

Quick Glance at PPO vs HDHP/HSA Plans

Holston Conference 2021 Health Plan Comparison Summary*

DEDUCTIBLE/OUT-OF-POCKET MAX/COINSURANCE	PPO "Co-Pay" Plan		HDHP/HSA Plan	
	In-Network	Out-Network	In-Network	Out-Network
DEDUCTIBLE	\$3,000 Individual \$6,000 Family	\$6,000 Individual \$12,000 Family	\$3,600 Individual \$7,200 Family	\$7,200 Individual \$14,400 Family
OUT-OF-POCKET MAXIMUM	\$6,000 Individual \$12,000 Family	\$12,000 Individual \$24,000 Family	\$6,000 Individual \$12,000 Family	\$12,000 Individual \$24,000 Family
COINSURANCE	70%/30%	50%/50%	70%/30%	50%/50%
PREVENTATIVE CARE	Your Cost		Your Cost	
Well Child Care (to age 6)	No Cost to You	50% After Deductible	No Cost to You	50% After Deductible
Preventative/Well Care Services (ages 6 and up)	↓	↓	↓	↓
Immunizations	↓	↓	↓	↓
Mammogram, Cervical Cancer Screening and Prostate Cancer Screening	↓	↓	↓	↓
PRACTITIONER SERVICES	Your Cost		Your Cost	
Primary Care Office Visit	\$30 copay per visit	50% After Deductible	30% After Deductible	50% After Deductible
Specialist Office Visit	\$60 copay per visit	↓	↓	↓
Routine Diagnostic Services	No Cost to You	↓	↓	↓
FACILITY SERVICES	Your Cost		Your Cost	
Urgent Care Facility	\$30 copay per visit	50% After Deductible	30% After Deductible	50% After Deductible
Emergency Care Services	30% After Deductible	↓	↓	↓
Inpatient Hospital & Behavioral Health Services	30% After Deductible	↓	↓	↓
Outpatient Facility	30% After Deductible	↓	↓	↓
PRESCRIPTION	Your Cost		Your Cost	
Tier 1 (Generic)	\$25	50% After Deductible	\$25 Copay After Deductible	50% After Deductible
Tier 2 (Preferred Brand)	\$50	↓	\$40 Copay After Deductible	↓
Tier 3 (Non-Preferred Brand)	\$100	↓	\$70 Copay After Deductible	↓
Tier 4 (Specialty)	\$150	Not Covered	\$70 Copay After Deductible	Not Covered

*This is a brief summary for quick comparison purposes only. For more detailed information on coverage, please refer to the Evidence of Coverage documents at <https://holston-www.brtsite.com/form/insurance-forms-12976332> and scroll down to each plan. You can also see your current benefits by logging into your BCBST personal account at www.bcbst.com.

Open Enrollment is October 15 - November 15. More information is available at <https://www.holston.org/benefits>

For additional questions please email openenrollment@holston.org