

2012 Benefit Comparison for Washington Community School District

Health/Rx	Blue Choice	Alliance Select	Blue Advantage
Provider Choice	Blue Choice Network - PCP	PPO network	WHPI Network-PCP
Annual Deductible	\$750/\$1,500	\$250/\$500	\$500/\$1000
Annual Deductible Out of Network	\$1,500/\$3,000		
Copayment	\$15 PCP Copay/\$30 Specialist Copay	\$10	\$15
Coinsurance	PPO 10% / NONPPO 30%	PPO 10% / NONPPO 20%	20%
Out of Pocket Maximum	In Network \$1,500/\$3,000 Out of Network \$3,000/\$6,000	PPO \$1,000/\$2,000	\$1,500/\$3,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Physician Office	\$15 PCP Copay/\$30 Specialist Copay	Copayment Applies	Copayment applies
Routine Physicals (preventive)	Covered at 100%	Covered at 100%	Covered at 100%
Mammograms (preventive)	Covered at 100%	Covered at 100%	Covered at 100%
Routine Pap Smears (preventive)	Covered at 100%	Covered at 100%	Covered at 100%
Immunizations	Covered at 100%	Covered at 100%	Covered at 100%
Well Child Care/Newborn Care	Covered at 100%	Covered at 100%	Covered at 100%
Vision Exam (preventive)	Covered at 100%	Covered at 100%	Covered at 100%
Hearing Exam	Not Covered	Not Covered	Not Covered
Chiropractic	\$15 PCP Copay/\$30 Specialist Copay	Copayment Applies	Covered as Medically Necessary
OP Hospital Charges	Subject to Deductible/Coinsurance	Subject to Deductible/Coinsurance	Subject to Deductible/Coinsurance
IP Hospital Charges	Subject to Deductible/Coinsurance	Subject to Deductible/Coinsurance	Subject to Deductible/Coinsurance
Maternity IP	Subject to Deductible/Coinsurance	Subject to Deductible/Coinsurance	Physician Service Waive Ded/Coins Facility is Subject to Ded/Coins
Mental Health/Chemical Dependency	Unlimited/Copayment Applies for Office Visits and Ded/Coins for In-Patient	Unlimited/Copayment Applies for Office Visits and Ded/Coins for In-Patient	Unlimited/Copayment Applies for Office Visits and Ded/Coins for In-Patient
Infertility Treatment	Up to Diagnosis Only	\$25,000 Lifetime Maximum	Does NOT include artificial insemination, in-vitro fertilization or other transfer procedures. Treatment is no longer covered once a transfer procedure is performed.
Durable Medical Equipment	Subject to Deductible/Coinsurance	Subject to Deductible/Coinsurance	Subject to Deductible/Coinsurance
Prescription Drugs	\$50/\$100 Deductible \$5/\$15/\$30 Copayment	\$50/\$100 Deductible \$10/\$20 Copayment	\$50/\$100 Deductible \$15/\$30/\$45 Copayment
Smoking Cessation	Covered	Covered	Covered
Contraceptives	Covered According to Mandate	Covered According to Mandate	Covered According to Mandate
Monthly Premiums			
Single Health	\$404.59	\$459.52	\$379.84
Family Health	\$1,323.01	\$1,502.63	\$1,242.08
2-Person Health	\$1,011.48	\$1,150.18	\$950.74
Single Dental	\$36.02	\$36.02	\$36.02
Family Dental	\$98.99	\$98.99	\$98.99