

Plan Comparison¹

2019-2020

2019

2020

	Gold 80 HMO 0/30* + Child Dental	Gold 80 HMO 250/25* + Child Dental
	Copay HMO Plan	Deductible HMO Plan
FEATURES		
PLAN DEDUCTIBLE		
Individual/Family	\$0/\$0	\$250/\$500
OUT-OF-POCKET MAXIMUM		
Individual/Family	\$7,200/\$14,400 (embedded)	\$7,800/\$15,600 (embedded)
IN THE MEDICAL OFFICE		
Primary care visits	\$30	\$25
Urgent care visits	\$30	\$25
Specialty office visits	\$55	\$50
Preventive exams, vaccines (immunizations)	\$0	\$0
Prenatal care	\$0	\$0
Postpartum care	\$0	\$0
Well-child preventive care visits	\$0	\$0
Allergy injections	\$5	\$5
Infertility services	Not covered	Not covered
Physical, occupational, and speech therapy	\$30	\$25
Most laboratory tests	\$35	\$25
Most X-rays and diagnostic testing	\$55	\$65
Most MRI/CT/PET scans	\$275	\$275
Outpatient surgery (per procedure)	\$340	\$340
EMERGENCY SERVICES		
Emergency Department visits (waived if admitted directly to hospital)	\$325	\$250 (after plan deductible)
Ambulance	\$250	\$250 (after plan deductible)
PRESCRIPTIONS		
Generic drugs	\$15 (up to a 30-day supply)	\$15 (up to a 30-day supply)
Brand-name drugs	\$55 (up to a 30-day supply)	\$50 (up to a 30-day supply)
Specialty drugs	20% per prescription up to \$250 maximum (up to a 30-day supply)	20% per prescription up to \$250 maximum (up to a 30-day supply)
HOSPITAL CARE		
Physicians' services, room and board, tests, medications, supplies, therapies, birth services	\$600 per day up to 5 days per admission	\$600 per day up to 5 days per admission (after plan deductible)
Skilled nursing facility care (up to 100 days per benefit period)	\$300 per day up to 5 days per admission	\$300 per day up to 5 days per admission (after plan deductible)
MENTAL HEALTH SERVICES		
In the medical office	\$30	\$25
In the hospital	\$600 per day up to 5 days per admission	\$600 per day up to 5 days per admission (after plan deductible)
CHEMICAL DEPENDENCY SERVICES		
In the medical office	\$30	\$25
In the hospital (detoxification only)	\$600 per day up to 5 days per admission	\$600 per day up to 5 days per admission (after plan deductible)
OTHER		
Televisits	\$0	\$0
Chiropractic and acupuncture	\$30 per visit for physician-referred acupuncture; chiropractic not covered	\$25 per visit for physician-referred acupuncture; chiropractic not covered
Certain durable medical equipment (DME)	20% (base only)	20% (supplemental and base)
Certain prosthetic and orthotic devices	\$0	\$0
Pediatric optical (eyewear)	1 pair of eyeglasses or contact lenses per year	1 pair of eyeglasses or contact lenses per year
Pediatric vision exam	\$0	\$0
Adult optical (eyewear)	Not covered	Not covered
Adult vision exam (for eye refraction)	\$0	\$0
Home health care (up to 100 visits per year)	\$30 per visit	\$30 per visit
Hospice care	\$0	\$0

¹This is a benefit comparison only. The changes have been highlighted. For limitations, exclusions, or exceptions, refer to the plan highlights or your EOC.