

MCMS, Inc. Insurance Trust Fund-Sarasota Associate Members
NEW Physician Plan D, E, F, K Comparison
Effective March 1, 2018



	Physician Plan D	Physician Plan E	Physician Plan F	Physician Plan K
	Blue Options	Blue Options	Blue Options (HSA Compatible)	Blue Options (HSA Compatible)
Cost Sharing - Member's Responsibility				
Deductible (DED) (Per Person/Family Aggregate)	Amounts are combined INN and OON	Amounts are combined INN and OON	Individual DED Amounts do not apply under Family Plans	Individual DED Amounts do not apply under Family Plans
In-Network	\$2,500/\$5,000	\$1,000/\$3,000	\$2,700/\$5,400	\$2,500/\$5,000
Out-of-Network			\$5,000/\$10,000	\$5,000/\$10,000
Coinsurance (BCBSF pays / Member pays)				
In-Network	80% / 20%	80% / 20%	80% / 20%	80% / 20%
Out-of-Network	50% / 50%	70% / 30%	60% / 40%	60% / 40%
Out of Pocket Maximum (Per Person/Family Aggregate) <i>Includes Deductibles, Copays, Coinsurance & RX</i>			Individual OOP amounts do apply towards the Family Maximum (Embedded)	Individual OOP amounts do apply towards the Family Maximum (Embedded)
In-Network	\$6,450/\$12,900	\$6,450/\$12,900	\$6,450/\$12,900	\$6,450/\$12,900
Out-of-Network			\$12,900/\$25,800	\$12,900/\$25,800
Medical Pharmacy OOP Maximum (Per Person Per Calendar Month)				
In-Network (Preferred)	\$200	\$200	N/A	N/A
Out-of-Network	N/A	N/A	N/A	N/A
Medical / Surgical Care by a Physician				
Office Services				
In-Network Family Physician	DED + 20%	DED + 20%	DED + 20%	DED + 20%
In-Network Specialist	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
E-Visits				
In-Network Family Physician	\$10	\$10	DED + 20%	DED + 20%
In-Network Specialist	\$10	\$10	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Allergy Injections (Office)				
In-Network Family Physician	DED + 20%	DED + 20%	DED + 20%	DED + 20%
In-Network Specialist	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Health Care Professional Administered Medications in the Office (Medical Pharmacy)				
In-Network (Preferred)	20%	20%	DED + 20%	DED + 20%
In-Network (Non-Preferred)	20%	20%	DED + 20%	DED + 20%
Out-of-Network	DED+50%	DED + 50%	DED + 50%	DED + 50%
Maternity Office Services				
In-Network Family Physician	DED + 20%	DED + 20%	DED + 20%	DED + 20%
In-Network Specialist	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Convenient Care Center				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%

Note: INN PCP: Family practice, General practice, Internal Medicine & Pediatrician/ Note: OON providers can balance bill for amount above BC allowance. INN providers Not permitted to balance bill.

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Physician Services at Hospital				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	INN DED + 20%	INN DED + 20%	INN DED + 20%	INN DED + 20%
Radiology, Pathology and Anesthesiology Provider Services at Hospital				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	INN DED + 20%	INN DED + 20%	INN DED + 20%	INN DED + 20%
Radiology, Pathology and Anesthesiology Provider Services at ASC				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	INN DED + 20%	INN DED + 20%	INN DED + 20%	INN DED + 20%
Physician Services at Locations other than Office,				
In-Network Family Physician	DED + 20%	DED + 20%	DED + 20%	DED + 20%
In-Network Specialist	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Accident Benefit				
In-Network	20%	20%	N/A	N/A
Out-of-Network	50%	30%	N/A	N/A
Preventive Services-Adult Wellness Services				
Office Services				
In-Network Family Physician	\$0	\$0	\$0	\$0
In-Network Specialist	\$0	\$0	\$0	\$0
Out-of-Network	50%	30%	40%	40%
Independent Clinical Laboratory				
In-Network	\$0	\$0	\$0	\$0
Out-of-Network	50%	30%	40%	40%
Mammograms (Routine & Diagnostic)				
In-Network	\$0	\$0	\$0	\$0
Out-of-Network	\$0	\$0	\$0	\$0
Colonoscopies				
<i>Routine/Screening colonoscopy is recommended for average risk adults every ten years, beginning at age 50. Routine includes polyp removal.</i>				
In-Network	\$0	\$0	\$0	\$0
Out-of-Network	\$0	\$0	\$0	\$0
Preventive Services-Well Child Services				
Office Services				
In-Network Family Physician	\$0	\$0	\$0	\$0
In-Network Specialist	\$0	\$0	\$0	\$0
Out-of-Network	50%	30%	40%	40%
Independent Clinical Laboratory (Quest Diagnostics is the only In-Network Clinical Lab in Florida)				
In-Network	\$0	\$0	\$0	\$0
Out-of-Network	50%	30%	40%	40%

