

Medical Plan- Comparison Rates

Office Visits

In-network only	HDHP Plan	PPO Plan
Preventive Care	100% plan paid	100% plan paid
Primary Care	You pay 100% of the cost until you reach your deductible. You then pay 20%.	\$30 copay*
Specialist Care		\$38 copay*

*Copay is for the office visit only. Any additional lab work/tests/etc. will be billed and paid for separately.

MDLive Virtual Visit

In-network only	HDHP Plan	PPO Plan
Medical	\$48 copay**	\$30 copay
Behavioral Health	\$45-\$250**	\$30 copay

**Total cost of visit applies until deductible is met. Once deductible is met, coinsurance applies until OOP is met.

Hospital Visits

In-network only	HDHP Plan	PPO Plan
Urgent care	You pay 100% of the cost until you reach your deductible, and then you pay 20%	
Emergency Room		
Out Patient Surgery		
Inpatient Hospital Services		
Diagnostic test (x-ray, blood work)		
Imaging (CT/PET scans, MRI)***		

***Look for in-network, free-standing imaging centers instead of using the hospital for cost savings. You can utilize BCBSTX.com or the BCBSTX app to search for and compare the cost of providers and hospitals/centers.

Prescriptions

In-network only	HDHP Plan	PPO Plan
	You pay 100% of the cost until you reach your medical deductible, and then you pay:	
Generic	\$10 copay	\$5 copay
Preferred brand	\$35 copay	\$40 copay
Non-preferred brand	\$60 copay	\$60 copay