SVRHT Plan Benefit Comparison

Deductible Plans - Effective 7-1-23

These pages summarize benefits of the plan(s). The Subscriber Certificate(s) & applicable riders define the terms & conditions of these benefits in greater detail. Should any questions arise, the certificate(s) & riders will govern.

*After Deductible	BLUE CROSS BLUE SHIELD			HEALTH NEW ENGLAND	TUFTS HEALTH PLAN
		BLUE CARE ELECT PREFERRED PPO			
BENEFIT	**NETWORK BLUE HMO**	**In-Network**	**Out-of-Network**	**HMO**	**Advantage EPO**
Deductible	$250 per member up to $750 per family	$250 per member up to $750 per family	$400 Individual $800 Family	$250 per member up to $750 per family	$250 per member up to $750 per family
Out-of-Pocket (OOP) Maximum - *Once your out-of-pocket expenses for applicable services reaches this amount, you pay $0 for remainder of plan year* ***(July 1 to June 30).***	**Medical:** $2,000 per member $4,000 per family **Prescription:** $3,000 per member $6,000 per family	**Medical:** $2,000 per member $4,000 per family **Prescription:** $3,000 per member $6,000 per family	**Medical:** $3,000 per member	**Medical:** $2,000 per member $4,000 per family **Prescription:** $3,000 per member $6,000 per family	**Medical:** $2,000 per member $4,000 per family **Prescription:** $3,000 per member $6,000 per family
Lifetime Benefit Maximum	None	None	None	None	None
INPATIENT	**YOU PAY**	**YOU PAY**	**YOU PAY**	**YOU PAY**	**YOU PAY**
General Hospital/Mental Hospital/Substance Abuse Facility (semi-private room and board and special services) - Deductible Applies	$500 copay*	$500 copay*	20% coinsurance* Processes at in-network rate for emergency/accident admissions	$500 copay*	$500 copay*
Physician Services	Nothing	Nothing	20% coinsurance* Processes at in-network rate for emergency/accident admissions	Nothing	Nothing
Skilled Nursing Facility - Deductible Applies	Nothing* to 100 days per calendar year benefit maximum	Nothing* to 100 days per calendar year benefit maximum combined with out of network days	20% coinsurance* to 100 days per calendar year benefit maximum, combined with in-network days	$0 copay for up to 100 days per calendar year, combined with inpatient rehabilitation	Nothing* up to 100 days per plan year
Rehabilitation Hospital - Deductible Applies	Nothing* to 60 days per calendar year benefit maximum	Nothing* to 60 days per calendar year benefit maximum	20% coinsurance* to 60 days per calendar year benefit maximum	$0 copay for up to 100 days per calendar year, combined with inpatient rehabilitation	Nothing* up to 100 days per plan year

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BENEFIT	NETWORK BLUE HMO	In-Network	Out-of-Network	HMO	Advantage EPO
OUTPATIENT HOSPITAL	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Emergency Room Visits for Emergency or Accident Care -Deductible Applies	$100 copay* (waived if admitted or for observation stay)	$100 copay* (waived if admitted or for observation stay)	$100 copay* (waived if admitted or for observation stay)	$100 copay*, (waived if admitted)	$100 copay*, (waived if admitted)
Emergency Room Visits for Medical Care - Deductible Applies	$100 copay* (waived if admitted or for observation stay)	$100 copay* (waived if admitted or for observation stay)	$100 copay* (waived if admitted or for observation stay)	$100 copay*, waived if admitted	$100 copay*, waived if admitted
Surgery - Deductible Applies	$150 copay*	$150 copay*	20% coinsurance*	$150 copay*	$150 copay*
Radiation and Chemotherapy - Deductible Applies	$0 copay*	$0 copay*	20% coinsurance*	$0 copay*	$0 copay*
Diagnostic X-ray and Lab - Deductible Applies	$0 copay*	$0 copay*	20% coinsurance*	$0 copay*	$0 copay*
Routine Colonoscopy *(without symptoms)*	$0 copay	$0 copay	20% coinsurance*	$0 copay	$0 copay
High Cost Radiology (MRI, CT & PET) - Deductible Applies	$100 copay* - copay waived if received at non-hospital facilities	$100 copay* - copay waived if received at non-hospital facility	20% coinsurance* No deductible for OON	Outpatient hospital based services $100 copay*; $0 for non-hospital based services	$100 copay*
Hemodialysis - Deductible Applies	$0 copay*	$0 copay*	20% coinsurance*	$0 copay*	$0 copay*
Physical Therapy - Deductible Applies	$20 copay to 60 visits per calendar year	$20 copay to 100 visits per calendar year	20% coinsurance* to 100 visits per calendar year	$20 copay (60 visits per calendar year for PT and OT)	Deductible, then covered in full

