# Health Plan Options

## Blue Cross PPO

**In-Network**
- $450 Calendar year deductible
- Plan pays 90% you pay 10%
- Individual out of pocket: $1,750
- Family out of pocket: $4,750

**Out of Network**
- $800 calendar year deductible
- Plan pays 70% you pay 30%
- Individual out of pocket: $3,000
- Family out of pocket: $9,000

**Prescriptions through Blue Cross**
- $5 Generic
- $20 Name Brand
- $30 Non-preferred Brand
- 90 day supply for one co-pay only through Blue Cross mail order

**Preventative care covered at 100%**

## CIGNA HMO

**In-Network**
- Office visit co-pay family doctor: $15
- Office visit co-pay specialist: $20
- In-patient hospital co-pay: $100
- Emergency room co-pay: $250
- Out patient surgery co-pay: $50
- Urgent Care facility co-pay: $50
- Plan pays 100% after co-pays
- External Prosthetics: $200 deductible then plan pays 100%

**Prescriptions through CIGNA**
- $10 Generic
- $20 Name Brand
- $40 Non-preferred Brand
- 90 day supply at mail order
- $25 Generic
- $55 Brand
- $115 Non-preferred Brand

## High Deductible Plan

**In-Network**
- $2,500 Individual/$5,000 Family calendar year deductible
- Plan pays 80% you pay 20%
- Individual out of pocket: $4,000
- Family out of pocket: $8,000

**Out of Network**
- $7,500 Individual/$15,000 Family calendar year deductible
- Plan pays 60% you pay 40%
- Individual out of pocket: $12,000
- Family out of pocket: $24,000

**Prescriptions through HD plan**
- You pay 30% Generic
- 40% Name Brand
- 50% Non-preferred Brand
  - Retail (30 day supply)
  - Home Delivery (90 day supply)

**Preventative care covered at 100%**