

BlueChoice HMO Open Access vs. BlueChoice Triple Option Open Access

	BlueChoice HMO	BlueChoice Triple Option
Networks	BlueChoice	BlueChoice for Level 1 PPO for Level 2 All others for Level 3
PCP Required	Yes	Yes for Level 1
Referrals Required	No	No
Medical Copays	\$5 PCP/\$10 Specialist	\$10 PCP/Specialist – Level 1 \$15 PCP/Specialist – Level 2 N/A – Level 3
Deductibles	N/A	N/A – Level 1 \$200 Individual/\$400 Family – Level 2 \$300 Individual/\$600 Family – Level 3
Medical Out of Pocket Maximum	\$2,000 Individual \$6,000 Family	\$2,000 Individual/\$6,000 Family – Level 1 \$500 Individual/\$1,000 Family – Level 2 \$1,000 Individual/\$2,000 Family – Level 3
Combined Medical and Prescription Out of Pocket Maximum	\$6,350 Individual \$12,700 Family	\$6,350 Individual \$12,700 Family
Coinsurance	100% coverage with the exception of AI/IVF services which are covered at 50% AB*	100% for Level 1 90% for Level 2 80% for Level 3
Independent Labs	LabCorp	LabCorp – Level 1 All other Labs – Level 2 & 3
Emergency Room	\$50 copay; waived if admitted	\$50 copay; waived if admitted, Levels 1, 2 & 3
Inpatient Hospital	No charge when approved	100% AB* - Level 1 90% AB* after deductible – Level 2 80% AB* after deductible – Level 3
Occupational, Physical, Speech Therapy	Limited to a combined 30 visits per condition per year	Limited to a combined 30 visits per condition per year – Level 1 Limited to 100 visits for each therapy – Levels 2 & 3
Chiropractic Care	Limited to 20 visits per year	Limited to 20 visits per year – Level 1 Unlimited Visits – Levels 2 & 3
Acupuncture	Limited to 24 visits per year	Limited to 24 visits per year – Level 1 Unlimited Visits – Levels 2 & 3
Prescription Drug Copays (Units 1–4)	Retail: \$5 Generic; \$15 Preferred Brand; \$25 Non-preferred Brand. Mail Order or CVS Retail Maintenance Choice: \$10 Generic; \$30 Preferred Brand; \$50 Non-preferred Brand	
Prescription Drug Copays (Units 5 and 6)	Retail: \$5 Generic; \$20 Preferred Brand; \$35 Non-preferred Brand; \$75 Injectables. Mail Order or CVS Retail Maintenance Choice: \$10 Generic; \$40 Preferred Brand; \$70 Non-preferred Brand; \$150 Injectables	

The main differences between the BlueChoice HMO *Open Access* plan and the BlueChoice Triple Option *Open Access* plan are:

1. With the BlueChoice plan you must stay within the BlueChoice network of providers.
2. The BlueChoice Triple Option plan gives you the freedom to move between the BlueChoice network (Level 1), the PPO network (Level 2) and the Par/Non-par providers (Level 3).
3. There is less out of pocket with the BlueChoice HMO plan.

* AB =Allowed Benefit



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