

The following Alpha Characters will be used for each variant:

Dental and Vision Benefit Variations (On and Off-Marketplace)

⊘ (No Alpha Character) = Pediatric Vision

- All plans must include pediatric vision benefits. No other benefit variants are included in this plan.

P = Pediatric Dental (OFF Marketplace Only)

- Plan includes pediatric dental; in addition to pediatric vision benefits.

V = Adult Vision and Dental

- Plan includes adult vision and dental benefits in addition to pediatric vision and dental benefits.

CMS Standardized Plan Options (On and Off-Marketplace)

S = Simple Choice Plans

Silver Cost Sharing Reductions (On-Marketplace Only)

Individuals with incomes between 100-250% of the Federal Poverty Level (FPL) are eligible for a Silver Cost Sharing Reduction plan. These plans provide significantly richer benefits than the base Bronze or Silver plans.

A = Individuals with income greater than 200% and less than or equal to 250% FPL

B = Individuals with income greater than 150% and less than or equal to 200% FPL

C = Individuals with income greater than or equal to 100% and less than or equal to 150% FPL

American Indian Plan Variations (On-Marketplace Only)

American Indians are eligible for one of two American Indian Plan variations:

U = American Indians with income 300% FPL or less

O = American Indians with income over 300% FPL

Metal Levels (On and Off-Marketplace)

All Individual plans, ON and OFF the Marketplace, must include EHBs, cost-sharing limits, and meet targeted Actuarial Values (AV), which is a measure of a plan's cost-sharing levels for EHBs. QHPs/NQHPs fall within four metal levels: Bronze (60%), Silver (70%), Gold (80%), and Platinum (90%).

Vision and Dental

Pediatric Vision Care	Amount Member Pays
Costs shown below are for covered individuals who are under age 19 ¹ .	
Exclusive In-network Provider Services	
Eye Examination	\$0
Eye Glass Lenses	\$0
Eyeglasses – Frame Benefit	
Pediatric Frame Selection	Included
Non-Selection Frame Allowance	Amount over standard \$150 allowance, minus a 20% discount
Eyeglass Benefit - Spectacle Lenses	
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any prescription)	\$0
Oversize Lenses	\$0
Tinting of Plastic Lenses	\$0
Scratch-Resistant Coating	\$0
Polycarbonate Lenses	\$0
Standard Progressive Lenses	\$0
Plastic Photosensitive Lenses	\$0
Ultraviolet Coating	\$0
One-Year Breakage Warranty	\$0
Contact Lens Benefit (Instead of eyeglasses)	
Pediatric Contact Lens Selection	Included
Non-Selection Contact Lenses Including evaluation, fitting and follow up care	Amount over standard \$150 allowance, minus a 15% discount
Medically Necessary Contact Lenses (Prior approval is required) Materials, Evaluation, Fitting & Follow-Up Care	\$0
Additional Discounts* Available	
Standard Anti-Reflective (AR) Coating	\$35
Premium AR Coating	\$48
Ultra AR Coating	\$60
Premium Progressives (Varilux®, etc.)	\$90
Intermediate-Vision Lenses	\$30
High-Index Lenses	\$55
Polarized Lenses	\$75
Photochromic Glass Lenses	\$20
Blended Segment Lenses	\$20
Ultra Progressive Lenses	\$140
Scratch Protection Plan: Single Vision Multifocal Lenses	\$20 \$40
*Additional discounts will not accumulate to your Out-of-Pocket Maximum.	

Adult Vision Care	Amount Member Pays
Costs shown below are for covered individuals who are age 19 ¹ and older.	
Exclusive In-network Provider Services	
Eye Examination	\$15
Eye Glass Lenses	\$25
Eyeglasses – Frame Benefit	
Exclusive Frame Collection	\$0, \$15 or \$40
Non-Collection Frame	Amount over standard \$100 allowance, minus a 20% discount
Eyeglass Benefit - Spectacle Lenses	
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any prescription)	\$0
Oversize Lenses	\$0
Tinting of Plastic Lenses	\$15
Polycarbonate Lenses (Covered in full for monocular patients and patients with prescriptions +/- 6.00 diopters or greater)	\$0 or \$35
Standard Progressive Lenses	\$65
Plastic Photosensitive Lenses	\$70
Scratch-Resistant Coating	\$0
Ultraviolet Coating	\$15
Standard Anti-Reflective (AR) Coating	\$40
Premium AR Coating	\$55
Ultra AR Coating	\$69
Premium Progressives (Varilux®, etc.)	\$105
Intermediate-Vision Lenses	\$30
High-Index Lenses	\$60
Polarized Lenses	\$75
Scratch Protection Plan: Single Vision Multifocal Lenses	\$20 \$40
One-Year Breakage Warranty	\$0
Contact Lens Benefit	
Contact Lenses (Instead of eyeglasses)	Amount over standard \$100 allowance, minus a 15% discount
Evaluation, Fitting & Follow-Up Care – Standard and Specialty Lens Types	15% discount
Medically Necessary Contact Lenses (with prior approval) Materials, Evaluation, Fitting & Follow-Up Care	\$0
Additional Discounts Available	
Lasik	Up to 25% off the provider's Usual and Customary fees or a 5% discount on any in-network advertised special rates
Note: Adult vision costs do not count toward the deductible or out-of-pocket maximum of your health plan.	

Pediatric Dental Care	Amount Member Pays
Costs shown below are for covered individuals who are under age 19 ¹ .	
Exclusive In-network Provider Services	
Preventive Services	No waiting period
Oral exams, cleaning and fluoride treatments X-rays (bitewing) Space Maintainers Sealants	\$0
Basic Services	No waiting period
Anesthesia Emergency Treatment (Palliative Care) Fillings (Complete Series) Extractions Minor Endodontics Minor Periodontics Minor Prosthodontics	\$0
Major Services	No waiting period
Major Endodontics Major Periodontics Major Prosthodontics Medically Necessary Implants (Prior Authorization is required)	\$0
Medically Necessary Orthodontics	No waiting period
Prior authorization is required	\$0

Adult Dental Care	Amount Member Pays
Costs shown below are for covered individuals who are age 19 ¹ and older.	
Exclusive In-network Provider Services	
Preventive Services	No waiting period
Oral Evaluation X-rays (bitewing – two films) Cleanings (Adult)	0%
Basic Services	No waiting period
Fillings (Complete Series) X-rays Emergency Treatment	20% after Deductible
Major Services	No waiting period
Oral Surgery including Extractions Anesthesia in connection with covered Oral Surgery Endodontics Periodontics Prosthodontics	50% after Deductible
Orthodontics	Not Covered
Deductible	
Plan Year (per person for Basic and Major services)	\$50
Maximum Benefits	
Plan Year (per person)	\$1,000
Note: Adult dental costs do not count toward the medical deductible or out-of-pocket maximum of your health plan.	

¹Pediatric Dental and Vision Benefits end on the last day of the month of the member's 19th birthday. Adult Dental and Vision Benefits begin on the first day of the month following the member's 19th birthday.

How to Read Pharmacy Benefits

How to Read BlueOptions/BlueCare/BlueSelect Pharmacy Benefits		
Product Matrix	Medication Guide	Formulary Descriptions
Tier 1	Tier 1	Preventive Drugs and Supplies (USPSTF)
Tier 2	Tier 2	Condition Care Generic Drugs and Supplies*
Tier 3	Tier 3	All Other Generic Drugs and Supplies
Tier 4	Tier 4	Condition Care Brand Name Drugs and Supplies*
Tier 5	Tier 5	Preferred Brand Name Drugs and Supplies
Tier 6	Tier 6	Non-Preferred Brand Name Drugs and Supplies
Tier 7	Tier 7	Specialty Generic and Brand Name Drugs and Supplies
This applies to the Care Choices/CareChoices HSA Medication Guides		

*For HSA plans: Tiers 2 and 4 Formulary Description-Condition Care HSA Preventive Generic/Brand Drugs and Supplies

NOTE: Most major retail pharmacies; CVS, Navarro, Target, and CVS-owned pharmacies not included.

How to Read myBlue Pharmacy Benefits		
Product Matrix	Medication Guide	Formulary Descriptions
Tier 1	Tier 1	Preventive Drugs and Supplies (USPSTF)
Tier 2	Tier 2	Condition Care Generic Drugs and Supplies
Tier 3	Tier 3	Low Cost Generic Drugs and Supplies
Tier 4	Tier 4	Condition Care Brand Drugs and Supplies
Tier 5	Tier 5	High Cost Generic, Preferred Brand Name Drugs and Supplies
Tier 6	Tier 6	Specialty Generic and Brand Name Drugs; Non-Preferred Drugs and Supplies*
Tier 7	N/A	N/A (Specialty Drugs are covered under tier 6)
This applies to the ValueScript Rx Medication Guide		

* Specialty Drugs are not covered under Mail Order

NOTE: myBlue members must use Walgreens pharmacies.

