

## PPO (PPN) vs. BlueChoice Triple Option

	PPO	BlueChoice Triple Option
<b>Networks</b>	PPO	BlueChoice for Level 1 PPO for Level 2 All others for Level 3
<b>PCP Required</b>	No	Yes for Level 1
<b>Referrals Required</b>	No	Yes for Level 1 No for Levels 2 & 3
<b>Copays</b>	\$15 PCP/\$15 Specialist	\$10 PCP/Specialist – Level 1 \$15 PCP/Specialist – Level 2 N/A – Level 3
<b>Deductibles</b>	\$0 – In-Network \$200 – Out-of-Network	N/A – Level 1 \$200 Individual – Level 2 \$300 Individual – Level 3
<b>Out of Pocket</b>	\$1,200 Individual	N/A – Level 1 \$500 Individual – Level 2 \$1,000 Individual - Level 3
<b>Coinsurance</b>	100% In-Network 80% Out of Network	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
<b>Independent Labs</b>	PPO Providers – In-Network Other providers – Out of Network	LabCorp – Level 1 All other Labs – Level 2 & 3
<b>Emergency Room</b>	\$25 copay; waived if admitted	\$50 copay; waived if admitted, Levels 1, 2 & 3
<b>Inpatient Hospital</b>	100% AB* In-Network 80% AB* after deductible Out of Network	100% AB* - Level 1 90% AB* after ded. – Level 2 80% AB* after ded. – Level 3
<b>Occupational, Physical, Speech Therapy</b>	Limited to 100 visits for each therapy	Limited to a combined 30 visits per condition per year – Level 1 Limited to 100 visits for each therapy – Levels 2 & 3
<b>Chiropractic Care</b>	Unlimited Visits	Limited to 20 visits per year – Level 1 Unlimited Visits – Levels 2 & 3
<b>Acupuncture</b>	100% AB - In-Network 80% AB Out of Network after deductible	A discount is available through the “Options” program – Level 1 Covered under Levels 2 & 3

### The main differences between the PPO plan and the BlueChoice Triple Option plan are:

1. 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).
2. There is less out of pocket with the BlueChoice Triple Option plan.
3. Written referrals are required for the BlueChoice Triple Option plan under Level 1. They are not required for Levels 2 and 3 of the BlueChoice Triple Option plan.
4. Premiums for 2012 are significantly less for the BlueChoice Triple Option vs. the PPO plan. Refer to your rate information contained in your 2012 Benefits Guide.

\* AB =Allowed Benefit