



**BCBS High Deductible Health Plan**

Effective January 1, 2010

<b>Service</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Preventive Care	100%	70%
Office visit (including lab & x-ray)	100% after deductible	70% after deductible
Outpatient Surgical Facility		
Inpatient Hospital Services		
Urgent Care Center		
Emergency Room		
Pharmacy	80% after deductible	100% after deductible
		60% after deductible

**Low (\$1,500) Plan**

Deductible: \$3,00 individual/\$6,000 family.

Important Note: SCMG HRA will reimburse the last \$1,500 individual/\$3,000 family.

HSA account: SCMG will contribute \$300 on January 1<sup>st</sup> with an additional \$200 on April 1<sup>st</sup>. (Total annual contribution \$500.)

Possible additional out-of-pocket: Pharmacy co-insurance after deductible is 20% in-network up to \$2,000 individual/\$4,000 family.

BCBS Premium (biweekly):

Employee Only	\$ 43.08
Employee & Spouse	\$209.99
Employee & Child(ren)	\$163.42
Employee & Family	\$303.10

**High (\$3,000) Plan**

Deductible: \$3,000 individual/\$6,000 family.

HSA account: SCMG will contribute \$125 per month for employee only coverage. For all other coverage, SCMG will contribute \$50 per month. (Total annual contribution \$1,500 individual/\$600 family.)

Possible additional out-of-pocket: Pharmacy co-insurance after deductible is 20% in-network up to \$2,000 individual/\$4,000 family.

BCBS Premium (biweekly):

Employee Only*	\$ 16.14
Employee & Spouse	\$121.55
Employee & Child(ren)	\$ 74.87
Employee & Family	\$214.91

\*There is now an employee premium on the High plan as well.

**SouthCoast Medical Group highly encourages you to also make contributions to your HSA account to help pay for deductible expenses.**