How to Read myBlue CMS Simple Choice Pharmacy Benefits		
Product Matrix	Medication Guide	Formulary Descriptions
Tier 1	Tier 1	Preventive Drugs and Supplies (USPSTF)
Tier 2	Tier 2	Condition Care Generic Drugs and Supplies
Tier 3	Tier 3	Preferred Generic Drugs and Supplies
Tier 4	Tier 4	N/A*
Tier 5	Tier 5	Preferred Brand Name Drugs and Supplies
Tier 6	Tier 6	Non-Preferred Drugs and Supplies
Tier 7	N/A	Specialty Drugs and Supplies
This applies to the Simple Choice Medication Guide		

*Condition Care Brand Drugs are not covered at a reduced cost share. They fall under the tier 5 cost share.

NOTE: myBlue CMS Standardized members must use Walgreens pharmacies.

	Platinum Plans					
	BlueOptions 1424, 1424P, 1424O	BlueSelect 1457, 1457P, 1457O	BlueCare 1491, 1491P, 1491O	BlueOptions 1418, 1418P, 1418V, 1418O, 1418OV	BlueSelect 1451, 1451P, 1451V, 1451O, 1451OV	BlueCare 1485, 1485P, 1485O
COST SHARING (amount member pays)						
Financial Features						
Deductible (DED)¹ (per person / family aggregate)						
In-Network	\$0 / \$0			\$800 / \$1,600		
Out-of-Network	\$500 / Not Applicable		Not Covered	\$2,400 / \$4,800		Not Covered
Coinsurance (Coins)² (amount member pays)						
In-Network	20%			10%		
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)						
In-Network	\$2,000 / \$4,000			\$2,500 / \$5,000		
Out-of-Network	\$12,500 / \$25,000		Not Covered	\$5,400 / \$10,800		Not Covered
Office Services						
Physician Office Services						
Family Physician (PCP ³) and Blue Physician Recognition	\$10 Copay			\$0 for first 3 visits, then \$15 Copay		
Specialist	\$20 Copay			\$20 Copay		
Allergy Injections (per visit) Family Physician	\$5 Copay			\$5 Copay		
Medical Pharmacy	\$60 Copay			\$60 Copay		
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.	\$240 In-Network Monthly Member OOP Max			\$240 In-Network Monthly Member OOP Max		
Preventive Care						
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations	\$0			\$0		
Prescription Drug Program						
Retail - Tier 1 / Tier 2 / Tier 3	\$0 / \$4 / \$10			\$0 / \$4 / \$10		
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$20 / \$40 / 30% / 50%			\$20 / \$40 / 30% / 50%		
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3	\$0 / \$0 / \$25			\$0 / \$0 / \$25		
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$50 / \$100 / 30% / NC			\$50 / \$100 / 30% / NC		
Urgent and Emergency Medical Care						
Convenient Care Center	\$10 Copay			\$15 Copay		
Urgent Care Centers	\$50 Copay			\$50 Copay		
Emergency Room Facility Services (ER) (per visit)						
In-Network (INN) ⁴ & Out-of-Network	\$75 Copay first visit, then \$225 Copay			INN DED + 10% Coins		
Ambulance Services In-Network and Out-of-Network	\$350 Copay			INN DED + 10% Coins		
Hospital / Surgical						
Ambulatory Surgical Center Facility (ASC)	\$200 Copay			DED + 10% Coins		
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)						
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP ⁵)	\$350 Copay per day (\$1,050 max)			DED + 10% Coins		
Outpatient Hospital Facility Services (per visit)						
Therapy Services (BlueOptions - Option 1 / Option 2)	\$300 Copay			DED + 10% Coins		
All Other Services (BlueOptions - Option 1 / Option 2)	\$300 Copay			DED + 10% Coins		
Other Provider Services						
Provider Services at a Hospital						
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0			\$0		
Provider Services at an ER In-Network & Out-of-Network	\$0			\$0		
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon)						
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0			\$0		
Radiology, Pathology and Anesthesiology Provider Services at a Hospital						
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0			\$0		
Provider Services at Locations other than Office, Hospital and ER						
Family Physician	\$10 Copay			\$15 Copay		
Specialist	\$20 Copay			\$20 Copay		
Outpatient Diagnostic Services						
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)						
Diagnostic Services (except AIS)	\$75 Copay			DED + 10% Coins		
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)	\$150 Copay			DED + 10% Coins		
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered	\$0			\$0		
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)	\$300 Copay			DED + 10% Coins		
Other Special Services						
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)						
Office Visit Family Physician	\$10 Copay			\$0 for first 3 visits, then \$15 Copay		
Office Visit Specialist	\$20 Copay			\$20 Copay		
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)	\$300 Copay			DED + 10% Coins		
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered						
Motorized Wheelchairs	\$500 Copay			\$500 Copay		
All Other Services	\$0			\$0		
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered	\$0			\$0		
Skilled Nursing Facility (60 Days PBP)	20% up to \$500 Copay per admission			DED + 10% Coins		
Hospice	\$0			\$0		

