

# PPO (PPN) vs. BlueChoice Triple Option Open Access

Anne Arundel County Public Schools—Retirees Under 65



ANNE ARUNDEL  
COUNTY PUBLIC SCHOOLS

	PPO	BlueChoice Triple Option
Networks	PPO	BlueChoice for Level 1 PPO for Level 2 All others for Level 3
PCP Required	No	Yes for Level 1
Referrals Required	No	No
Medical Copays	\$30 PCP/\$30 Specialist	\$15 PCP/Specialist for Level 1 \$20 PCP/Specialist for Level 2 N/A for Level 3
Deductibles	\$0—In-Network \$200 Individual/\$400 Family—Out-of-Network	N/A for Level 1 \$200 Individual/\$400 Family for Level 2 \$300 Individual/\$600 Family for Level 3
Medical Out-of-Pocket Maximum	\$1,200 Individual/\$2,400 Family	\$2,000 Individual/\$6,000 Family for Level 1 \$2,000 Individual/\$4,000 Family for Level 2 \$2,000 Individual/\$4,000 Family for Level 3
Combined Medical and Prescription Out-of-Pocket Maximum	\$6,350 Individual \$12,700 Family	\$6,350 Individual \$12,700 Family
Coinsurance	100%—In-Network 80%—Out of Network	100% for Level 1 90% for Level 2 80% for Level 3
Independent Labs	PPO Providers—In-Network Other providers—Out of Network	LabCorp for Level 1 All other Labs for Level 2 & 3
Emergency Room	\$85 copay; waived if admitted	\$85 copay; waived if admitted, Levels 1, 2 & 3
Inpatient Hospital	100% AB*—In-Network 80% AB* after deductible—Out-of-Network	100% AB* for Level 1 90% AB* after deductible for Level 2 80% AB* after deductible for Level 3
Occupational, Physical, Speech Therapy	Limited to 100 combined visits between PT and OT. Speech therapy has no maximum.	Limited to a combined 30 visits per condition per year for Level 1 Limited to 100 visits combined for Levels 2 & 3
Chiropractic Care	Unlimited Visits	Limited to 20 visits per year for Level 1 Unlimited Visits for Levels 2 & 3
Acupuncture	100% AB—In-Network 80% AB after deductible—Out of Network	Limited to 24 visits per year for Level 1 Unlimited Visits for Levels 2 & 3
Prescription Drug Copays	<b>Retail:</b> \$5 Generic/ \$20 Preferred Brand/\$35 Non-Preferred Brand/\$75 Preferred Specialty/\$75 Non-preferred Specialty <b>Mail Order or CVS Retail Maintenance Choice:</b> \$10 Generic/ \$40 Preferred Brand/ \$70 Non-Preferred Brand/\$150 Preferred Specialty/\$150 Non-preferred Specialty	

The main differences between the PPO plan and the BlueChoice Triple Option Open Access 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. Copays with the BlueChoice Triple Option plan are less than the PPO plan.
3. Premiums for **2022** are significantly less for the BlueChoice Triple Option vs. the PPO plan. **Refer to your rate information contained in your 2020 Benefits Guide.**

\* AB =Allowed Benefit



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