

Medical and Prescription Drug Benefits

Blue Care Network and Blue Cross Blue Shield Medical Benefits

Recognizing that each person’s healthcare needs differ, we will continue to offer three plans—BCN HMO Base Plan, BCN HMO Buy-up Plan and a BCBSM PPO Buy-up plan. The two HMO plans are in-network only plans while the BCBSM PPO has in-network and out of network coverage.

Benefit Features	BCN HMO Base Plan	BCN HMO Buy-Up Plan	BCBSM PPO Buy-Up Plan	
	In-network only	In-network only	In-network	Out of network
Deductible per Calendar Year	\$1,000 Individual / \$2,000 Family	\$500 Individual / \$1,000 Family	\$250 Individual / \$500 Family	\$500 individual / \$1,000 Family
Coinsurance Percentage	20%	0%	20%	40%
Coinsurance Maximum	\$2,500 Individual / \$5,000 Family	NA	\$1,000 Individual / \$2,000 Family	\$2,000 Individual / \$4,000 Family
Out-of-Pocket Maximum (includes deductibles, coinsurance and copays, when applicable)	\$6,600 Individual / \$13,200 Family	\$1,000 Individual / \$2,000 Family	\$6,600 Individual / \$13,200 Family	\$13,200 Individual / \$26,400 Family
Office Visit Copay	\$20	\$20	\$20	60% after deductible
Specialist Office Visit Copay	\$40	\$30	\$40	60% after deductible
Urgent Care Copay	\$50	\$35	\$60	60% after deductible
Emergency Room Copay	\$150 after deductible	\$150 after deductible	\$150	\$150
Retail Prescription Drug Copays	\$4/\$15/\$40 / \$80/20%/20%	\$4/\$15/\$40 / \$80/20%/20%	\$10/\$40 / \$80/15%/25%	\$10/\$40 / \$80/15%/25% plus an additional 25%