Bay District Medical Plans

	Enhanced Blue Choice 0317	Blue Options 3900	HSA – Employee Only Blue Options 05192	HSA – EE + Dependents Blue Options 05193
	In-Network	In-Network	In-Network	In-Network
Individual Deductible	$500	$2,000 per person	$2,500	$5,000
Family Deductible	$1,500	N/A	N/A	$5,000
Coinsurance	20%	30%	20%	20%
Individual Out of Pocket	$2,000	$6,350	$5,800	$6,850
Family Out of Pocket	$6,000	$12,700	N/A	$11,600
Out-Patient Hospital (Surgery)	DED + COINSURANCE	$300 Copay	DED + COINSURANCE	DED + COINSURANCE
In-Patient Hospital	DED + COINSURANCE	$1,500 Copay	DED + COINSURANCE	DED + COINSURANCE
Ambulatory Surgical Center	DED + COINSURANCE	DED + COINSURANCE	DED + COINSURANCE	DED + COINSURANCE
Independent Clinical Lab	Coinsurance (20%)	$0	DEDUCTIBLE	DEDUCTIBLE
Outpatient Diagnostic Testing	DED + COINSURANCE	DED + COINSURANCE	DED + COINSURANCE	DED + COINSURANCE
Advanced Imaging Facility Services	DED + COINSURANCE	$200 Copay	DED + COINSURANCE	DED + COINSURANCE
Provider Services at Hosp/ER	DED + COINSURANCE	DED + COINSURANCE	DED + COINSURANCE	DED + COINSURANCE
Emergency Room	$250 Copay + DED + COINSURANCE	$200 Copay	DED + COINSURANCE	DED + COINSURANCE
Ambulance Ground and Air Travel	DED + COINSURANCE	DED + COINSURANCE	DED + COINSURANCE	DED + COINSURANCE
Urgent Care	$20 Copay	$60 Copay	DED + COINSURANCE	DED + COINSURANCE
Office Visit - Family Phys	$20 Copay	$35 Copay	DED + COINSURANCE	DED + COINSURANCE
Office Visit - Specialist	$50 Copay	$50 Copay	DED + COINSURANCE	DED + COINSURANCE
Adult Wellness Benefit Max	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Prescription Drugs	*Retail*	*Retail*	*Retail*	*Retail*
Generic	$10 Copay	$10 Copay	Deductible then $10 Copay	Deductible then $10 Copay
Preferred Brand	$30 Copay	20% for Select Brand or $50 whichever is greater	Deductible then $30 Copay	Deductible then $30 Copay
Non-Preferred Brand	$50 Copay	Not Covered	Deductible then $50 Copay	Deductible then $50 Copay
Mail-Order	$14/$28/$28	$25/20% or 150 whichever is greater	DED + $25/$75/$125	DED + $25/$75/$125