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Medical / Surgical Care at a Facility				
Ambulatory Surgical Center (ASC)				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Inpatient Hospital Facility (per admit)				
In-Network	DED + 20%	DED + 20%	Option 1:DED + 20% Option 2:DED + 25% *	Option 1:DED + 20% Option 2:DED + 25% *
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Outpatient Hospital Facility (per visit)				
In-Network	DED + 20%	DED + 20%	Option 1:DED + 20% Option 2:DED + 25% *	Option 1:DED + 20% Option 2:DED + 25% *
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Emergency and Urgent Care				
Emergency Room Facility (per visit)				
In-Network	DED+20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	INN DED + 20%	INN DED + 20%	INN DED + 20%	INN DED + 20%
Physician Services at ER (With or without Surgery performed or with or without admit)				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	INN DED + 20%	INN DED + 20%	INN DED + 20%	INN DED + 20%
Urgent Care Centers				
In-Network	DED + 20%	\$40	DED + 20%	DED + 20%
Out-of-Network	INN DED + 20%	INN DED + \$40	INN DED + 20%	INN DED + 20%
Ambulance				
In-Network	DED+20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	INN DED + 20%	INN DED + 20%	INN DED + 20%	INN DED + 20%
Diagnostic Testing (e.g., Lab, x-ray)				
Physician Office				
In-Network Family Physician	DED + 20%	DED + 20%	DED + 20%	DED + 20%
In-Network Specialist	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Independent Clinical Laboratory <i>(Quest Diagnostics is the only In-Network Clinical Lab in Florida)</i>				
In-Network	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Independent Diagnostic Testing Center				
In-Network	\$50	\$50	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Outpatient Hospital Facility				
In-Network	DED + 20%	DED + 20%	Option 1:DED + 20% Option 2:DED + 25% *	Option 1:DED + 20% Option 2:DED + 25% *
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%

* 25% Coinsurance: Option 2 Hospital facility. See BCBS Provider Directory for hospital facility tier status

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Advanced Imaging (AIS) (MRI, MRA, PET, CT & Nuclear Medicine) <i>Subject to Prior Authorization</i>				
Physician Office				
In-Network Family Physician	DED + 20%	DED + 20%	DED + 20%	DED + 20%
In-Network Specialist	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Independent Diagnostic Testing Center				
In-Network	DED + 20%	\$100	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Outpatient Hospital Facility				
In-Network	DED + 20%	DED + 20%	Option 1:DED + 20% Option 2:DED + 25% *	Option 1:DED + 20% Option 2:DED + 25% *
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Outpatient Therapy <i>**Services Include:</i>				
Physician Office				
In-Network Family Physician	DED + 20%	DED + 20%	DED + 20%	DED + 20%
In-Network Specialist	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Outpatient Rehabilitation Facility				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Outpatient Hospital Facility				
In-Network	DED + 20%	DED + 20%	Option 1:DED + 20% Option 2:DED + 25% *	Option 1:DED + 20% Option 2:DED + 25% *
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Mental Health/Substance Dependency Services <i>(Subject to Prior Authorization)</i>				
Physician Office				
In-Network Family Physician	\$0	\$0	DED + 20%	DED + 20%
In-Network Specialist	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	50%	30%	DED + 40%	DED + 40%
Inpatient Hospital Facility				
In-Network	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	50%	30%	INN DED + 20%	DED + 40%
Outpatient Hospital Facility				
In-Network	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	50%	30%	DED + 40%	DED + 40%
Emergency Room Facility(per visit)				
In-Network	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	\$0	\$0	INN DED + 20%	INN DED + 20%
Physician Services at Hospital and ER				
In-Network	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	\$0	\$0	INN DED + 20%	INN DED + 20%

* 25% Coinsurance: Option 2 Hospital facility. See BCBS Provider Directory for hospital facility tier status

**Medically Necessary Chiropractic, Physical Therapy, Massage Therapy, Speech Therapy, & Occupational Therapy. Medical Policy Guidelines apply.

