

Traditional Indemnity

- BlueCross - Hospitalization - no changes
- BlueShield - Medical/Surgical - no changes
- Major Medical (MM) - Rx covered under MM services
- MM - \$75 Deductible/\$400 Coinsurance (includes all MM covered services)
- MM Rx - Current process at the pharmacy is the same (except the deductible & coinsurance is applied - not a copay)

BluePPO

Provider Organization

- Local & National BCBS PPO Network
- Office Visit Copay - \$10
- Prescription Drugs - \$5/\$15/\$30
- Emergency Room Copay \$50/ Freestanding Urgent Care Copay \$25/ Outpatient Psychiatric - 20 Visits - 50%/ Durable Medical Equipment & External Prosthetics - 20%
- Participating Hospital/Physician - Covered in full or \$10 copay
- Non-participating Hospital/Physician - \$250 deductible/ \$1000 Maximum out of Pocket (non-par can balance bill)
- Dependent/Student Coverage - 19/25
- www.excellus.com or www.bcbs.com/healthtravel/finder.html