PPO Basic Plan Design Summary Sheet

Coverage/ Common Medical Event	PERS Choice	PERSCare	PERS Select (New)
Coinsurance (Plan/Member)	80/20	90/10	80/20
Premium (2018)	Single: \$724 Two-Party: \$1,448 Family: \$1,883	Single: \$776 Two-Party: \$1,552 Family: \$2,018	PERS Select (Current) Single: \$661 Two-Party: \$1,323 Family: \$1,719
Premium Impact (2019)	~ 1.7% less	~ 4.3% less	~ 9.1% less
Deductible	Individual from \$500 to \$750 Family from \$1,000 to \$1,500	Individual from \$500 to \$1,000 Family from \$1,000 to \$2,000	Individual from \$500 to \$1,500 Family from \$1,000 to \$3,000
Biometric Screening (Quest Analytics)	Programs available with no incentive		Deductible reduced \$100##
Non-Smoking Certification			Deductible reduced \$100##
Wellness (Flu Shot/ Immunizations)			Deductible reduced \$100##
Second Opinion (ConsumerMedical)			Deductible reduced \$100##
ConditionCare (Health Action Certified Member)			Deductible reduced \$100##
Primary Care	\$20		Decrease from \$20 to \$10 if enrolled with a BDTC PCP Increase from \$20 to \$35 if not enrolled
Mental Health/Behavioral Health/ Substance Abuse Physician Visit	\$20		Decrease from \$20 to \$10
Health Risk Assessment (Self-Reported)	Member will be enrolled in a monthly raffle for a \$500 debit card	Member will be enrolled in a monthly raffle for a \$500 debit card	Member receives a \$100 debit card
Inpatient Maternity (Delivery)	20% Coinsurance Non-Participating 40% Coinsurance	10% Coinsurance Non-Participating 40% Coinsurance	Deductible waived if enrolled in Healthy Pregnancy Program If not 20% Coinsurance Non-Participating 40% Coinsurance
Urgent Care	Increase from \$20 to \$35 Non-Participating 40% Coinsurance		ance
Specialist Visit	Increase from \$20 to \$35		Increase from \$20 to \$50
Emergency Room	\$50 Deductible, waived if admitted 20% Coinsurance		\$200, waived if admitted
Anthem Engage (Mobile Health)	Not Available		Available

 $[\]ensuremath{^{\#\#}}$ Family could lower deductible by as much as \$1,500.