

HMO Side-by-Side Comparison

BENEFITS	Blue Shield HMO (Old Plan - <u>No longer Available</u>)	Anthem Blue Cross HMO (New Plan - Effective 1/1/2011)	Kaiser HMO (Existing Plan)
Maximum Calendar Year Co-pay			
Individual	\$1,500	\$1,500	\$1,500
Family	\$1,500 per member	\$3,000	\$3,000
Physician Services			
Physician office visits	\$30/visit	\$30/visit	\$25/visit
Urgent Care Visits	\$30/visit	\$30/visit	\$25/visit
Outpatient surgery	No charge	No charge	\$25 per procedure
X-rays and lab tests			
	No charge	No charge	No charge
Hospital Admission Co-pay			
Per Admission	20% (not to exceed \$1,500)	\$500 per day (up to 3 day maximum)	\$100
Emergency Room Co-pay			
	\$150 per visit (waived if admitted to the hospital)	\$100 per visit (waived if admitted to the hospital)	\$100 per visit (waived if admitted to the hospital)
Ambulance Services			
	\$100	No charge	\$50
Durable Medical Equipment			
	20% of allowed charges (plan payment up to \$2,000 maximum per calendar year)	20% of allowed charges	20% of allowed charges
Prescription Drugs			
Generic drugs	\$15	\$10	\$15
Formulary brand-name drugs	\$30	\$20	\$30

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, nor does it list all benefits and cost sharing.