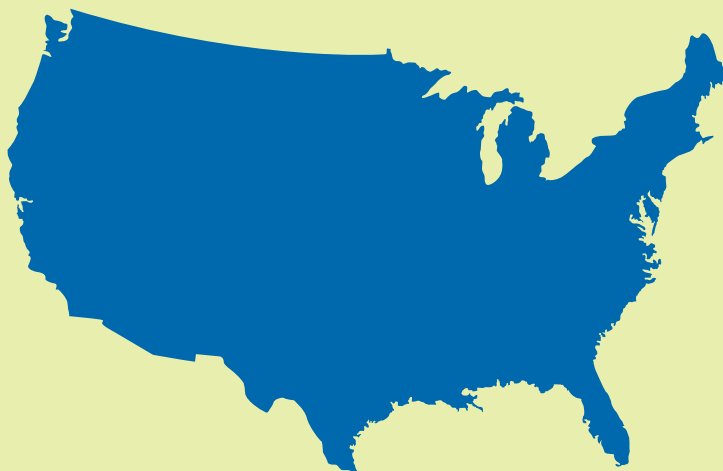


2026 BlueExtendSM PPO Plans



BlueExtendSM PPO Plans

Coverage for In- and Out-of-Network Benefits



Coverage That Extends Beyond South Carolina

- Nationwide access to health care because BlueCard* is included
- In-network and out-of-network benefits
- Only plan with a chiropractic benefit
- Freedom of choice when traveling within the United States



Find a Provider

www.SouthCarolinaBlues.com/links/2026/providers/blueextendppo

Search Our Covered Drug List

www.SouthCarolinaBlues.com/links/2026/providers/blueextendppo



Find a Pharmacy

www.SouthCarolinaBlues.com/links/2026/pharmacy/locator

* The BlueCard Program gives BlueCross BlueShield of South Carolina members access to health care services when traveling in another Blue Plan's service area.


Pharmacy Services

Members can save money on their medications with access to a range of prescription drugs and pharmacies.

Prescription Drug Tiers	
TIER 0 DRUGS	These are considered preventive medications under the Affordable Care Act. They are usually covered at no cost to the member.
TIER 1 DRUGS	These are usually generic medications . They typically cost less than brand-name drugs.
TIER 2 DRUGS	Most often brand-name drugs, Tier 2 drugs are sometimes referred to as preferred drugs , as these cost less than other brand-name drugs.
TIER 3 DRUGS	These are most often brand-name drugs, sometimes referred to as nonpreferred drugs , as they usually cost more than other brand-name drugs. These drugs may have generic equivalents.
TIER 4 DRUGS	These are usually specialty drugs that treat complex conditions. Members tend to pay more for drugs in this tier.

Members can get up to a 90-day supply of their medications at discounted rates with our mail-order program.

Members can get up to a 31-day supply of specialty medications through our specialty pharmacy providers.

 Specific plans feature a separate drug deductible and/or coinsurance. These plans are labeled on the grid.

Preventive Services

On all individual and family plans, members have access to preventive services and medications that are at no cost share to the member when he or she visits an in-network provider.

Covered services*:

- Annual physicals and well-woman visits
- Routine vaccinations (child and adult)
- Screenings for conditions like high blood pressure, cholesterol, diabetes and various cancers (mammograms, colonoscopies, etc.)
- Well-child visits and physicals

Covered drugs at \$0 cost share**:

- Statins used for cardiovascular disease
- Tobacco cessation medications
- Contraceptives
- Routine vaccines

*The claim must be filed as a preventive visit, and the service must be identified as preventive under the ACA.

**The \$0 copay applies when the preventive reason is confirmed in medications that also can be used for nonpreventive indications.



Scan for more information on covered drugs at \$0 cost share.

Listed in this section are the common list of benefits. To view the full list, see the **Summary of Benefits** for each plan. Behavioral health services are covered the same as medical benefits.



BlueExtend PPO		
	HD Gold 1	HD Gold 2
	HSA	HSA
Benefits		
Deductible	Individual: \$3,400 Family: \$6,800	Individual: \$4,150 Family: \$8,300
Coinsurance	0%	0%
Out-of-Pocket Maximum	Individual: \$3,400 Family: \$6,800	Individual: \$4,150 Family: \$8,300
Office Visit Primary Care/Behavioral Health	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Blue CareOnDemand	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Specialist Office Visit	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Urgent Care	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Emergency Room Services	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Inpatient Hospitalization	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Outpatient Services	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Ambulatory Surgery Center	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Pharmacy Benefits		
Prescription Drugs* per 31-day supply (up to 90-day supply maximum)	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met
Mail Order (up to 90-day supply maximum)	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met



Out-of-Network Benefit: The member is responsible for the full service cost until they meet their noted plan's out-of-network deductible. Then they are responsible for 75% of the service cost with no out-of-pocket-maximum. The in- and out-of-network deductibles are separate.