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		BLUE CARE ELECT PREFERRED PPO			
BENEFIT	**NETWORK BLUE HMO**	**In-Network**	**Out-of-Network**	**HMO**	**Advantage EPO**
PHYSICIAN'S OFFICE	**YOU PAY**	**YOU PAY**	**YOU PAY**	**YOU PAY**	**YOU PAY**
Surgery - NO Deductible	$20 PCP Office $35 Specialists Office	$20 PCP Office $35 Specialists Office	20% coinsurance*	$20 PCP Office $35 Specialists Office	$20 PCP Office $35 Specialists Office
Adult Preventative Exam *(includes preventative lab*	$0 copay	$0 copay	20% coinsurance*	$0 copay	$0 copay
PCP Medical Care/ Mental Health Care/ Substance Abuse Care	$20 copay	$20 copay	20% coinsurance*	$20 copay	$20 copay
Well Child Care *(includes preventative lab tests)*	$0 copay	$0 copay	20% coinsurance*	$0 copay	$0 copay
Routine GYN Exam *(one per calendar year, includes preventative lab tests)*	$0 copay	$0 copay	20% coinsurance*	$0 copay	$0 copay
Routine Mammogram	$0 copay	$0 copay	20% coinsurance*	$0 copay	$0 copay
Routine Vision Exam	$0 copay (once every 12 months)	$0 copay (once per calendar year)	20% coinsurance after deductible	$0 copay (once per calendar year)	$20 copay (once per plan year)
Specialist Office Visit	$35 copay	$35 copay	20% coinsurance*	$35 copay	$35 copay
OTHER OUTPATIENT	**YOU PAY**	**YOU PAY**	**YOU PAY**	**YOU PAY**	**YOU PAY**
Visiting Nurse Home Health Care - Deductible Applies	Nothing* (Includes Hospice Care)	Nothing*	20% coinsurance*	Nothing*	Nothing*
Durable Medical Equipment - Deductible Applies	Member pays 20%, plan pays 80% with no limit	Member pays 20%, plan pays 80% with no limit*	40% coinsurance after deductible	Member pays 20%, plan pays 80% with no limit	Covered in full after deductible *breast, hand, arm and feet prosthetics Member pays 20%, plan pays 80%

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BENEFIT	**NETWORK BLUE HMO**	**In-Network**	**Out-of-Network**	**HMO**	**Advantage EPO**
Ambulance - Deductible Applies	Covered in full after ded (for emergency or medically necessary transport)	Covered in full after deductible (for emergency or medically necessary transport)	Deductible then 20% coinsurance* other medically necessary ambulance transport	$25 co-pay per member per day (included Chair Van services)	Covered in full after deductible
Routine Pediatric Dental (under age 12)	Nothing (covered services each six months)	Not Covered	Not Covered	Not Covered	Not Covered
Chiropractor Visits	$20 copay per visit (up to 12 visits per calendar year)	$20 copay per visit (up to 12 visits per calendar year)	20% coinsurance (up to 12 visits per calendar year)	$20 copay per visit (up to12 visits per calendar year)	$20 copay per visit (up to 12 visits per year)
Prescription Drugs	Retail: (30 day supply) Tier 1: $10.00 copay Tier 2: $25.00 copay Tier 3: $50.00 copay Mail Order: (90 day supply) Tier 1: $20.00 copay Tier 2: $50.00 copay Tier 3: $110.00 copay CVS Caremark is the PBM	Retail: (30 day supply) Tier 1: $10.00 copay Tier 2: $25.00 copay Tier 3: $50.00 copay Mail Order: (90 day supply) Tier 1: $20.00 copay Tier 2: $50.00 copay Tier 3: $110.00 copay CVS Caremark is the PBM	OON NOT COVERED	Retail: (30 day supply) Tier 1: $10.00 copay Tier 2: $25.00 copay Tier 3: $50.00 copay Mail Order: (90 day supply) Tier 1: $20.00 copay Tier 2: $50.00 copay Tier 3: $110.00 copay OptumRx is the PBM for retail and mail order.	Retail: (30 day supply) Tier 1: $10.00 copay Tier 2: $25.00 copay Tier 3: $50.00 copay Mail Order: (90 day supply) Tier 1: $20.00 copay Tier 2: $50.00 copay Tier 3: $110.00 copay Optum Rx is the PBM
Weight Loss	Up to $150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals, WeightWatchers®	Up to $150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals, WeightWatchers®	Up to $150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals, WeightWatchers®	Up to $200/ind and $400/fam reimbursement per calendar year towards fitness club membership, Aerobic and Wellness classes, Personal Trainer fees and school and town sports registration fees, wellness and fitness apps, nutrition apps, mindfulless apps, bike shares and Weight Watchers®	JENNY CRAIG DISCOUNTS: -$200 in food savings
Fitness Benefit	Up to $150 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training	Up to $150 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training	Up to $150 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training		Up to $150 fitness reimbursement per household, per plan year $150 reimbursement per plan year, when enrolled in a weight loss program

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BENEFIT	NETWORK BLUE HMO	In-Network	Out-of-Network	HMO	Advantage EPO
	programs; or virtual /online fitness memberships,subscriptions, programs providing the same. Now includes home gym equipment	programs; or virtual /online fitness memberships,subscriptions, programs providing the same. Now includes home gym equipment	and strength-training programs; or virtual /online fitness memberships,subscriptions, programs providing the same. Now includes home gym equipment	program.	