

**MCMS, Inc. Insurance Trust Fund-Collier 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)
<b>Cost Sharing - Member's Responsibility</b>				
<b>Deductible (DED) (Per Person/Family Aggregate)</b>	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
<b>Coinsurance (BCBSF pays / Member pays)</b>				
In-Network	80% / 20%	80% / 20%	80% / 20%	80% / 20%
Out-of-Network	50% / 50%	70% / 30%	60% / 40%	60% / 40%
<b>Out of Pocket Maximum (Per Person/Family Aggregate) <i>Includes Deductibles, Copays, Coinsurance &amp; RX</i></b>			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
<b>Medical Pharmacy OOP Maximum (Per Person Per Calendar Month)</b>				
In-Network (Preferred)	\$200	\$200	N/A	N/A
Out-of-Network	N/A	N/A	N/A	N/A
<b>Medical / Surgical Care by a Physician</b>				
<b>Office Services</b>				
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%
<b>E-Visits</b>				
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%
<b>Allergy Injections (Office)</b>				
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%
<b>Health Care Professional Administered Medications in the Office (Medical Pharmacy)</b>				
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%
<b>Maternity Office Services</b>				
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%
<b>Convenient Care Center</b>				
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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<b>Physician Services at Hospital</b>				
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%
<b>Radiology, Pathology and Anesthesiology Provider Services at Hospital</b>				
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%
<b>Radiology, Pathology and Anesthesiology Provider Services at ASC</b>				
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%
<b>Physician Services at Locations other than Office,</b>				
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%
<b>Accident Benefit</b>				
In-Network	20%	20%	N/A	N/A
Out-of-Network	50%	30%	N/A	N/A
<b>Preventive Services-Adult Wellness Services</b>				
<b>Office Services</b>				
In-Network Family Physician	\$0	\$0	\$0	\$0
In-Network Specialist	\$0	\$0	\$0	\$0
Out-of-Network	50%	30%	40%	40%
<b>Independent Clinical Laboratory</b>				
In-Network	\$0	\$0	\$0	\$0
Out-of-Network	50%	30%	40%	40%
<b>Mammograms (Routine &amp; Diagnostic)</b>				
In-Network	\$0	\$0	\$0	\$0
Out-of-Network	\$0	\$0	\$0	\$0
<b>Colonoscopies</b> <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
<b>Preventive Services-Well Child Services</b>				
<b>Office Services</b>				
In-Network Family Physician	\$0	\$0	\$0	\$0
In-Network Specialist	\$0	\$0	\$0	\$0
Out-of-Network	50%	30%	40%	40%
<b>Independent Clinical Laboratory (Quest Diagnostics is the only In-Network Clinical Lab in Florida)</b>				
In-Network	\$0	\$0	\$0	\$0
Out-of-Network	50%	30%	40%	40%

Note: OON providers can balance bill for amount above BC allowance. INN providers Not permitted to balance bill.

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<b>Medical / Surgical Care at a Facility</b>				
<b>Ambulatory Surgical Center (ASC)</b>				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Inpatient Hospital Facility (per admit)</b>				
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%
<b>Outpatient Hospital Facility (per visit)</b>				
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%
<b>Emergency and Urgent Care</b>				
<b>Emergency Room Facility (per visit)</b>				
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%
<b>Physician Services at ER (With or without Surgery performed or with or without admit)</b>				
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%
<b>Urgent Care Centers</b>				
In-Network	DED + 20%	\$40	DED + 20%	DED + 20%
Out-of-Network	INN DED + 20%	INN DED + \$40	INN DED + 20%	INN DED + 20%
<b>Ambulance</b>				
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%
<b>Diagnostic Testing (e.g., Lab, x-ray)</b>				
<b>Physician Office</b>				
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%
<b>Independent Clinical Laboratory</b> <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%
<b>Independent Diagnostic Testing Center</b>				
In-Network	\$50	\$50	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Outpatient Hospital Facility</b>				
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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<b>Advanced Imaging (AIS) (MRI, MRA, PET, CT &amp; Nuclear Medicine) <i>Subject to Prior Authorization</i></b>				
<b>Physician Office</b>				
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%
<b>Independent Diagnostic Testing Center</b>				
In-Network	DED + 20%	\$100	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Outpatient Hospital Facility</b>				
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%
<b>Outpatient Therapy <i>**Services Include:</i></b>				
<b>Physician Office</b>				
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%
<b>Outpatient Rehabilitation Facility</b>				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Outpatient Hospital Facility</b>				
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%
<b>Mental Health/Substance Dependency Services <i>(Subject to Prior Authorization)</i></b>				
<b>Physician Office</b>				
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%
<b>Inpatient Hospital Facility</b>				
In-Network	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	50%	30%	INN DED + 20%	DED + 40%
<b>Outpatient Hospital Facility</b>				
In-Network	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	50%	30%	DED + 40%	DED + 40%
<b>Emergency Room Facility(per visit)</b>				
In-Network	\$0	\$0	DED + 20%	DED + 20%
Out-of-Network	\$0	\$0	INN DED + 20%	INN DED + 20%
<b>Physician Services at Hospital and ER</b>				
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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<b>Other Special Services and Locations</b>				
<b>Durable Medical Equipment/Orthotics &amp; Prosthetics</b>				
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%
<b>Skilled Nursing Facility</b>				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Home Health Care</b>				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Hospice</b>				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Dialysis Center</b>				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Birthing Center</b>				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Diabetic Equipment &amp; Supplies</b>				
In-Network	DED + 20%	DED + 20%	DED + 20%	DED + 20%
Out-of-Network	DED + 50%	DED + 30%	DED + 40%	DED + 40%
<b>Wisdom Teeth (Surgical removal of impacted Wisdom Teeth)</b>				
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%
<b>Accidental Dental Injury treatment *</b>				
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%
<b>Benefit Maximums</b>				
<b>Home Health Care</b>				
Combined (INN & OON)	30 Visits PBP	30 Visits PBP	30 Visits PBP	30 Visits PBP
<b>Inpatient Rehabilitation</b>				
Combined (INN & OON)	30 Days PBP	30 Days PBP	30 Days PBP	30 Days PBP
<b>Outpatient Therapy &amp; Spinal Manipulations</b>				
Combined (INN & OON)	75 Visits PBP	75 Visits PBP	75 Visits PBP	75 Visits PBP
<b>Skilled Nursing Facility</b>				
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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	Blue Options	Blue Options	Blue Options (HSA Compatible)	Blue Options (HSA Compatible)
<b>Spinal Manipulations</b>				
Combined (INN & OON)	26 PBP	26 PBP	26 PBP	26 PBP
<b>Prescription Drugs</b>				
	<b>CLOSED FORMULARY</b>	<b>OPEN FORMULARY</b>	<b>OPEN FORMULARY</b>	<b>CLOSED FORMULARY</b>
<b>Deductible</b>	\$800 (Brand Only)	N/A	Integrated with Health	Integrated with Health
<b>In-Network</b>				
<b>Retail</b>				
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
<b>Mail Order **</b>				
Generic/Brand/Non-Preferred	\$20/\$120 after DED/Not Covered	\$20/\$80/\$140	DED, then 20%/30%/50%	DED, then \$20/\$60/Not Covered
<b>Out-of-Network</b>				
<b>Retail</b>				
Generic/Brand/Non-Preferred	50%/50%/Not Covered	50%/50%/50%	DED, then 50%/50%/50%	DED, then 50%/50%/Not Covered
<b>Mail Order **</b>				
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](http://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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