ Telehealth Office Visits | Specialist/ Telehealth Office Visits | Urgent Care | Advanced Imaging (MRI, CT, & PET) | ER Visit ⁴ | Inpatient ⁴ | Outpatient Surgery ⁴ | Preferred Pharmacy Network | Non-Preferred Pharmacy Network | Rx Subject to Deductible | Pediatric Dental ¹ In/Out |
| Blue Preferred PPO SM | Blue Preferred Silver PPO SM 417 | S8E1PFR | NA | \$3,600 / \$7,200 | \$10,800 / \$21,600 | \$9,200 / Unlimited | \$18,400 / Unlimited | 60% / 50% | \$0 ⁵ | DC | DC | DC | DC | DC | DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Silver PPO SM 405 | S731PFR | NA | \$4,350 / \$8,700 | \$13,050 / \$26,100 | \$9,200 / Unlimited | \$18,400 / Unlimited | 60% / 50% | \$50 | \$75 | \$50 | DC | \$600 + DC | \$250 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Silver PPO SM 406 | S732PFR | NA | \$6,850 / \$13,700 | \$13,700 / \$27,400 | \$9,200 / Unlimited | \$18,400 / Unlimited | 80% / 80% | \$35 | \$60 | \$50 | DC | \$600 + DC | \$250 + DC | \$200 + DC | \$10/\$20/\$50/\$100/\$250/\$350 | \$20/\$30/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Silver PPO SM 427 | S8K9PFR | NA | \$7,200 / \$14,400 | \$14,400 / \$28,800 | \$7,200 / \$14,400 | \$14,400 / \$28,800 | 100% / 100% | \$50 | \$90 | DC | DC | DC | DC | DC | 100% | 100% | Yes | 100% / 100% |
| | Blue Preferred Silver PPO SM 413 | S8K1PFR | NA | \$7,850 / \$15,700 | \$15,700 / \$31,400 | \$8,400 / Unlimited | \$16,800 / Unlimited | 60% / 50% | \$50 | \$95 | \$50 | DC | \$1,000 + DC | \$250 + DC | \$500 + DC | \$5/\$10/\$50/\$100/\$250/\$350 | \$15/\$20/\$70/\$120/\$250/\$350 | No | 70% / 50% |
| | Blue Preferred Bronze PPO SM 428 | B8K0PFR | NA | \$8,800 / \$17,600 | \$17,600 / \$35,200 | \$8,800 / \$17,600 | \$17,600 / \$35,200 | 100% / 100% | DC | DC | DC | DC | DC | DC | DC | 100% | 100% | Yes | 100% / 100% |
| | Blue Preferred Gold PPO SM 418 ⁶ | G8J2PFR | \$0 | \$3,300 / \$9,900 | \$9,900 / \$20,000 | \$3,600 / Unlimited | \$10,800 / Unlimited | 90% / 70% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Preferred Silver PPO SM 429 | S8K0PFR | \$0 | \$3,300 / \$6,600 | \$9,900 / \$19,800 | \$7,100 / Unlimited | \$14,200 / Unlimited | 80% / 60% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Preferred Silver PPO SM 430 ³ | S8K5PFR | \$0 | \$3,300 / \$6,600 | \$9,900 / \$19,800 | \$7,100 / Unlimited | \$14,200 / Unlimited | 80% / 60% | \$40 | \$80 | DC | DC | DC | DC | DC | \$5/\$15/\$50/\$100/\$250/\$350 | \$15/\$25/\$70/\$120/\$250/\$350 | Yes | 70% / 50% |
| | Blue Preferred Silver PPO SM 419 ⁶ | S8J5PFR | \$0 | \$4,100 / \$10,000 | \$12,300 / \$20,000 | \$7,000 / Unlimited | \$14,000 / Unlimited | 80% / 60% | DC | DC | DC | DC | DC | DC | DC | 90%/90%/80%/70%/60%/50% | 80%/80%/70%/60%/60%/50% | Yes | 70% / 50% |
| | Blue Preferred Silver PPO SM 433 | S8K8PFR | \$0 | \$5,900 / \$11,800 | \$11,800 / \$23,600 | \$5,900 / \$11,800 | \$11,800 / \$23,600 | 100% / 100% | DC | DC | DC | DC | DC | DC | DC | 100% | 100% | Yes | 100% / 100% |
| | Blue Preferred Bronze PPO SM 407 | B730PFR | \$0 | \$7,350 / \$14,700 | \$14,700 / \$29,400 | \$7,350 / \$14,700 | \$14,700 / \$29,400 | 100% / 100% | DC | DC | DC | DC | DC | \$250 + DC | DC | \$75 + DC | 100% | 100% | Yes |

Gray plans are Insure Oklahoma eligible.