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Other Special Services and Locations				
Durable Medical Equipment/Orthotics & Prosthetics				
In-Network Motorized Wheelchairs	DED + 20%	DED + 20%	DED + 20%	DED + 20%
In-Network All Other	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Skilled Nursing Facility				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Home Health Care				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Hospice				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Dialysis Center				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Birthing Center				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Diabetic Equipment & Supplies				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Wisdom Teeth (Surgical removal of impacted Wisdom Teeth)				
In-Network	Covered based on LOS	Covered based on LOS	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Accidental Dental Injury treatment *				
In-Network	Covered based on LOS	Covered based on LOS	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
Benefit Maximums				
Home Health Care				
Combined (INN & OON)	30 Visits PBP	30 Visits PBP	30 Visits PBP	30 Visits PBP
Inpatient Rehabilitation				
Combined (INN & OON)	30 Days PBP	30 Days PBP	30 Days PBP	30 Days PBP
Outpatient Therapy & Spinal Manipulations				
Combined (INN & OON)	75 Visits PBP	75 Visits PBP	75 Visits PBP	75 Visits PBP
Skilled Nursing Facility				
Combined (INN & OON)	60 Days PBP	60 Days PBP	60 Days PBP	60 Days PBP

*Initiated within 62 days of the date of the accidental injury for the treatment of damage to sound, natural teeth. No time limit applies to complete treatment if initiated within 62 days.
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Spinal Manipulations				
Combined (INN & OON)	26 PBP	26 PBP	26 PBP	26 PBP
Prescription Drugs				
	CLOSED FORMULARY	OPEN FORMULARY	OPEN FORMULARY	CLOSED FORMULARY
Deductible	\$800 (Brand Only)	N/A	Integrated with Health	Integrated with Health
In-Network				
Retail				
Generic/Brand/Non-Preferred	\$10/\$60 after DED/Not Covered	20%/30%/40%/\$100	DED, then 20%/30%/50%	DED, then \$10/\$30/Not Covered
Mail Order **				
Generic/Brand/Non-Preferred	\$20/\$120 after DED/Not Covered	\$20/\$80/\$140	DED, then 20%/30%/50%	DED, then \$20/\$60/Not Covered
Out-of-Network				
Retail				
Generic/Brand/Non-Preferred	50%/50%/Not Covered	50%/50%/50%	DED, then 50%/50%/50%	DED, then 50%/50%/Not Covered
Mail Order **				
Generic/Brand/Non-Preferred	Not Covered	Not Covered	Not Covered	Not Covered

All Pharmacy Medication Guides are available at <https://www.floridablue.com/tools-resources/pharmacy/medication-guide>.

- See current medication guide for a listing of specialty medications. Updates are made in January and July
- OON Pharmacy services are subject to the pharmacy deductible (where applicable) and paid at 50% of allowance.
- 90 day supply available at select retail extended supply pharmacies. Visit the providers directory at www.FloridaBlue.com to find retail.
- Pharmacy utilization programs (eg) Responsible Rx, Mandatory Generic Rx, Exclusions apply to all plans (see Medication Guide).

Closed Formulary Note:

- Rx-Specialty Medication – Not Covered – Except for oral oncology and HIV Medications

Open Formulary Note:

- Condition Care Rx Program Value List \$0 Copay
- Condition Care Rx Program HSA Preventive list. Waive deductible.

- **Medical Pharmacy (Office Setting):** Coverage for self-administered specialty medications are excluded except for medications used for immediate stabilization (e.g. securing an airway, controlling a hemorrhage, or treating shock). Please refer to retail pharmacy for coverage of self-administered specialty medications.

**90 day supply available through Prime Therapeutics

***All RX meet Center for Medicare and Medicaid Part D-Creditable Coverage Guidelines.

This is a summary of benefits and not a contract. All benefits are subject to the provisions, exclusions and limitations set forth in the master contract. To verify a provider's specialty or participation status, the insured may contact Florida Blue, or review the most recent Provider Directory. It is the insured's sole responsibility to select and verify a provider's network participation status at the time services are rendered.

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