

**VBID Plan - PPO Basic Plan Design Summary**

Coverage/ Common Medical Event	Summary of VBID Plan Design
<p>Deductible<sup>1</sup></p> <p>5 Easy Deductible Incentives for Members to Meet</p> <p>Primary Care<sup>2</sup></p> <p>Urgent Care</p>	<p>Individual \$1000 Family \$2000</p> <p>Incentives to reduces deductible to: Individual \$500 Family \$1000</p> <p>\$10 Copayment<sup>3</sup> if enrolled with a personal doctor \$35 if not enrolled</p> <p>\$35 Copayment</p>
<p>Specialist Visit</p> <p>Inpatient Maternity (Delivery)</p>	<p>\$35 Copayment</p> <p>Coinsurance waived if enrolled If not 20% Coinsurance<sup>4</sup></p>
<p>Mental Health/Behavioral Health/ Substance Abuse Physician Visit</p>	<p>\$10 Copayment if PCP enrolled \$35 if not enrolled</p>
<p>Lab</p>	<p>Coinsurance waived if enrolled If not 20% Coinsurance<sup>5</sup></p>
<p>All other plan design coverage/common medical events</p>	<p>No change. Same as PERS Select (current)</p>

**5 Easy Deductible Incentives For Members to Meet**

VBID Engagement	Member Action	Health Plan Administrators
1. Biometric Screening	Receive annual biometric screening. At doctors, at lab, in home.	Automatic through claim identification.
2. Flu Shot	Receive annual flu shot at doctors, pharmacy, or local clinic; or call Health Plan if flu shot not recommended.	Automatic through claim identification or call the health plan (if not recommended).
3. Smoking Cessation	Call or go on-line and press the non-smoking certification button	Automatic when member has certified.
4. Second Opinion	If elective, non-emergent surgery is needed, first receive a second surgical opinion.	Automatic certification for all. Deductible applied only after a surgery without a second opinion is obtained.
5. ConditionCare (Disease Management)	If contacted, engage with nurse manager.	Automatic. Deductible applies only if contacted about condition and member declines.

<sup>1</sup> The deductible is a set amount members must pay every year toward their medical bills before the health plan starts paying.

<sup>2</sup> Primary care includes physicians or other primary care providers (personal doctors) practicing in Family Practice, General Medicine, OB/GYN, Internal Medicine, Geriatrics, Pediatrics, Cardiology, Endocrinology, Rheumatology, Pulmonology, and Psychiatry.

<sup>3</sup> The copayment is the flat fee member pays every time they go to the doctor.

<sup>4</sup> Coinsurance is the percentage of medical bill the member shares with the health plan after they have paid the deductible. Maximum coinsurance out of pocket is \$3000.