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Gold Plans				
	BlueOptions 1505, 1505P, 1505O	BlueSelect 1535, 1535P, 1535O	BlueCare 1565, 1565P, 1565O	BlueOptions 1401P	myBlue 1605, 1605P, 1605O
COST SHARING (amount member pays)					
Financial Features					
Deductible (DED)¹ (per person / family aggregate)					
In-Network	\$0 / \$0		\$1,300 / \$2,600	\$940 / \$1,880	
Out-of-Network	\$500 / Not Applicable		Not Covered	Not Covered	
Coinsurance (Coins)² (amount member pays)					
In-Network	40%		10%	20%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)					
In-Network	\$5,000 / \$10,000		\$2,600 / \$5,200	\$4,700 / \$9,400	
Out-of-Network	\$12,500 / \$25,000		Not Covered	Not Covered	
Office Services					
Physician Office Services					
Family Physician (PCP ³) and Blue Physician Recognition	\$25 Copay		DED + 10% Coins	\$95 Copay	
Specialist	\$60 Copay		DED + 10% Coins	\$130 Copay	
Allergy Injections (per visit) Family Physician	\$5 Copay		DED + 10% Coins	\$5 Copay	
Medical Pharmacy	\$60 Copay		DED + 10% Coins	\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.	\$240 In-Network Monthly Member OOP Max		\$240 In-Network Monthly Member OOP Max	\$240 In-Network Monthly Member OOP Max	
Preventive Care					
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations	\$0		\$0	\$0	
Prescription Drug Program					
Retail - Tier 1 / Tier 2 / Tier 3	\$0 / \$4 / \$10		\$0 / \$4 / \$10 ⁶	\$0 / \$4 / \$10	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$20 / \$40 / 50% / 50%		\$20 / \$40 ⁶ / 50% ⁶ / 50% ⁶	\$30 / 15% ⁶ / 50% ⁶ / NA	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3	\$0 / \$0 / \$25		\$0 / \$0 / \$25 ⁶	\$0 / \$0 / \$25	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$50 / \$100 / 50% / NC		\$50 / \$100 ⁶ / 50% ⁶ / NC	\$75 / 15% ⁶ / 50% ⁶ / NA	
Urgent and Emergency Medical Care					
Convenient Care Center	\$25 Copay		DED + 10% Coins	\$95 Copay	
Urgent Care Centers	\$65 Copay		DED + 10% Coins	\$150 Copay	
Emergency Room Facility Services (ER) (per visit)					
In-Network (INN) ⁴ & Out-of-Network	\$350 Copay		INN DED + 10% Coins	INN DED + 20% Coins	
Ambulance Services In-Network and Out-of-Network	\$350 Copay		INN DED + 10% Coins	INN DED + 20% Coins	
Hospital / Surgical					
Ambulatory Surgical Center Facility (ASC)	\$400 Copay		DED + 10% Coins	DED + 20% Coins	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)					
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)	\$600 Copay per day (\$1,800 max)		DED + 10% Coins	DED + 20% Coins	
Outpatient Hospital Facility Services (per visit)					
Therapy Services (BlueOptions - Option 1 / Option 2)	\$450 Copay		DED + 10% Coins	DED + 20% Coins	
All Other Services (BlueOptions - Option 1 / Option 2)	\$450 Copay		DED + 10% Coins	DED + 20% Coins	
Other Provider Services					
Provider Services at a Hospital					
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0		INN DED + 10% Coins	DED + 20% Coins	
Provider Services at an ER In-Network & Out-of-Network	\$0		INN DED + 10% Coins	INN DED + 20% Coins	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon)					
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0		INN DED + 10% Coins	DED + 20% Coins	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital					
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0		INN DED + 10% Coins	DED + 20% Coins	
Provider Services at Locations other than Office, Hospital and ER					
Family Physician	\$25 Copay		DED + 10% Coins	\$95 Copay	
Specialist	\$60 Copay		DED + 10% Coins	\$130 Copay	
Outpatient Diagnostic Services					
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)					
Diagnostic Services (except AIS)	\$100 Copay		DED + 10% Coins	DED + 20% Coins	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)	\$250 Copay		DED + 10% Coins	DED + 20% Coins	
Independent Clinical Lab (e.g., blood work) In-Network	\$0		DED + 10% Coins	\$0	
BlueSelect: Out-of-Network Not Covered					
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)	\$450 Copay		DED + 10% Coins	DED + 20% Coins	
Other Special Services					
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)					
Office Visit Family Physician	\$25 Copay		DED + 10% Coins	\$95 Copay	
Office Visit Specialist	\$60 Copay		DED + 10% Coins	\$130 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)	\$450 Copay		DED + 10% Coins	DED + 20% Coins	
Durable Medical Equipment In-Network					
BlueSelect: Out-of-Network Not Covered					
Motorized Wheelchairs	\$500 Copay		DED + 10% Coins	\$500 Copay	
All Other Services	\$0		DED + 10% Coins	\$0	
Home Health Care (30 Visits PBP) In-Network	\$0		DED + 10% Coins	\$0	
BlueSelect: Out-of-Network Not Covered					
Skilled Nursing Facility (60 Days PBP)	40% up to \$500 Copay per admission		DED + 10% Coins	DED + 20% Coins	
Hospice	\$0		DED + 10% Coins	\$0	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Gold Plans		
	BlueOptions 1708S, 1708PS, 1708OS	BlueSelect 1738S, 1738PS, 1738OS	BlueCare 1768S, 1768PS, 1768OS
COST SHARING (amount member pays)			
Financial Features			
Deductible (DED)¹ (per person / family aggregate)			
In-Network	\$1,250 / \$2,500		
Out-of-Network	\$2,500 / \$5,000		Not Covered
Coinsurance (Coins)² (amount member pays)			
In-Network	20%		
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)			
In-Network	\$4,750 / \$9,500		
Out-of-Network	\$12,500 / \$25,000		Not Covered
Office Services			
Physician Office Services			
Family Physician (PCP ³) and Blue Physician Recognition		\$20 Copay	
Specialist		\$50 Copay	
Allergy Injections (per visit) Family Physician		\$5 Copay	
Medical Pharmacy		\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.		\$240 In-Network Monthly Member OOP Max	
Preventive Care			
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations		\$0	
Prescription Drug Program			
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$4 / \$10	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$30 / \$30 / \$75 / 30%	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$25	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$75 / \$75 / \$188 / NC	
Urgent and Emergency Medical Care			
Convenient Care Center		\$20 Copay	
Urgent Care Centers		\$65 Copay	
Emergency Room Facility Services (ER) (per visit)			
In-Network (INN) ⁴ & Out-of-Network		INN DED + \$250 Copay	
Ambulance Services In-Network and Out-of-Network		INN DED + 20% Coins	
Hospital / Surgical			
Ambulatory Surgical Center Facility (ASC)		DED + 20% Coins	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)			
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP ⁵)		DED + 20% Coins	
Outpatient Hospital Facility Services (per visit)			
Therapy Services (BlueOptions - Option 1 / Option 2)		DED + 20% Coins	
All Other Services (BlueOptions - Option 1 / Option 2)		DED + 20% Coins	
Other Provider Services			
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED + 20% Coins	
Provider Services at an ER In-Network & Out-of-Network		\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED + 20% Coins	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED + 20% Coins	
Provider Services at Locations other than Office, Hospital and ER			
Family Physician		\$20 Copay	
Specialist		\$50 Copay	
Outpatient Diagnostic Services			
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)			
Diagnostic Services (except AIS)		DED + 20% Coins	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)		DED + 20% Coins	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered		DED + 20% Coins	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)		DED + 20% Coins	
Other Special Services			
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)			
Office Visit Family Physician		\$20 Copay	
Office Visit Specialist		\$50 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)		DED + 20% Coins	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered			
Motorized Wheelchairs		\$500 Copay	
All Other Services		\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered		\$0	
Skilled Nursing Facility (60 Days PBP)		DED + 20% Coins	
Hospice		\$0	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver (HSA) Plans		
	BlueOptions 1409, 1409P	BlueSelect 1442, 1442P	BlueCare 1476, 1476P
COST SHARING (amount member pays)			
Financial Features			
Deductible (DED)¹ (per person / family aggregate)			
In-Network	\$3,600 / \$7,200		
Out-of-Network	\$7,200 / \$14,400		Not Covered
Coinsurance (Coins)² (amount member pays)			
In-Network	0%		
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)			
In-Network	\$3,600 / \$7,200		
Out-of-Network	\$25,000 / \$25,000		Not Covered
Office Services			
Physician Office Services			
Family Physician (PCP ³) and Blue Physician Recognition		DED	
Specialist		DED	
Allergy Injections (per visit) Family Physician		DED	
Medical Pharmacy		DED	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.		Not Applicable	
Preventive Care			
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations		\$0	
Prescription Drug Program			
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$4 / \$0 ⁶	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$30 / \$0 ⁶ / \$0 ⁶ / \$0 ⁶	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$0 ⁶	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$75 / \$0 ⁶ / \$0 ⁶ / NC	
Urgent and Emergency Medical Care			
Convenient Care Center		DED	
Urgent Care Centers		DED	
Emergency Room Facility Services (ER) (per visit)			
In-Network (INN) ⁴ & Out-of-Network		INN DED	
Ambulance Services In-Network and Out-of-Network		INN DED	
Hospital / Surgical			
Ambulatory Surgical Center Facility (ASC)		DED	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)			
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP ⁵)		DED	
Outpatient Hospital Facility Services (per visit)			
Therapy Services (BlueOptions - Option 1 / Option 2)		DED	
All Other Services (BlueOptions - Option 1 / Option 2)		DED	
Other Provider Services			
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Provider Services at an ER In-Network & Out-of-Network		INN DED	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Provider Services at Locations other than Office, Hospital and ER			
Family Physician		DED	
Specialist		DED	
Outpatient Diagnostic Services			
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)			
Diagnostic Services (except AIS)		DED	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)		DED	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered		DED	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)		DED	
Other Special Services			
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)			
Office Visit Family Physician		DED	
Office Visit Specialist		DED	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)		DED	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered			
Motorized Wheelchairs		DED	
All Other Services		DED	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered		DED	
Skilled Nursing Facility (60 Days PBP)		DED	
Hospice		DED	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1410, 1410P, 1410O	BlueSelect 1443, 1443P, 1443O	BlueCare 1477, 1477P, 1477O	myBlue 1604, 1604P, 1604O
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$6,500 / \$13,000			
Out-of-Network	\$12,200 / \$24,400		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	40%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$7,150 / \$14,300			
Out-of-Network	\$12,500 / \$25,000		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition	\$0 for first 2 visits, then \$55 Copay			
Specialist	DED + \$85 Copay			
Allergy Injections (per visit) Family Physician	\$5 Copay			
Medical Pharmacy	\$60 Copay			
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.	\$240 In-Network Monthly Member OOP Max			
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations	\$0			
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3	\$0 / \$5 / \$31 ⁶		\$0 / \$4 / \$25 ⁶	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$35 / \$65 ⁶ / 50% ⁶ / 50% ⁶		\$30 / \$55 ⁶ / 50% ⁶ / NA	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3	\$0 / \$0 / \$78 ⁶		\$0 / \$0 / \$63 ⁶	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$88 / \$163 ⁶ / 50% ⁶ / NC		\$75 / \$138 ⁶ / 50% ⁶ / NA	
Urgent and Emergency Medical Care				
Convenient Care Center	\$55 Copay			
Urgent Care Centers	DED + \$275 Copay			
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network	INN DED + \$700 Copay			
Ambulance Services In-Network and Out-of-Network	INN DED + 40% Coins			
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)	DED + 40% Coins			
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)	DED + 40% Coins			
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)	DED + 40% Coins			
All Other Services (BlueOptions - Option 1 / Option 2)	DED + 40% Coins			
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0			
Provider Services at an ER In-Network & Out-of-Network	\$0			
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0			
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	\$0			
Provider Services at Locations other than Office, Hospital and ER				
Family Physician	\$55 Copay			
Specialist	DED + \$85 Copay			
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)	\$4 Copay			
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)	DED + 40% Coins			
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)	DED + 40% Coins			
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician	\$0 for first 2 visits, then \$55 Copay			
Office Visit Specialist	DED + \$85 Copay			
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)	DED + 40% Coins			
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs	\$500 Copay			
All Other Services	\$0			
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Skilled Nursing Facility (60 Days PBP)	DED + 40% Coins			
Hospice	\$0			

