

2014 Medical Plan Comparison

Summary of the main features of the 2014 medical plan options:

Medical Plan Features	High Deductible Health Plan with Health Reimbursement Account (HDHP-HRA)	High Deductible Health Plan with Health Savings Account (HDHP-HSA)	Low Deductible Health Plan (LDHP)
BCBS Plan Name	Blue Care Elect Deductible	Blue Care Elect Saver	Advantage Blue
Type of Plan	High Deductible/PPO	High Deductible/PPO	Exclusive Provider Organization/PPO
Annual Deductible	\$2,000 individual \$4,000 family *	\$1,500 individual \$3,000 family *	\$500 individual \$1000 family *
Provider Network	PPO national network	PPO national network	PPO national network
Out-of-Network Coverage available	Yes, at an additional cost to member	Yes, at an additional cost to member	No, Emergency care services only
Primary Care Physician requirement	No	No	No
Referrals required for Specialists	No	No	No
Services subject to the Deductible	All services, excluding preventive health services and Rx drugs	All services, excluding preventive health services	Inpatient and Outpatient services performed in a hospital setting
WHOI contribution towards deductible	First 50% of deductible, funded through HRA	50% of deductible, funded through HSA (NOTE: to be funded upfront in 2014)	None
Employee participation in voluntary Healthcare Flexible Spending Account (FSA)	Yes, can be used for all eligible out-of-pocket medical & dental expenses, but not for deductible expenses reimbursed through HRA	Yes, but for limited purposes only for out-of-pocket dental & vision expenses. NOTE: HSA is main vehicle for out-of-pocket medical expenses.	Yes, can be used for all eligible out-of-pocket medical & dental expenses

* family coverage includes employee + spouse, employee + child(ren), and employee + family coverage.