All BlueExtend PPO plans offer chiropractic benefits. BlueExtend PPO Gold 1, Gold 2, Silver 1, Silver 2, Bronze 1 and Bronze 2 are subject to deductible and coinsurance with a \$500 maximum benefit per benefit period. All other BlueExtend PPO plans have a \$25 copay with a limit of 20 visits per benefit period.


This plan is eligible for a Health Savings Account (HSA).

*Tier 4 is limited to a 31-day supply maximum and is not available for mail order.




BlueExtend PPO				
HD Silver 1				
	Cost Share 3	Cost Share 2	Cost Share 1 	Base 
Benefits				
Deductible	Individual: \$610 Family: \$1,220	Individual: \$1,725 Family: \$3,450	Individual: \$4,625 Family: \$9,250	Individual: \$5,300 Family: \$10,600
Coinsurance	0%	0%	0%	0%
Out-of-Pocket Maximum	Individual: \$610 Family: \$1,220	Individual: \$1,725 Family: \$3,450	Individual: \$4,625 Family: \$9,250	Individual: \$5,300 Family: \$10,600
Office Visit Primary Care/Behavioral Health	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Blue CareOnDemand	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Specialist Office Visit	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Urgent Care	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Emergency Room Services	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Inpatient Hospitalization	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Outpatient Services	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Ambulatory Surgery Center	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Pharmacy Benefits				
Prescription Drugs* per 31-day supply (up to 90-day supply maximum)	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met
Mail Order (up to 90-day supply maximum)	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met

Out-of-Network Benefit: The member is responsible for the full service cost until they meet their noted plan's out-of-network deductible. Then they are responsible for 75% of the service cost with no out-of-pocket-maximum. The in- and out-of-network deductibles are separate.

 This plan is eligible for a Health Savings Account (HSA).



*Tier 4 is limited to a 31-day supply maximum and is not available for mail order.



BlueExtend PPO				
HD Silver 2				
	Cost Share 3	Cost Share 2	Cost Share 1 	Base 
Benefits				
Deductible	Individual: \$750 Family: \$1,500	Individual: \$1,900 Family: \$3,800	Individual: \$4,900 Family: \$9,800	Individual: \$5,990 Family: \$11,980
Coinsurance	0%	0%	0%	0%
Out-of-Pocket Maximum	Individual: \$750 Family: \$1,500	Individual: \$1,900 Family: \$3,800	Individual: \$4,900 Family: \$9,800	Individual: \$5,990 Family: \$11,980
Office Visit Primary Care/Behavioral Health	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Blue CareOnDemand	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Specialist Office Visit	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Urgent Care	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Emergency Room Services	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Inpatient Hospitalization	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Outpatient Services	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Ambulatory Surgery Center	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Pharmacy Benefits				
Prescription Drugs* per 31-day supply (up to 90-day supply maximum)	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met
Mail Order (up to 90-day supply maximum)	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met

Out-of-Network Benefit: The member is responsible for the full service cost until they meet their noted plan's out-of-network deductible. Then they are responsible for 75% of the service cost with no out-of-pocket-maximum. The in- and out-of-network deductibles are separate.



BlueExtend PPO		
	HD Bronze 1 	HD Bronze 2 
Benefits		
Deductible	Individual: \$7,300 Family: \$14,600	Individual: \$8,300 Family: \$16,600
Coinsurance	0%	0%
Out-of-Pocket Maximum	Individual: \$7,300 Family: \$14,600	Individual: \$8,300 Family: \$16,600
Office Visit Primary Care/Behavioral Health	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Blue CareOnDemand	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Specialist Office Visit	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Urgent Care	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Emergency Room Services	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Inpatient Hospitalization	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Outpatient Services	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Ambulatory Surgery Center	0% coinsurance after deductible is met	0% coinsurance after deductible is met
Pharmacy Benefits		
Prescription Drugs* per 31-day supply (up to 90-day supply maximum)	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 4: 0% coinsurance after deductible is met
Mail Order (up to 90-day supply maximum)	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met	Tier 0: \$0 Tiers 1 – 3: 0% coinsurance after deductible is met

Out-of-Network Benefit: The member is responsible for the full service cost until they meet their noted plan's out-of-network deductible. Then they are responsible for 75% of the service cost with no out-of-pocket-maximum. The in- and out-of-network deductibles are separate.