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1410A	BlueSelect 1443A	BlueCare 1477A	myBlue 1604A
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$5,000 / \$10,000	
Out-of-Network		\$12,200 / \$24,400		Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			40%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)		50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$5,700 / \$11,400	
Out-of-Network		\$12,500 / \$25,000		Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$0 for first 2 visits, then \$50 Copay	
Specialist			\$85 Copay	
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$4 / \$25		\$0 / \$4 / \$25
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$23 / \$45 ⁶ / 50% ⁶ / 50% ⁶		\$30 / \$45 ⁶ / 50% ⁶ / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$63		\$0 / \$0 / \$63
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$58 / \$113 ⁶ / 50% ⁶ / NC		\$75 / \$113 ⁶ / 50% ⁶ / NA
Urgent and Emergency Medical Care				
Convenient Care Center			\$50 Copay	
Urgent Care Centers			\$100 Copay	
Emergency Room Facility Services (ER) (per visit)			\$600 Copay	
In-Network (INN) ⁴ & Out-of-Network				
Ambulance Services In-Network and Out-of-Network			INN DED + 40% Coins	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			DED + 40% Coins	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)				
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			DED + 40% Coins	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			DED + 40% Coins	
All Other Services (BlueOptions - Option 1 / Option 2)			DED + 40% Coins	
Other Provider Services				
Provider Services at a Hospital				
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon)				
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital				
BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$50 Copay	
Specialist			\$85 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			\$4 Copay	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			DED + 40% Coins	
Independent Clinical Lab (e.g., blood work) In-Network				
BlueSelect: Out-of-Network Not Covered			\$0	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			DED + 40% Coins	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$0 for first 2 visits, then \$50 Copay	
Office Visit Specialist			\$85 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			DED + 40% Coins	
Durable Medical Equipment In-Network				
BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network				
BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			DED + 40% Coins	
Hospice			\$0	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1410B	BlueSelect 1443B	BlueCare 1477B	myBlue 1604B
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$0 / \$0	
Out-of-Network	\$12,200 / \$24,400			Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			40%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%			Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$2,250 / \$4,500	
Out-of-Network	\$12,500 / \$25,000			Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$0 for first 2 visits, then \$2 Copay	
Specialist		\$20 Copay		\$15 Copay
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$4 / \$10		\$0 / \$4 / \$10
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$23 / \$45 / 20% / 50%		\$23 / \$45 / 50% / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$25		\$0 / \$0 / \$25
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$58 / \$113 / 20% / NC		\$58 / \$113 / 50% / NA
Urgent and Emergency Medical Care				
Convenient Care Center			\$5 Copay	
Urgent Care Centers			\$35 Copay	
Emergency Room Facility Services (ER) (per visit)			\$500 Copay	
In-Network (INN) ⁴ & Out-of-Network				
Ambulance Services In-Network and Out-of-Network			40% Coins	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			40% Coins	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			40% Coins	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			40% Coins	
All Other Services (BlueOptions - Option 1 / Option 2)			40% Coins	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$2 Copay	
Specialist		\$20 Copay		\$15 Copay
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			\$4 Copay	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			40% Coins	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			40% Coins	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$0 for first 2 visits, then \$2 Copay	
Office Visit Specialist		\$20 Copay		\$15 Copay
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			40% Coins	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			40% Coins	
Hospice			\$0	

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	Silver Plans			
	BlueOptions 1410C	BlueSelect 1443C	BlueCare 1477C	myBlue 1604C
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$0 / \$0	
Out-of-Network		\$12,200 / \$24,400		Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			25%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)		50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$950 / \$1,900	
Out-of-Network		\$12,500 / \$25,000		Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$0 for first 3 visits, then \$1 Copay	
Specialist		\$10 Copay		\$3 Copay
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3			\$0 / \$1 / \$2	\$0 / \$1 / \$2
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$3 / \$5 / 10% / 50%		\$5 / \$10 / 50% / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$5		\$0 / \$0 / \$5
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$8 / \$13 / 10% / NC		\$13 / \$25 / 50% / NA
Urgent and Emergency Medical Care				
Convenient Care Center			\$5 Copay	
Urgent Care Centers			\$25 Copay	
Emergency Room Facility Services (ER) (per visit)			\$100 Copay	
In-Network (INN) ⁴ & Out-of-Network				
Ambulance Services In-Network and Out-of-Network			25% Coins	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			25% Coins	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			25% Coins	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			25% Coins	
All Other Services (BlueOptions - Option 1 / Option 2)			25% Coins	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$1 Copay	
Specialist		\$10 Copay		\$3 Copay
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			\$4 Copay	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			25% Coins	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			25% Coins	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$0 for first 3 visits, then \$1 Copay	
Office Visit Specialist		\$10 Copay		\$3 Copay
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			25% Coins	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			25% Coins	
Hospice			\$0	

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¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1423, 1423P, 1423O	BlueSelect 1456, 1456P, 1456O	BlueCare 1490, 1490P, 1490O	myBlue 1603, 1603P, 1603O
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$5,950 / \$11,900			
Out-of-Network	\$11,000 / \$22,000		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	40%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$7,150 / \$14,300			
Out-of-Network	\$12,500 / \$25,000		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition				\$50 Copay
Specialist				\$100 Copay
Allergy Injections (per visit) Family Physician				\$5 Copay
Medical Pharmacy				\$60 Copay
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.				\$240 In-Network Monthly Member OOP Max
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations				\$0
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3			\$0 / \$4 / \$15	\$0 / \$4 / \$15
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$34 / \$67 ⁷ / 50% ⁷ / 50% ⁷	\$30 / \$67 ⁷ / 50% ⁷ / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3			\$0 / \$0 / \$38	\$0 / \$0 / \$38
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$85 / \$168 ⁷ / 50% ⁷ / NC	\$75 / \$168 ⁷ / 50% ⁷ / NA
Urgent and Emergency Medical Care				
Convenient Care Center				\$50 Copay
Urgent Care Centers				\$75 Copay
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network				INN DED + \$400 Copay
Ambulance Services In-Network and Out-of-Network				\$400 Copay
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)				DED + \$350 Copay
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)				DED + \$600 Copay
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)				DED + \$500 Copay
All Other Services (BlueOptions - Option 1 / Option 2)				DED + \$500 Copay
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network				\$0
Provider Services at an ER In-Network & Out-of-Network				\$0
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network				\$0
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network				\$0
Provider Services at Locations other than Office, Hospital and ER				
Family Physician				\$50 Copay
Specialist				\$100 Copay
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)				\$175 Copay
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)				\$400 Copay
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered				\$25 Copay
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)				DED + \$500 Copay
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician				\$50 Copay
Office Visit Specialist				\$100 Copay
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)				DED + \$500 Copay
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs				\$500 Copay
All Other Services				\$0
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered				\$0
Skilled Nursing Facility (60 Days PBP)				40% up to \$500 Copay per admission
Hospice				\$0

