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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 highlight 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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