

# Volusia County Schools: 2023-2024 Medical Plan Design Summary

	Florida Health Care Plans				
	HMO	HMO 2	Triple Option		
	In Network	In Network	Option 1	Option 2	Option 3
Annual Deductible Single/Family	\$1,000 / \$2,000	\$4,500 / \$9,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000 / \$8,000
Coinsurance(Member Pays)	15%	10%	15%	30%	40%
Out of Pocket Max Single/Family	\$5,000 / \$10,000	\$8,700 / \$14,700	\$5,000 / \$10,000	\$5,000 / \$10,000	\$8,000 / \$16,000
<b>Physician Services</b>					
PCP Copay	\$20	\$35	\$25	\$35	40% AD
Specialist Copay	\$35	\$50	\$35	\$60	40% AD
<b>Preventive Care</b>					
Routine Physical Exam, Well Child, Immunization	\$0	\$0	\$0	\$0	40% AD
<b>Extended Hours Care Centers</b>					
Per Visit	\$8	\$8	\$8		
<b>Hospital Services</b>					
Inpatient	\$300/Day (Days 1-5) AD	10% AD	15% AD	Not Covered	40% AD
Outpatient	\$250(ASC) \$500 (Hospital)	10% AD	15% AD	Not Covered	40% AD
<b>Emergency Services</b>					
Emergency Visit / Urgent Care	\$400 / \$75	10% AD / 10%	15% AD	15% AD	15% After In-Network Deductible
Ambulance Services	\$100	10% AD	15% AD	15% AD	15% After In-Network Deductible
<b>Lab, X-ray, &amp; Diagnostics</b>					
Lab and Radiology	\$0 Lab / \$20 X-ray / \$75 (OP)	\$0 Lab / \$50 X-ray 10% AD (OP)	\$0 Lab / \$25 X-ray / 15% AD (OP)	Not Covered	40% AD
Advanced Imaging	\$175	10% AD	\$350	30% AD	40% AD
<b>Prescription Drugs</b>					
Retail (31-Day Supply)	FHCP / Walgreens	FHCP / Walgreens	FHCP / Walgreens / Publix		
Preferred Generic	\$3 / \$20	\$3 / \$20	\$3 / \$20		
Non-Pref Generic	\$12 / \$20	\$12 / \$20	\$12 / \$20		
Preferred Brand	\$35 / \$40	\$35 / \$40	\$35 / \$40		
Non-preferred Brand	\$60 / \$65	\$60 / \$65	\$60 / \$65		
Pre-approved specialty drug formulary	Preferred: 15% Coins Non-Preferred: 25% Coins	Preferred: 15% Coins Non-Preferred: 25% Coins	Preferred: 15% Coins Non-Preferred: 25% Coins		
<b>Mail Order (up to 93 day supply)</b>					
Preferred Generic/Non-Pref Generic/ Preferred Brand/ Non- preferred Brand	\$6 / \$33 / \$102 / \$177	\$6 / \$33 / \$102 / \$177	\$6 / \$33 / \$102 / \$177		

**HMO prescriptions** (T28 & LT7) are available at FHCP retail and mail order pharmacies. Select Walgreens (listed on FHCP.com) can ONLY be used from 6pm to 8am Monday - Friday and all day Saturday, Sunday and holidays.

**Triple Option prescriptions** (LT4) are available at FHCP retail and mail order pharmacies, and ALL Walgreens and Publix anytime.

AD = After Deductible

ASC = Ambulatory Surgical Center Facility

OP = Outpatient Facility