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1423A	BlueSelect 1456A	BlueCare 1490A	myBlue 1603A
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$2,800 / \$5,600	
Out-of-Network	\$11,000 / \$22,000		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network			40%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$5,200 / \$10,400	
Out-of-Network	\$12,500 / \$25,000		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$15 Copay	
Specialist			\$30 Copay	
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3			\$0 / \$4 / \$10	\$0 / \$4 / \$10
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$34 / \$67 ⁷ / 50% ⁷ / 50% ⁷	\$30 / \$67 ⁷ / 50% ⁷ / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3			\$0 / \$0 / \$25	\$0 / \$0 / \$25
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$85 / \$168 ⁷ / 50% ⁷ / NC	\$75 / \$168 ⁷ / 50% ⁷ / NA
Urgent and Emergency Medical Care				
Convenient Care Center			\$15 Copay	
Urgent Care Centers			\$65 Copay	
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network			INN DED + \$400 Copay	
Ambulance Services In-Network and Out-of-Network			\$400 Copay	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			DED + \$350 Copay	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			DED + \$600 Copay	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			DED + \$500 Copay	
All Other Services (BlueOptions - Option 1 / Option 2)			DED + \$500 Copay	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$15 Copay	
Specialist			\$30 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			\$100 Copay	\$115 Copay
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			\$400 Copay	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			\$25 Copay	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			DED + \$500 Copay	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$15 Copay	
Office Visit Specialist			\$30 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			DED + \$500 Copay	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			40% up to \$500 Copay per admission	
Hospice			\$0	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1423B	BlueSelect 1456B	BlueCare 1490B	myBlue 1603B
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$0 / \$0	
Out-of-Network	\$11,000 / \$22,000			Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			40%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%			Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$2,000 / \$4,000	
Out-of-Network	\$12,500 / \$25,000			Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$0 for first 2 visits, then \$2 Copay	
Specialist			\$15 Copay	
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3			\$0 / \$4 / \$5	\$0 / \$4 / \$5
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$15 / \$30 / 20% / 50%	\$15 / \$30 / 50% / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3			\$0 / \$0 / \$13	\$0 / \$0 / \$13
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$38 / \$75 / 20% / NC	\$38 / \$75 / 50% / NA
Urgent and Emergency Medical Care				
Convenient Care Center			\$5 Copay	
Urgent Care Centers			\$30 Copay	
Emergency Room Facility Services (ER) (per visit)			\$100 Copay	
In-Network (INN) ⁴ & Out-of-Network				
Ambulance Services In-Network and Out-of-Network			\$350 Copay	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			\$200 Copay	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			\$400 Copay	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			\$300 Copay	
All Other Services (BlueOptions - Option 1 / Option 2)			\$300 Copay	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			\$0	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$2 Copay	
Specialist			\$15 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			\$25 Copay	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			\$125 Copay	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			\$300 Copay	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$0 for first 2 visits, then \$2 Copay	
Office Visit Specialist			\$15 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			\$300 Copay	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			40% up to \$350 Copay per admission	
Hospice			\$0	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1423C	BlueSelect 1456C	BlueCare 1490C	myBlue 1603C
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$0 / \$0	
Out-of-Network		\$11,000 / \$22,000		Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			20%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)		50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$800 / \$1,600	
Out-of-Network		\$12,500 / \$25,000		Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$0 for first 3 visits, then \$1 Copay	
Specialist			\$10 Copay	
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3			\$0 / \$1 / \$2	\$0 / \$1 / \$2
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$3 / \$5 / 10% / 50%	\$3 / \$5 / 50% / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3			\$0 / \$0 / \$5	\$0 / \$0 / \$5
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$8 / \$13 / 10% / NC	\$8 / \$13 / 50% / NA
Urgent and Emergency Medical Care				
Convenient Care Center			\$5 Copay	
Urgent Care Centers			\$10 Copay	
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network			\$100 Copay	
Ambulance Services In-Network and Out-of-Network			\$300 Copay	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			\$100 Copay	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)				
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			\$300 Copay	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			\$200 Copay	
All Other Services (BlueOptions - Option 1 / Option 2)			\$200 Copay	
Other Provider Services				
Provider Services at a Hospital				
BlueOptions and BlueSelect: In-Network & Out-of-Network			\$0	
BlueCare and myBlue: In-Network				
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon)				
BlueOptions and BlueSelect: In-Network & Out-of-Network			\$0	
BlueCare and myBlue: In-Network				
Radiology, Pathology and Anesthesiology Provider Services at a Hospital				
BlueOptions and BlueSelect: In-Network & Out-of-Network			\$0	
BlueCare and myBlue: In-Network				
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$1 Copay	
Specialist			\$10 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			\$25 Copay	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			\$50 Copay	
Independent Clinical Lab (e.g., blood work) In-Network			\$0	
BlueSelect: Out-of-Network Not Covered				
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			\$200 Copay	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$0 for first 3 visits, then \$1 Copay	
Office Visit Specialist			\$10 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			\$200 Copay	
Durable Medical Equipment In-Network				
BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network			\$0	
BlueSelect: Out-of-Network Not Covered				
Skilled Nursing Facility (60 Days PBP)			20% up to \$250 Copay per admission	
Hospice			\$0	

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	Silver Plans			
	BlueOptions 1431, 1431P, 1431O	BlueSelect 1464, 1464P, 1464O	BlueCare 1498, 1498P, 1498O	myBlue 1710, 1710P, 1710O
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$5,000 / \$10,000			
Out-of-Network	\$10,000 / \$20,000		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	10%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$6,350 / \$12,700			
Out-of-Network	\$12,500 / \$25,000		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition	\$0 for first 3 visits, then \$25 Copay			
Specialist	\$50 Copay		\$45 Copay	
Allergy Injections (per visit) Family Physician	\$5 Copay			
Medical Pharmacy	\$60 Copay			
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.	\$240 In-Network Monthly Member OOP Max			
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations	\$0			
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3	\$0 / \$4 / \$25		\$0 / \$4 / \$25	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$30 / \$60 / 50% / 50%		\$30 / \$60 / 50% / NA	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3	\$0 / \$0 / \$63		\$0 / \$0 / \$63	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$75 / \$150 / 50% / NC		\$75 / \$150 / 50% / NA	
Urgent and Emergency Medical Care				
Convenient Care Center	\$25 Copay			
Urgent Care Centers	\$75 Copay			
Emergency Room Facility Services (ER) (per visit)	\$500 Copay			
In-Network (INN) ⁴ & Out-of-Network	INN DED + 10% Coins			
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)	\$450 Copay			
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)	DED + 10% Coins			
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)	DED + 10% Coins			
All Other Services (BlueOptions - Option 1 / Option 2)	DED + 10% Coins			
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 10% Coins			
Provider Services at an ER In-Network & Out-of-Network	\$0			
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 10% Coins			
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 10% Coins			
Provider Services at Locations other than Office, Hospital and ER				
Family Physician	\$25 Copay			
Specialist	\$50 Copay		\$45 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)	DED + 10% Coins			
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)	DED + 10% Coins			
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)	DED + 10% Coins			
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician	\$0 for first 3 visits, then \$25 Copay			
Office Visit Specialist	\$50 Copay		\$45 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)	DED + 10% Coins			
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs	\$500 Copay			
All Other Services	\$0			
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Skilled Nursing Facility (60 Days PBP)	DED + 10% Coins			
Hospice	\$0			

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³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1431A	BlueSelect 1464A	BlueCare 1498A	myBlue 1710A
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$3,800 / \$7,600			
Out-of-Network	\$10,000 / \$20,000		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	10%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$5,500 / \$11,000			
Out-of-Network	\$12,500 / \$25,000		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition	\$0 for first 3 visits, then \$25 Copay			
Specialist	\$50 Copay		\$45 Copay	
Allergy Injections (per visit) Family Physician	\$5 Copay			
Medical Pharmacy	\$60 Copay			
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.	\$240 In-Network Monthly Member OOP Max			
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations	\$0			
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3	\$0 / \$4 / \$25		\$0 / \$4 / \$25	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$30 / \$60 / 50% / 50%		\$30 / \$60 / 50% / NA	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3	\$0 / \$0 / \$63		\$0 / \$0 / \$63	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$75 / \$150 / 50% / NC		\$75 / \$150 / 50% / NA	
Urgent and Emergency Medical Care				
Convenient Care Center	\$25 Copay			
Urgent Care Centers	\$65 Copay			
Emergency Room Facility Services (ER) (per visit)	\$300 Copay			
In-Network (INN) ⁴ & Out-of-Network	INN DED + 10% Coins			
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)	\$350 Copay			
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)	DED + 10% Coins			
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)	DED + 10% Coins			
All Other Services (BlueOptions - Option 1 / Option 2)	DED + 10% Coins			
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 10% Coins			
Provider Services at an ER In-Network & Out-of-Network	\$0			
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 10% Coins			
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 10% Coins			
Provider Services at Locations other than Office, Hospital and ER				
Family Physician	\$25 Copay			
Specialist	\$50 Copay		\$45 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)	DED + 10% Coins			
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)	DED + 10% Coins			
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)	DED + 10% Coins			
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician	\$0 for first 3 visits, then \$25 Copay			
Office Visit Specialist	\$50 Copay		\$45 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)	DED + 10% Coins			
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs	\$500 Copay			
All Other Services	\$0			
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Skilled Nursing Facility (60 Days PBP)	DED + 10% Coins			
Hospice	\$0			

