Which Medical Plan is Best for Me?

**High Deductible Plan**
- **Blue Select Plus or PCB Blue Saver**
  - **Zero cost for Employee Only Plan**
  - **District contribution into a Health Savings Account - up to $2,500.00 per year - if you are on an Employee Only Plan**
  - **Use of the PriorityOne Clinic for a $30.00 Fee**
  - **Preventative Care is 100% Covered**
  - **Health Savings Funds continue to build year after year, and remain with you even if your employment changes**
  - **Health Savings Funds can be rolled into an IRA for retirement savings**
  - **Health Savings Funds can be used for Qualified Health Care Expenses for you and your dependents**
  - **In network individual deductible $3,000 per year, with a max out of pocket of $5,000 per year (in-network)**
  - **Out of network coverage available**
  - **Coverage in the Blue Card Network outside of the 32-county Blue KC Service Area**
  - **Prescription Drug - Deductible then co-pay**
  - **These plans work well for individuals that only visit the doctor for preventative care, want to utilize the Priority One Clinic, build a Health Savings Account and are on a budget**

**PPO**
- **Blue Select Plus or Preferred Care Blue**
  - **Mid-range cost for Employee Only Plan**
  - **Office visit Co-pays $40.00/$80.00**
  - **Out of Network Coverage available**
  - **Preventative Care is 100% Covered**
  - **Coverage in the Blue Card Network outside of the 32-county Blue KC Service Area**
  - **Use of the PriorityOne Clinic at no additional cost**
  - **Preferred Care Blue - Wider Network includes most area hospitals**
  - **Blue Select Plus PPO - Narrower Network of providers and hospitals**
  - **Prescription Drug Co-Pay**
  - **These plans work well for individuals that visit the doctor frequently for chronic conditions and need prescriptions often**

**Blue Care HMO, Blue Select Plus EPO**
  - **HMO - High cost for the Employee Only Plan**
    - **NO Out of Network Coverage**
    - **Must designate a Primary Care Provider**
  - **EPO - Low cost for Employee Only Plan**
    - **NO Out of Network Coverage**
    - **On the Blue Card Network when traveling**
  - **Use of the PriorityOne Clinic at no additional cost**
  - **Preventative Care is 100% Covered**
  - **Office Visit Co-pays - $40.00/$80.00**
  - **In-Network Out of Pocket maximum of $7,950.00**
  - **No In-Network Deductible**
  - **Prescription Drug Co-Pay**
  - **These plans work well for individuals that visit the doctor frequently for chronic conditions, that are worried about meeting deductibles**

Additional Details about each plan is available in the [2022 Benefits Guide](#) viewable on the SMSD Website