Human Resources

2016 Medical Plan Options

For 2016, you have the option of choosing between three (3) medical plans, two of which are new plans being offered:

Option 1:
High Deductible Health Plan with Health Reimbursement Account (HDHP-HRA)
BCBS Plan Name: *Blue Care Elect Deductible*

Option 2:
High Deductible Health Plan with Health Savings Account (HDHP-HSA)
BCBS Plan Name: *Blue Care Elect Saver*

Option 3:
Low Deductible Health Plan (LDHP)
BCBS Plan Name: *Advantage Blue*

Although the medical plans are similar in many ways, each plan has unique differences and should be reviewed carefully by employees before making a medical plan election for 2016.

The following will illustrate those characteristics that are in common between the three medical plans:

- Use the same national PPO provider network
- Do not require a Primary Care Physician
- Do not require referrals to Specialists (self-referrals)

The following will hightlight some of the major differences between the medical plans:

- The annual deductible is different under each plan
- The annual deductible has no individual cap on the HDHP-HSA plan
- Services subject to the deductible are different between each plan
- The LDHP plan does not allow for out-of-network coverage, unless for emergency services
- Rx prescription co-payments vary between plans

For a side-by-side comparison of covered services and out-of-pocket costs under the three medical plans, see the 2016 Medical Plan Comparison.pdf

For detailed information about each specific medical plan, please refer to the dedicated webpage on this website for each plan.
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