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1431B	BlueSelect 1464B	BlueCare 1498B	myBlue 1710B
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$1,500 / \$3,000	
Out-of-Network	\$10,000 / \$20,000			Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			0%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%			Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$2,250 / \$4,500	
Out-of-Network	\$12,500 / \$25,000			Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$0 for first 3 visits, then \$10 Copay	
Specialist		\$40 Copay		\$30 Copay
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$2 / \$4		\$0 / \$2 / \$4
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$8 / \$16 / 20% / 50%		\$8 / \$16 / 50% / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$10		\$0 / \$0 / \$10
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$20 / \$40 / 20% / NC		\$20 / \$40 / 50% / NA
Urgent and Emergency Medical Care				
Convenient Care Center			\$10 Copay	
Urgent Care Centers			\$50 Copay	
Emergency Room Facility Services (ER) (per visit)			\$200 Copay	
In-Network (INN) ⁴ & Out-of-Network				
Ambulance Services In-Network and Out-of-Network			INN DED	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			\$300 Copay	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)				
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			DED	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			DED	
All Other Services (BlueOptions - Option 1 / Option 2)			DED	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$10 Copay	
Specialist		\$40 Copay		\$30 Copay
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			DED	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			DED	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			DED	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$0 for first 3 visits, then \$10 Copay	
Office Visit Specialist		\$40 Copay		\$30 Copay
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			DED	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			DED	
Hospice			\$0	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1431C	BlueSelect 1464C	BlueCare 1498C	myBlue 1710C
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$500 / \$1,000			
Out-of-Network	\$10,000 / \$20,000		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	0%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$2,250 / \$4,500			
Out-of-Network	\$12,500 / \$25,000		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition	\$0 for first 3 visits, then \$4 Copay			
Specialist	\$10 Copay			
Allergy Injections (per visit) Family Physician	\$5 Copay			
Medical Pharmacy	\$60 Copay			
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.	\$240 In-Network Monthly Member OOP Max			
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations	\$0			
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3	\$0 / \$2 / \$4		\$0 / \$2 / \$4	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$5 / \$10 / 10% / 50%		\$5 / \$10 / 50% / NA	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3	\$0 / \$0 / \$10		\$0 / \$0 / \$10	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$13 / \$25 / 10% / NC		\$13 / \$25 / 50% / NA	
Urgent and Emergency Medical Care				
Convenient Care Center	\$5 Copay			
Urgent Care Centers	\$30 Copay			
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network	\$100 Copay			
Ambulance Services In-Network and Out-of-Network	INN DED			
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)	\$250 Copay			
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)				
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)	DED			
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)	DED			
All Other Services (BlueOptions - Option 1 / Option 2)	DED			
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED			
Provider Services at an ER In-Network & Out-of-Network	\$0			
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED			
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED			
Provider Services at Locations other than Office, Hospital and ER				
Family Physician	\$4 Copay			
Specialist	\$10 Copay			
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)	DED			
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)	DED			
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)	DED			
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician	\$0 for first 3 visits, then \$4 Copay			
Office Visit Specialist	\$10 Copay			
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)	DED			
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs	\$500 Copay			
All Other Services	\$0			
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Skilled Nursing Facility (60 Days PBP)	DED			
Hospice	\$0			

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1706S, 1706PS, 1706OS	BlueSelect 1736S, 1736PS, 1736OS	BlueCare 1766S, 1766PS, 1766OS	myBlue 1712S, 1712PS, 1712OS
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$3,500 / \$7,000	
Out-of-Network		\$7,000 / \$14,000		Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			20%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)		50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$7,150 / \$14,300	
Out-of-Network		\$12,500 / \$25,000		Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$30 Copay	
Specialist			\$65 Copay	
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$4 / \$15		\$0 / \$4 / \$15
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$50 / \$50 / \$100 / 40%		NA / \$50 / \$100 / 40%
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$38		\$0 / \$0 / \$38
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$125 / \$125 / \$250 / NC		NA / \$125 / \$250 / NC
Urgent and Emergency Medical Care				
Convenient Care Center			\$30 Copay	
Urgent Care Centers			\$75 Copay	
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network			INN DED + \$400 Copay	
Ambulance Services In-Network and Out-of-Network			INN DED + 20% Coins	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			DED + 20% Coins	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			DED + 20% Coins	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			DED + 20% Coins	
All Other Services (BlueOptions - Option 1 / Option 2)			DED + 20% Coins	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 20% Coins	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 20% Coins	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 20% Coins	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$30 Copay	
Specialist			\$65 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			DED + 20% Coins	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			DED + 20% Coins	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			DED + 20% Coins	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			DED + 20% Coins	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$30 Copay	
Office Visit Specialist			\$65 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			DED + 20% Coins	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			DED + 20% Coins	
Hospice			\$0	

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³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1706AS	BlueSelect 1736AS	BlueCare 1766AS	myBlue 1712AS
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$3,000 / \$6,000	
Out-of-Network	\$6,000 / \$12,000			Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			20%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%			Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$5,700 / \$11,400	
Out-of-Network	\$12,500 / \$25,000			Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$30 Copay	
Specialist			\$65 Copay	
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$4 / \$10		\$0 / \$4 / \$10
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$50 / \$50 / \$100 / 40%		NA / \$50 / \$100 / 40%
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$25		\$0 / \$0 / \$25
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$125 / \$125 / \$250 / NC		NA / \$125 / \$250 / NC
Urgent and Emergency Medical Care				
Convenient Care Center			\$30 Copay	
Urgent Care Centers			\$75 Copay	
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network			INN DED + \$300 Copay	
Ambulance Services In-Network and Out-of-Network			INN DED + 20% Coins	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			DED + 20% Coins	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			DED + 20% Coins	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			DED + 20% Coins	
All Other Services (BlueOptions - Option 1 / Option 2)			DED + 20% Coins	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 20% Coins	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 20% Coins	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 20% Coins	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$30 Copay	
Specialist			\$65 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			DED + 20% Coins	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			DED + 20% Coins	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			DED + 20% Coins	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			DED + 20% Coins	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$30 Copay	
Office Visit Specialist			\$65 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			DED + 20% Coins	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			DED + 20% Coins	
Hospice			\$0	

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¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1706BS	BlueSelect 1736BS	BlueCare 1766BS	myBlue 1712BS
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$700 / \$1,400			
Out-of-Network	\$1,400 / \$2,800		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	20%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$2,000 / \$4,000			
Out-of-Network	\$12,500 / \$25,000		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition				\$10 Copay
Specialist				\$25 Copay
Allergy Injections (per visit) Family Physician				\$5 Copay
Medical Pharmacy				\$60 Copay
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.				\$240 In-Network Monthly Member OOP Max
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations				\$0
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3			\$0 / \$4 / \$5	\$0 / \$4 / \$5
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$25 / \$25 / \$50 / 30%	NA / \$25 / \$50 / 30%
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3			\$0 / \$0 / \$13	\$0 / \$0 / \$13
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7			\$63 / \$63 / \$125 / NC	NA / \$63 / \$125 / NC
Urgent and Emergency Medical Care				
Convenient Care Center				\$10 Copay
Urgent Care Centers				\$40 Copay
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network				INN DED + \$150 Copay
Ambulance Services In-Network and Out-of-Network				INN DED + 20% Coins
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)				DED + 20% Coins
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)				DED + 20% Coins
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)				DED + 20% Coins
All Other Services (BlueOptions - Option 1 / Option 2)				DED + 20% Coins
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network				INN DED + 20% Coins
Provider Services at an ER In-Network & Out-of-Network				\$0
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network				INN DED + 20% Coins
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network				INN DED + 20% Coins
Provider Services at Locations other than Office, Hospital and ER				
Family Physician				\$10 Copay
Specialist				\$25 Copay
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)				DED + 20% Coins
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)				DED + 20% Coins
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered				DED + 20% Coins
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)				DED + 20% Coins
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician				\$10 Copay
Office Visit Specialist				\$25 Copay
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)				DED + 20% Coins
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs				\$500 Copay
All Other Services				\$0
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered				\$0
Skilled Nursing Facility (60 Days PBP)				DED + 20% Coins
Hospice				\$0

