

BlueChoice HMO vs. BlueChoice Triple Option

	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	Yes	Yes for Level 1 No for Levels 2 & 3
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 - Level 2 \$300 Individual – Level 3
Out of Pocket	N/A	N/A – Level 1 \$500 Individual – Level 2 \$1,000 Individual - Level 3
Coinsurance	100% coverage with the exception of AI/IVF services which are covered at 50% AB	100% coverage with the exception of AI/IVF services which are covered at 50% AB 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 ded. – Level 2 80% AB after ded. – 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	A discount is available through the “Options” program.	A discount is available through the “Options” program – Level 1 Covered under Levels 2 & 3

The main differences between the BlueChoice HMO plan and the BlueChoice Triple Option 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.
4. Written referrals are required for the BlueChoice HMO plan and Level 1 of BlueChoice Triple Option. They are not required for Levels 2 and 3 of the BlueChoice Triple Option plan.