BlueExtend PPO	
Standard Gold	
Benefits	
Deductible	Individual: \$2,000 Family: \$4,000
Coinsurance	25%
Out-of-Pocket Maximum	Individual: \$8,200 Family: \$16,400
Office Visit Primary Care/Behavioral Health	\$30 copay
Blue CareOnDemand	\$30 copay
Specialist Office Visit	\$60 copay
Urgent Care	\$45 copay
Emergency Room Services	25% coinsurance after deductible is met
Inpatient Hospitalization	25% coinsurance after deductible is met
Outpatient Services	25% coinsurance after deductible is met
Ambulatory Surgery Center	25% coinsurance after deductible is met
Pharmacy Benefits	
Prescription Drugs* per 31-day supply (up to 90-day supply maximum)	Tier 0: \$0 Tier 1: \$15 Tier 2: \$30 Tier 3: \$60 Tier 4: \$250
Mail Order (up to 90-day supply maximum)	Tier 0: \$0 Tier 1: \$21 Tier 2: \$81 Tier 3: \$162




Out-of-Network Benefit: Members are responsible for 75% of the service cost.



BlueExtend PPO				
Standard Silver				
Cost Share 3		Cost Share 2	Cost Share 1	Base
Benefits				
Deductible	Individual: \$0 Family: \$0	Individual: \$700 Family: \$1,400	Individual: \$3,000 Family: \$6,000	Individual: \$6,000 Family: \$12,000
Coinsurance	25%	30%	40%	40%
Out-of-Pocket Maximum	Individual: \$2,200 Family: \$4,400	Individual: \$3,300 Family: \$6,600	Individual: \$7,400 Family: \$14,800	Individual: \$8,900 Family: \$17,800
Office Visit Primary Care/Behavioral Health	\$0 copay	\$20 copay	\$40 copay	\$40 copay
Blue CareOnDemand	\$0 copay	\$20 copay	\$40 copay	\$40 copay
Specialist Office Visit	\$10 copay	\$40 copay	\$80 copay	\$80 copay
Urgent Care	\$5 copay	\$30 copay	\$60 copay	\$60 copay
Emergency Room Services	25% coinsurance	30% coinsurance after deductible is met	40% coinsurance after deductible is met	40% coinsurance after deductible is met
Inpatient Hospitalization	25% coinsurance	30% coinsurance after deductible is met	40% coinsurance after deductible is met	40% coinsurance after deductible is met
Outpatient Services	25% coinsurance	30% coinsurance after deductible is met	40% coinsurance after deductible is met	40% coinsurance after deductible is met
Ambulatory Surgery Center	25% coinsurance	30% coinsurance after deductible is met	40% coinsurance after deductible is met	40% coinsurance after deductible is met
Pharmacy Benefits				
Prescription Drugs* per 31-day supply (up to 90-day supply maximum)	Tiers 0 – 1: \$0 Tier 2: \$15 Tier 3: \$50 Tier 4: \$150	Tier 0: \$0 Tier 1: \$10 Tier 2: \$20 Tier 3: \$60 copay after deductible is met Tier 4: \$250 copay after deductible is met	Tier 0: \$0 Tier 1: \$20 Tier 2: \$40 Tier 3: \$80 copay after deductible is met Tier 4: \$350 copay after deductible is met	Tier 0: \$0 Tier 1: \$20 Tier 2: \$40 Tier 3: \$80 copay after deductible is met Tier 4: \$350 copay after deductible is met
Mail Order (up to 90-day supply maximum)	Tiers 0 – 1: \$0 Tier 2: \$41 Tier 3: \$135	Tier 0: \$0 Tier 1: \$14 Tier 2: \$54 Tier 3: \$162 copay after deductible is met	Tier 0: \$0 Tier 1: \$28 Tier 2: \$108 Tier 3: \$216 copay after deductible is met	Tier 0: \$0 Tier 1: \$28 Tier 2: \$108 Tier 3: \$216 copay after deductible is met


Out-of-Network Benefit: Members are responsible for 75% of the service cost.



BlueExtend PPO	
Standard Expanded Bronze 	
Benefits	
Deductible	Individual: \$7,500 Family: \$15,000
Coinsurance	50%
Out-of-Pocket Maximum	Individual: \$10,000 Family: \$20,000
Office Visit Primary Care/Behavioral Health	\$50 copay
Blue CareOnDemand	\$50 copay
Specialist Office Visit	\$100 copay
Urgent Care	\$75 copay
Emergency Room Services	50% coinsurance after deductible is met
Inpatient Hospitalization	50% coinsurance after deductible is met
Outpatient Services	50% coinsurance after deductible is met
Ambulatory Surgery Center	50% coinsurance after deductible is met
Pharmacy Benefits	
Prescription Drugs* per 31-day supply (up to 90-day supply maximum)	Tier 0: \$0 Tier 1: \$25 Tier 2: \$50 copay after deductible is met Tier 3: \$100 copay after deductible is met Tier 4: \$500 copay after deductible is met
Mail Order (up to 90-day supply maximum)	Tier 0: \$0 Tier 1: \$35 Tier 2: \$135 copay after deductible is met Tier 3: \$270 copay after deductible is met



Out-of-Network Benefit: Members are responsible for 75% of the service cost.

