

2020 SMSD Medical Options

(All Benefits are listed as In Network unless otherwise noted)

Plan	Preferred Care Blue Blue Saver QHDHP	BlueSelect Plus QHDHP	Preferred Care Blue PPO	BlueSelect Plus PPO	Blue Select Plus EPO	Blue Care HMO
In Network Deductible	\$3,000 indiv / \$6,000 fam	\$3,000 indiv / \$6,000 fam	\$1,500 indiv/ \$3,000 fam	\$1,500 indiv / \$3,000 fam	N/A	N/A
Out of Network Deductible	\$3,000 indiv / \$6,000 fam	\$6,000 indiv / \$12,000 fam	\$1,500 indiv/ \$3,000 fam	\$3,000 indiv / \$6,000 fam	N/A	N/A
In Network Coinsurance	Your share: 20%	Your share: 20%	Your share: 20%	Your share: 20%	N/A	N/A
Out of Network Coinsurance	Your share: 40%	Your share: 50%	Your share: 40%	Your share: 50%	N/A	N/A
In Network Out of Pocket Maximum	\$5,000 indiv/ \$10,000 fam	\$5,000 indiv/ \$10,000 fam	\$3,000 indiv/ \$6,000 fam	\$3,000 indiv/ \$6,000 fam	\$7,900 indiv/ \$15,800 fam	\$7,900.00 indiv/ \$15,800 fam
Out of Network Out of Pocket Maximum	\$10,000 indiv/ \$20,000 fam	\$20,000 indiv/ \$40,000 fam	\$6,000 indiv/ \$8,000 fam	\$12,000 indiv/ \$24,000 fam	N/A	N/A
Office Visits In-Network	Deductible then 20%	Deductible then 20%	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80
Preventative Care	100%	100%	100%	100%	100%	100%
Urgent Care	Deductible then 20%	Deductible then 20%	\$80 copay	\$80 copay	\$80 copay	\$80 copay
Emergency Services	Deductible then 20%	Deductible then 20%	\$250 copay then deductible then 20%	\$250 copay then deductible then 20%	\$200 copay	\$250 copay
Inpatient Hospital Services	Deductible then 20%	Deductible then 20%	Deductible then 20%	Deductible then 20%	\$750 copay per day up to \$3,7500 per calendar year	\$750 copay per day up to \$3,750.00 per calendar year
Scans (MRI's PET, CT etc.)	Deductible then 20%	Deductible then 20%	Deductible then 20%	Deductible then 20%	\$80 copay	\$80 copay
Prescription Drugs	Deductible then: Tier 1: \$20 Copay Tier 2: \$60 Copay Tier 3: \$90 Copay \$40/\$120/\$180 Mail	Deductible then: Tier 1: \$20 Copay Tier 2: \$60 Copay Tier 3: \$90 Copay \$40/\$120/\$180 Mail	Tier 1: \$20 Tier 2: \$60 Tier 3: \$90 \$40/\$120/\$180 Mail	Tier 1: \$20 Tier 2: \$60 Tier 3: \$90 \$40/\$120/\$180 Mail	Tier 1: \$20 Tier 2: \$60 Tier 3: \$90 \$40/\$120/\$180 Mail	Tier 1: \$20 Tier 2: \$60 Tier 3: \$90 \$60/\$180/\$270 Mail