General Notes:

NA = Not Applicable; DC = Deductible and Coinsurance; In = In-Network; Out and OON = Out-of-Network
 All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.

Footnotes:

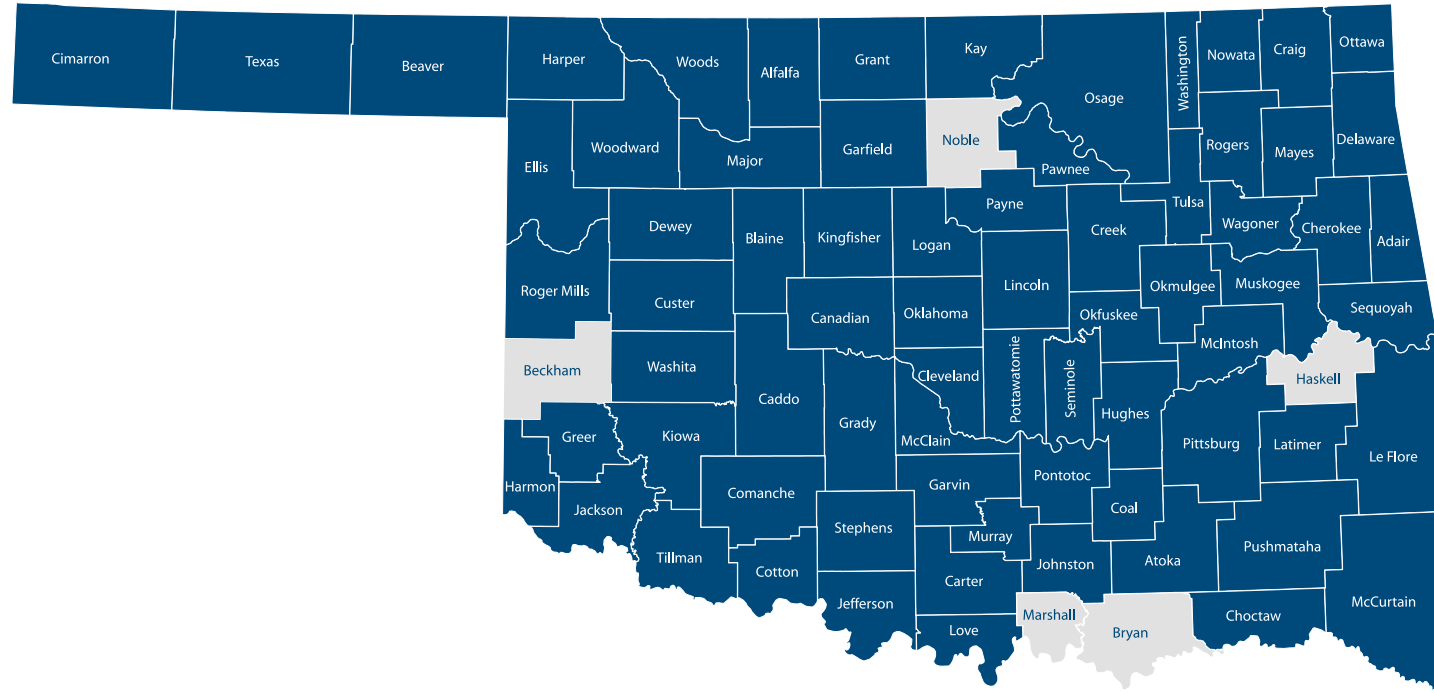
- Pediatric dental benefits are subject to the medical deductible before coverage begins. In-network benefits refer to services provided by BlueCare Dental PPO providers.
- This HSA plans has a mandatory employer contribution requirement.
- The HSA copay (PCP, SPC, MH, MDLIVE, RX) applies after the deductible is satisfied.
- A Per Occurrence Deductible applies unless otherwise indicated. Annual Deductible and Coinsurance will apply after the Per Occurrence Deductible.
- Copay applies to first three PCP office visits, then deductible/coinsurance apply to any additional visits for the remainder of the year. Virtual Visits and Telehealth covered at deductible/coinsurance.
- \$0 HSA Preventive Drug benefit applies only to these specified HSA plans.