 This plan is eligible for a Health Savings Account (HSA).

*Tier 4 is limited to a 31-day supply maximum and is not available for mail order.

Chiropractic Benefits

All BlueExtend PPO plans offer chiropractic benefits. BlueExtend PPO Gold 1, Gold 2, Silver 1, Silver 2, Bronze 1 and Bronze 2 are subject to deductible and coinsurance with a \$500 maximum benefit per benefit period. All other BlueExtend PPO plans have a \$25 copay. Blue Rewards can be used to cover visits.



Scan to find an in-network provider.

My Health Toolkit®

Tools To Manage Members' Health



Making the right Health care decisions is easy using My Health Toolkit®. An online information and customer service center, My Health Toolkit gives members access to important information about plan benefits. To link multiple accounts, please call Customer Service.

With My Health Toolkit, members get access to:

- Claims, eligibility and benefit information.
- Contact preferences.
- Authorization status.
- ID card — members can save a digital version of their ID card for faster access.
- A treatment cost estimator.
- A way to set up recurring premium payments.



Scan to learn how to sign up.



Sign up now by visiting www.SouthCarolinaBlues.com or downloading the free mobile app on the App Store or Google Play.

Blue CareOnDemandSM Powered by MDLIVE



Powered by **MDLIVE**

- **Easy to use**
- **Free to enroll**
- **Low out-of-pocket costs**

Virtual Care for Our Members

Members can see a doctor anytime through virtual video consults provided by Blue CareOnDemand. Members can use their smartphone, tablet or computer for access to faster, easier, on-the-go care for minor health conditions, including cold and flu symptoms, fevers, rashes, and more.

How to use Blue CareOnDemand on My Health Toolkit on your phone:

1. Log in to the My Health Toolkit app.
2. At the bottom of the screen, select the Find Care tab.
3. Select the Video Visit button. It will take you to the MDLIVE website with your information already filled in.
4. Follow the prompts and be paired with a Doctor

Available for PCP, Urgent Care, Dermatology and Behavioral Health Visits.



MDLIVE is an independent company that provides a telehealth platform on behalf of BlueCross.



Sign up by visiting www.SouthCarolinaBlues.com or downloading the free mobile app on the App Store or Google Play.

Discount and Wellness Programs

Our members enjoy premier health and wellness discounts at no additional cost.



Fitness center
memberships



Weight
management



Allergy relief



Hearing care

BlueCross members have access to **Blue365**®, a website with discounts on everyday products and brands that can help members and their families live healthier, happier lives, including Skechers, Thorne, Fitness Your Way by Tivity Health, Garmin, Fitbit, TruHearing, Bosley and more. These are independent companies that provide discounts on products and services to members of BlueCross.

The Blue365 program is brought to you by the Blue Cross Blue Shield Association. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield companies.



Scan for step-by-step directions to register for Blue365.



Visit www.Blue365Deals.com/BCBSSC to view deals.

Health Management Programs

We use a 360-degree approach in managing the health of our members through our health management programs. We offer dozens of programs to help members get and stay on the right track.



Prevention and Wellness

- Back Care
- Tobacco Cessation
- Weight Management

Chronic Health Conditions

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Heart Disease
- Heart Failure
- High Blood Pressure
- High Cholesterol
- Hypertension
- Kidney Disease
- Metabolic Health
- Migraine

Mental and Behavioral Health Services

- Anxiety Management
- Adult Attention-Deficit Hyperactivity Disorder
- Bipolar Disorder
- Depression
- MOMs Support
- Recovery Support

Critical Health Management

- Emergency Department Diversion
- Care Calls
- NICU Case Management

How to enroll:

- Most members are auto-enrolled when identified by claims, based on diagnosis.
- If the member wants to enroll, he or she can enroll on My Health Toolkit or call 855-838-5897.



My Health Planner.

My Health Planner

Program participants also have access to My Health Planner, our comprehensive, interactive app that helps members take charge of their health. My Health Planner offers support from our care management team of nurses and other Health care professionals. It includes the following:

- A chat feature to communicate with care team
- A daily checklist and health guidance
- Customizable medication and appointment reminders
- Educational programs and videos
- Step trackers and other physical activity tools



Scan for program details.



BCBSSC



BCBSSC



SCBLUECROSS



BCBSOFSOUTHCAROLINA



Visit www.SouthCarolinaBlues.com