

Medical - All	BCBSM Div 0009 CB PPO \$500	BCBSM Div 0011 CB PPO \$250	BCBSM Div 0022 SB HSA PPO \$2,000, 0% OOPM \$4,000/\$8,000	BCBSM Div 0022 SB HSA PPO \$2,000, 10% OOPM \$4,000/\$8,000
Benefit Comparison	In-Network	In-Network	In-Network	In-Network
Annual Individual / Family Deductible	\$500 / \$1,000	\$250 / \$500	\$2,000 / \$4,000	\$2,000 / \$4,000
Coinsurance	20%	0%	0%	10%
Annual Out-of-Pocket Maximum	\$2,000 / \$4,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$4,000 / \$8,000
Preventive Benefit	0% (no deductible or copay/coinsurance)	0% (no deductible or copay/coinsurance)	0% (no deductible or copay/coinsurance)	0% (no deductible or copay/coinsurance)
Office Visits	\$25	\$20	0% after ded.	10% after ded.
Specialist Visits	20% after ded.	0% after ded.	0% after ded.	10% after ded.
Hospital Services In-Patient	20% after ded.	0% after ded.	0% after ded.	10% after ded.
Diagnostic X-Ray & Lab Services	20% after ded.	0% after ded.	0% after ded.	10% after ded.
Emergency Room Facility Charge	\$150 copay (copay waived if admitted or an accidental injury)	\$100 copay (copay waived if admitted or an accidental injury)	0% after ded	10% after ded.
Urgent Care Visit	\$25	\$20	0% after ded	10% after ded.
RX - Tier 1 / Tier 2 / Tier 3	\$15 / \$50 / \$70 or 50% max \$100	\$15 / \$50 / \$70 or 50% max \$100	\$15 /\$50 / \$70 or 50% max \$100 after ded.	\$15 /\$50 / \$70 or 50% max \$100 after ded.
RX - Specialty	\$15 / \$50 / \$70 or 50% max \$100	20% max \$200 / 25% max \$300	20% \$200 max. / 25% \$300 max. after ded.	20% \$200 max. / 25% \$300 max. after ded.
RX Mail Order - 90 Day Supply	3x copay - \$10 excludes specialty	3x copay - \$10 excludes specialty	2x copay	2x copay

Total Cost	University Contribution	Monthly Employee Cost
\$907.02	\$859.00	\$48.02
\$2,176.87	\$1,613.00	\$563.87
\$2,721.08	\$1,827.00	\$894.08

Total Cost	University Contribution	Monthly Employee Cost
\$967.48	\$859.00	\$108.48
\$2,321.96	\$1,613.00	\$708.96
\$2,902.44	\$1,827.00	\$1,075.44

Total Cost	University Contribution	Monthly Employee Cost
\$732.82	\$732.82	\$0.00
\$1,758.78	\$1,613.00	\$145.78
\$2,198.48	\$1,827.00	\$371.48

Total Cost	University Contribution	Monthly Employee Cost
\$666.87	\$666.87	\$0.00
\$1,600.49	\$1,600.49	\$0.00
\$2,000.62	\$1,827.00	\$173.62