Plan Pairings

Listed below we have available combinations (same plan basics, different network) that can be selected when making plan offering decisions. See Benefit Plan Agreement for more information.

| Blue Cross and Blue Shield of Oklahoma 2025 Small Group Parity Plans | | | | | |
|--|---------|----------------------------------|---------|-------------------------------|---------|
| Blue Advantage PPO SM | P710ADT | Blue Preferred PPO SM | P710PFR | Blue Choice PPO SM | |
| | P8E1ADT | | P8E1PFR | | |
| | G8M1ADT | | G8M1PFR | | |
| | P8J6ADT | | P8K4PFR | | P8J1CHC |
| | P8K1ADT | | P8K1PFR | | |
| | G743ADT | | G8K5PFR | | |
| | G8K3ADT | | G8K3PFR | | |
| | G744ADT | | G733PFR | | |
| | G740ADT | | G730PFR | | G730CHC |
| | G746ADT | | G735PFR | | |
| | G8K6ADT | | G8K6PFR | | |
| | G745ADT | | G731PFR | | |
| | G8M2ADT | | G8M2PFR | | |
| | S8E1ADT | | S8E1PFR | | |
| | S730ADT | | S731PFR | | S730CHC |
| | S731ADT | | S732PFR | | |
| | S8K9ADT | | S8K9PFR | | |
| | S8K1ADT | | S8K1PFR | | |
| | B8K0ADT | | B8K0PFR | | |
| | G8J3ADT | | G8J2PFR | | |
| S702ADT | S8K0PFR | | | | |
| S8K5ADT | S8K5PFR | | | | |
| S8J4ADT | S8J5PFR | | | | |
| S8K8ADT | S8K8PFR | | | | |
| B730ADT | B730PFR | B730CHC | | | |

Oklahoma Small Group (1-50) Provider Networks by County



Network Names

- Blue Choice PPO, Blue Preferred PPO and Blue Advantage PPO
- Blue Choice PPO and Blue Preferred PPO only

Oklahoma Small Group Network Offerings Comparison

| Plan Name | Blue Choice PPO SM | Blue Options PPO SM | Blue Preferred PPO SM | Blue Advantage PPO SM |
|---------------------------------------|-------------------------------|---|----------------------------------|----------------------------------|
| Network Name | Blue Choice PPO (PPO) | Tier 1 - Blue Preferred PPO (EPP) Tier 2 - Blue Choice PPO (PPO) Tier 3 - OON (OON) | Blue Preferred PPO (EPP) | Blue Advantage PPO (BVP) |
| Availability | 1-50 | 1-50 | 1-50 | 1-50 |
| Coverage | Statewide | Statewide | Statewide | Statewide |
| Primary Care Physician Required | No | No | No | No |
| Referral Required | No | No | No | No |
| OON Coverage | Yes | Yes | Yes | Yes |
| BlueCard [®] | Yes | Yes | Yes | Yes |
| Blue Access for Members SM | Yes | Yes | Yes | Yes |
| Provider Finder [®] | Yes | Yes | Yes | Yes |
| Member Liability Estimator | Yes | Yes | Yes | Yes |

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation. MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Oklahoma. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE[®] and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

NovaWell is an independent company that has contracted with Blue Cross and Blue Shield of Oklahoma to provide member health platform and tools, mental health administration network and health information content for members with coverage through BCBSOK.

Blue365 is a discount program only for BCBSOK members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. You should check your benefit booklet or call the customer service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are given only through vendors that take part in this program and may be subject to change. BCBSOK does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSOK reserves the right to stop or change this program at any time without notice.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

Twin Health is a separate company contracted with BCBSOK to administer diabetes management programs for members with coverage through BCBSOK.

BCBSOK makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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