

# 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