Medical Plans

	BlueCross BlueShield PPO	
In-Network	Out of Network	Prescriptions through Blue Cross
\$450 Calendar year deductible	\$800 calendar year deductible	\$5 Generic \$20 Name Brand \$30 Non-preferred Brand
Plan pays 90% you pay 10%	Plan pays 70% you pay 30%	90 day supply for one co-pay only through Blue Cross mail order
ndividual out of pocket \$1,750	Individual out of pocket \$3,000	
amily out of pocket \$4,750	Family out of pocket \$9,000	
Preventative care covered at 100%	Preventative care covered at 100%	Preventative care covered at 100%
	CIGNA HMO	
In-Network	Out of Network	Prescriptions through CIGNA
Office visit co-pay family doctor \$15	no coverage	\$10 Generic \$20 Name Brand \$40 Non-preferred Brand
Office visit co-pay specialist \$20		90 day supply at mail order
n-patient hospital co-pay \$100		-\$25 Generic \$55 Brand \$115 Non-preferred Brand
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%		
Preventative care covered at 100%	Preventative care covered at 100%	Preventative care covered at 100%
	CIGNA HD HEALTH PLAN	
In-Network	Out of Network	Prescriptions through CIGNA
\$2,500 Individual/\$5,000 Family calendar year deductible	\$7,500 Individual/\$15,000 Family calendar year deductible	You pay 30% Generic 40% Name Brand 50% Non-preferred Brand
Plan pays 80% you pay 20%	Plan pays 60% you pay 40%	- Retail (30 day supply)
ndividual out of pocket \$4,000	Individual out of pocket \$12,000	-Home Delivery (90 day supply)
amily out of pocket \$8,000	Family out of pocket \$24,000	
Preventative care covered at 100%	Preventative care covered at 100%	Preventative care covered at 100%