

Choosing Your Medical Plan

Capital Blue Cross • Two plan options available to all groups. Both plans use the Capital Blue Cross network. Your choice depends on how you prefer to manage costs.

	PPO / FSA PLAN	QHDHP / HSA PLAN
Deductible	\$250 individual / \$500 family	\$1,700 individual / \$3,400 family
Primary Care	\$15 copay	\$15 after deductible
Specialist	\$20 copay	\$20 after deductible
Virtual Care	\$10 copay	\$10 after deductible
Urgent Care	\$25 copay	\$25 after deductible
Emergency Room	\$75 (waived if admitted)	\$75 (waived if admitted)
Inpatient Hospital	No charge after deductible	100% after deductible
Out-of-Pocket Max	\$6,350 / \$12,700	\$6,350 / \$12,700
Preventive Care	No charge	No charge
Rx - Generic	\$10 copay	\$10 after deductible
Rx - Brand Preferred	\$30 copay	\$30 after deductible
Rx - Brand Non-Preferred	\$50 copay	\$50 after deductible
Spending Account	FSA available	HSA — City deposits \$1,530/\$3,060 (AFSCME/NB) or \$1,550/\$3,100 (Police/Fire)