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Silver Plans			
	BlueOptions 1706CS	BlueSelect 1736CS	BlueCare 1766CS	myBlue 1712CS
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network			\$250 / \$500	
Out-of-Network		\$500 / \$1,000		Not Covered
Coinsurance (Coins)² (amount member pays)				
In-Network			5%	
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)		50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network			\$1,250 / \$2,500	
Out-of-Network		\$12,500 / \$25,000		Not Covered
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			\$5 Copay	
Specialist			\$15 Copay	
Allergy Injections (per visit) Family Physician			\$5 Copay	
Medical Pharmacy			\$60 Copay	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.			\$240 In-Network Monthly Member OOP Max	
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$1 / \$3		\$0 / \$1 / \$3
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$5 / \$5 / \$10 / 25%		NA / \$5 / \$10 / 25%
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$8		\$0 / \$0 / \$8
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$13 / \$13 / \$25 / NC		NA / \$13 / \$25 / NC
Urgent and Emergency Medical Care				
Convenient Care Center			\$5 Copay	
Urgent Care Centers			\$25 Copay	
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network			INN DED + \$100 Copay	
Ambulance Services In-Network and Out-of-Network			INN DED + 5% Coins	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			DED + 5% Coins	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			DED + 5% Coins	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			DED + 5% Coins	
All Other Services (BlueOptions - Option 1 / Option 2)			DED + 5% Coins	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 5% Coins	
Provider Services at an ER In-Network & Out-of-Network			\$0	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 5% Coins	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED + 5% Coins	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			\$5 Copay	
Specialist			\$15 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			DED + 5% Coins	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			DED + 5% Coins	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			DED + 5% Coins	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			DED + 5% Coins	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			\$5 Copay	
Office Visit Specialist			\$15 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			DED + 5% Coins	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			\$500 Copay	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			DED + 5% Coins	
Hospice			\$0	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Bronze (HSA) Plans		
	BlueOptions 1705, 1705P	BlueSelect 1735, 1735P	BlueCare 1765, 1765P
COST SHARING (amount member pays)			
Financial Features			
Deductible (DED)¹ (per person / family aggregate)			
In-Network	\$6,350 / \$12,700		
Out-of-Network	\$12,700 / \$25,400		Not Covered
Coinsurance (Coins)² (amount member pays)			
In-Network	0%		
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)			
In-Network	\$6,350 / \$12,700		
Out-of-Network	\$12,700 / \$25,400		Not Covered
Office Services			
Physician Office Services			
Family Physician (PCP ³) and Blue Physician Recognition		DED	
Specialist		DED	
Allergy Injections (per visit) Family Physician		DED	
Medical Pharmacy		DED	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.		Not Applicable	
Preventive Care			
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations		\$0	
Prescription Drug Program			
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$4 / \$0 ⁶	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$30 / \$0 ⁶ / \$0 ⁶ / \$0 ⁶	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$0 ⁶	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$75 / \$0 ⁶ / \$0 ⁶ / NC	
Urgent and Emergency Medical Care			
Convenient Care Center		DED	
Urgent Care Centers		DED	
Emergency Room Facility Services (ER) (per visit)			
In-Network (INN) ⁴ & Out-of-Network		INN DED	
Ambulance Services In-Network and Out-of-Network		INN DED	
Hospital / Surgical			
Ambulatory Surgical Center Facility (ASC)		DED	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)			
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP ⁵)		DED	
Outpatient Hospital Facility Services (per visit)			
Therapy Services (BlueOptions - Option 1 / Option 2)		DED	
All Other Services (BlueOptions - Option 1 / Option 2)		DED	
Other Provider Services			
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Provider Services at an ER In-Network & Out-of-Network		INN DED	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Provider Services at Locations other than Office, Hospital and ER			
Family Physician		DED	
Specialist		DED	
Outpatient Diagnostic Services			
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)			
Diagnostic Services (except AIS)		DED	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)		DED	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered		DED	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)		DED	
Other Special Services			
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)			
Office Visit Family Physician		DED	
Office Visit Specialist		DED	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)		DED	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered			
Motorized Wheelchairs		DED	
All Other Services		DED	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered		DED	
Skilled Nursing Facility (60 Days PBP)		DED	
Hospice		DED	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Bronze Plans		
	BlueOptions 17050	BlueSelect 17350	BlueCare 17650
COST SHARING (amount member pays)			
Financial Features			
Deductible (DED)¹ (per person / family aggregate)			
In-Network	\$6,350 / \$12,700		
Out-of-Network	\$12,700 / \$25,400		Not Covered
Coinsurance (Coins)² (amount member pays)			
In-Network	0%		
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered
Out-of-Pocket Maximum (per person / family aggregate)			
In-Network	\$6,350 / \$12,700		
Out-of-Network	\$12,700 / \$25,400		Not Covered
Office Services			
Physician Office Services			
Family Physician (PCP ³) and Blue Physician Recognition		DED	
Specialist		DED	
Allergy Injections (per visit) Family Physician		DED	
Medical Pharmacy		DED	
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.		Not Applicable	
Preventive Care			
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations		\$0	
Prescription Drug Program			
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$4 / \$0 ⁶	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$30 / \$0 ⁶ / \$0 ⁶ / \$0 ⁶	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$0 ⁶	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$75 / \$0 ⁶ / \$0 ⁶ / NC	
Urgent and Emergency Medical Care			
Convenient Care Center		DED	
Urgent Care Centers		DED	
Emergency Room Facility Services (ER) (per visit)			
In-Network (INN) ⁴ & Out-of-Network		INN DED	
Ambulance Services In-Network and Out-of-Network		INN DED	
Hospital / Surgical			
Ambulatory Surgical Center Facility (ASC)		DED	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)			
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP ⁵)		DED	
Outpatient Hospital Facility Services (per visit)			
Therapy Services (BlueOptions - Option 1 / Option 2)		DED	
All Other Services (BlueOptions - Option 1 / Option 2)		DED	
Other Provider Services			
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Provider Services at an ER In-Network & Out-of-Network		INN DED	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network		INN DED	
Provider Services at Locations other than Office, Hospital and ER			
Family Physician		DED	
Specialist		DED	
Outpatient Diagnostic Services			
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)			
Diagnostic Services (except AIS)		DED	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)		DED	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered		DED	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)		DED	
Other Special Services			
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)			
Office Visit Family Physician		DED	
Office Visit Specialist		DED	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)		DED	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered			
Motorized Wheelchairs		DED	
All Other Services		DED	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered		DED	
Skilled Nursing Facility (60 Days PBP)		DED	
Hospice		DED	

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

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³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Bronze Plans			
	BlueOptions 1416, 1416P, 1416O	BlueSelect 1449, 1449P, 1449O	BlueCare 1483, 1483P, 1483O	myBlue 1601, 1601P, 1601O
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$6,900 / \$13,800			
Out-of-Network	\$13,800 / \$27,600		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	50%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$7,150 / \$14,300			
Out-of-Network	\$14,300 / \$28,600		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition	\$0 for first 3 visits, then \$50 Copay			
Specialist	\$75 Copay		\$70 Copay	
Allergy Injections (per visit) Family Physician	\$5 Copay			
Medical Pharmacy	\$60 Copay			
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.	\$240 In-Network Monthly Member OOP Max			
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations	\$0			
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3	\$0 / \$4 / \$32		\$0 / \$4 / \$35	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$40 / 50% ⁶ / \$50% ⁶ / \$50% ⁶		\$40 / 50% ⁶ / 50% ⁶ / NA	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3	\$0 / \$0 / \$80		\$0 / \$0 / \$88	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7	\$100 / \$50% ⁶ / \$50% ⁶ / NC		\$100 / 50% ⁶ / 50% ⁶ / NA	
Urgent and Emergency Medical Care				
Convenient Care Center	\$50 Copay			
Urgent Care Centers	\$100 Copay			
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network	INN DED + 50% Coins			
Ambulance Services In-Network and Out-of-Network	INN DED + 50% Coins			
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)	DED + 50% Coins			
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)	DED + \$100 Copay			
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)	DED + 50% Coins			
All Other Services (BlueOptions - Option 1 / Option 2)	DED + 50% Coins			
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED			
Provider Services at an ER In-Network & Out-of-Network	INN DED			
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED			
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED			
Provider Services at Locations other than Office, Hospital and ER				
Family Physician	\$50 Copay			
Specialist	\$75 Copay		\$70 Copay	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)	DED + 50% Coins			
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)	DED + 50% Coins			
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered	\$20 Copay			
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)	DED + 50% Coins			
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician	\$0 for first 3 visits, then \$50 Copay			
Office Visit Specialist	\$75 Copay		\$70 Copay	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)	DED + 50% Coins			
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs	\$500 Copay			
All Other Services	\$0			
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Skilled Nursing Facility (60 Days PBP)	DED + 50% Coins			
Hospice	\$0			

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	Bronze Plans			
	BlueOptions 1419, 1419P, 1419O	BlueSelect 1452, 1452P, 1452O	BlueCare 1486, 1486P, 1486O	myBlue 1602, 1602P, 1602O
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$7,150 / \$14,300			
Out-of-Network	\$14,300 / \$28,600		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	0%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$7,150 / \$14,300			
Out-of-Network	\$14,300 / \$28,600		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition			DED	
Specialist			DED	
Allergy Injections (per visit) Family Physician			DED	
Medical Pharmacy		DED		\$60 Copay
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.		\$240 In-Network Monthly Member OOP Max		
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations			\$0	
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3		\$0 / \$5 / \$0 ⁶		\$0 / \$5 / \$0 ⁶
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$35 / \$0 ⁶ / \$0 ⁶ / \$0 ⁶		\$30 / \$0 ⁶ / \$0 ⁶ / NA
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3		\$0 / \$0 / \$0 ⁶		\$0 / \$0 / \$0 ⁶
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7		\$88 / \$0 ⁶ / \$0 ⁶ / NC		\$75 / \$0 ⁶ / \$0 ⁶ / NA
Urgent and Emergency Medical Care				
Convenient Care Center			DED	
Urgent Care Centers			DED	
Emergency Room Facility Services (ER) (per visit)			INN DED	
In-Network (INN) ⁴ & Out-of-Network			INN DED	
Ambulance Services In-Network and Out-of-Network			INN DED	
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)			DED	
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2)			DED	
Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP⁵)			DED	
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)			DED	
All Other Services (BlueOptions - Option 1 / Option 2)			DED	
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED	
Provider Services at an ER In-Network & Out-of-Network			INN DED	
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED	
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network			INN DED	
Provider Services at Locations other than Office, Hospital and ER				
Family Physician			DED	
Specialist			DED	
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)			DED	
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)			DED	
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)			DED	
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician			DED	
Office Visit Specialist			DED	
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)			DED	
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs			DED	
All Other Services			\$0	
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered			\$0	
Skilled Nursing Facility (60 Days PBP)			DED	
Hospice			\$0	

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¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

	Bronze Plans			
	BlueOptions 1707S, 1707PS, 1707OS	BlueSelect 1737S, 1737PS, 1737OS	BlueCare 1767S, 1767PS, 1767OS	myBlue 1711S, 1711PS, 1711OS
COST SHARING (amount member pays)				
Financial Features				
Deductible (DED)¹ (per person / family aggregate)				
In-Network	\$6,650 / \$13,300			
Out-of-Network	\$13,300 / \$26,600		Not Covered	
Coinsurance (Coins)² (amount member pays)				
In-Network	50%			
Out-of-Network (For BlueOptions and BlueSelect plans member pays out-of-network DED + Coins/Copay unless otherwise noted below) (For BlueCare and myBlue plans out-of-network services are not covered - except for emergency services)	50%		Not Covered	
Out-of-Pocket Maximum (per person / family aggregate)				
In-Network	\$7,150 / \$14,300			
Out-of-Network	\$26,600 / \$28,600		Not Covered	
Office Services				
Physician Office Services				
Family Physician (PCP ³) and Blue Physician Recognition	\$45 Copay for first 3 visit, then DED + 50% Coins			
Specialist	DED + 50% Coins			
Allergy Injections (per visit) Family Physician	\$5 Copay			
Medical Pharmacy	\$60 Copay			
Medical pharmacy cost-share is per drug, per billing provider, in addition to the Physician Office Services cost-share and it does not include immunizations and allergy injections.	\$240 In-Network Monthly Member OOP Max			
Preventive Care				
Routine Adult and Child Preventive Services, Wellness Services, and Immunizations	\$0			
Prescription Drug Program				
Retail - Tier 1 / Tier 2 / Tier 3	\$0 / \$4 / \$35		\$0 / \$4 / \$35	
Retail - Tier 4 / Tier 5 / Tier 6 / Tier 7	35% ⁶ / 35% ⁶ / 40% ⁶ / 45% ⁶		NA / 35% ⁶ / 40% ⁶ / 45% ⁶	
Mail Order (90 days) - Tier 1 / Tier 2 / Tier 3	\$0 / \$0 / \$88		\$0 / \$0 / \$88	
Mail Order (90 days) - Tier 4 / Tier 5 / Tier 6 / Tier 7	35% ⁶ / 35% ⁶ / 40% ⁶ / NC		NA / 35% ⁶ / 40% ⁶ / NC	
Urgent and Emergency Medical Care				
Convenient Care Center	\$45 Copay			
Urgent Care Centers	DED + 50% Coins			
Emergency Room Facility Services (ER) (per visit)				
In-Network (INN) ⁴ & Out-of-Network	INN DED + 50% Coins			
Ambulance Services In-Network and Out-of-Network	INN DED + 50% Coins			
Hospital / Surgical				
Ambulatory Surgical Center Facility (ASC)	DED + 50% Coins			
Inpatient Hospital Facility: (BlueOptions - Option 1 / Option 2) Rehabilitation/Habilitation Services: Limit 30 days each (per admission) (PBP ⁵)	DED + 50% Coins			
Outpatient Hospital Facility Services (per visit)				
Therapy Services (BlueOptions - Option 1 / Option 2)	DED + 50% Coins			
All Other Services (BlueOptions - Option 1 / Option 2)	DED + 50% Coins			
Other Provider Services				
Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 50% Coins			
Provider Services at an ER In-Network & Out-of-Network	INN DED + 50% Coins			
Provider Services at an Ambulatory Surgical Center (ASC) (Surgeon) BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 50% Coins			
Radiology, Pathology and Anesthesiology Provider Services at a Hospital BlueOptions and BlueSelect: In-Network & Out-of-Network BlueCare and myBlue: In-Network	INN DED + 50% Coins			
Provider Services at Locations other than Office, Hospital and ER				
Family Physician	DED + 50% Coins			
Specialist	DED + 50% Coins			
Outpatient Diagnostic Services				
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)				
Diagnostic Services (except AIS)	DED + 50% Coins			
Imaging Services (AIS) (MRI, MRE, PET, CT, Nuclear Med.)	DED + 50% Coins			
Independent Clinical Lab (e.g., blood work) In-Network BlueSelect: Out-of-Network Not Covered	DED + 50% Coins			
Outpatient Hospital Facility Services (per visit) (e.g., blood work and X-rays) (BlueOptions - Option 1 / Option 2)	DED + 50% Coins			
Other Special Services				
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (35 Visits PBP)				
Office Visit Family Physician	\$45 Copay for first 3 visit, then DED + 50% Coins			
Office Visit Specialist	DED + 50% Coins			
Outpatient Hospital Facility (BlueOptions - Option 1 / Option 2)	DED + 50% Coins			
Durable Medical Equipment In-Network BlueSelect: Out-of-Network Not Covered				
Motorized Wheelchairs	\$500 Copay			
All Other Services	\$0			
Home Health Care (30 Visits PBP) In-Network BlueSelect: Out-of-Network Not Covered	\$0			
Skilled Nursing Facility (60 Days PBP)	DED + 50% Coins			
Hospice	\$0			

Note: Maternity, Mental Health and Substance Abuse benefits are covered and based on the location where services are provided.

¹ DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay. ² Coins = Percentage based on our Allowed Amount

³ PCP = Primary Care Physician ⁴ INN = In-Network ⁵ PBP = Per Benefit Period ⁶ Applies after INN DED is met ⁷ Applies after \$3,000 Rx DED is met

Cost Share Reduction for American Indian (AI/AN <300% FPL) Plans

BlueOptions

Platinum Plans	Gold Plans	Silver Plans	Bronze Plans
1418U	1505U	1410U	1416U
Premier 1418UV	1708U	1423U	1419U
1424U		1431U	1705U
		1706US	1707US

BlueSelect

Platinum Plans	Gold Plans	Silver Plans	Bronze Plans
1451U	1535U	1443U	1449U
Premier 1451UV	1738U	1456U	1452U
1457U		1464U	1735U
		1736US	1737US

BlueCare

Platinum Plans	Gold Plans	Silver Plans	Bronze Plans
1485U	1565U	1477U	1483U
1491U	1768U	1490U	1486U
		1498U	1765U
		1766US	1767US

myBlue

Gold Plans	Silver Plans	Bronze Plans
1605U	1603U	1601U
	1604U	1602U
	1710U	1711US
	1712US	