

**Wayne State University School of Medicine – Health Insurance Comparison Summary School Year 2021 - 2022**

	<b>Simply Blue PPO</b>		<b>Blue Care Network HMO</b>	
Deductible In Network	\$1000 for one member \$2000 for the family per calendar year		\$500 per member \$1000 per family per calendar year	
Flat/Fixed Dollar Copays	\$30 Office Visit \$30 Online Visit \$30 Specialist Visit \$30 Urgent Care Visit \$30 Chiropractic Services  \$150 Emergency Room Visit		\$30 Office Visit \$30 Online Visit \$30 (after deductible) Specialist Visit \$60 Urgent Care Visit Chiro Services - After referral \$30 copay after deductible \$100 Emergency Room Visit	
Coinsurance (Per cent copays)	20% of approved amount for most covered services		20% and 50% for select services	
Annual Coinsurance Maximums	\$2500 for one member \$5000 for family			
Annual Out of Pocket Maximum	\$6350 for one member \$12700 for 2+ members		\$2500 per member \$5000 per family per benefit year	
Preventive Services	Covered at 100%		Covered at 100%	
Mammograms	Covered at 100%		Covered at 100%	
Immunizations	Covered at 100%		Covered at 100%	
Hospital and Surgical	Covered at 80% after Deductible		Covered at 80% after Deductible	
Mental Health Care and Substance Abuse Treatment	Covered at 80% after Deductible		Inpatient – Covered at 80% after deductible Outpatient – \$30 Copay after Deductible	
Durable Medical Equipment	Covered at 80% after Deductible		Covered at 50%	
Prescription Drug Copay	Tier 1 \$10 copay Tier 2 \$40 copay Tier 3 \$80 copay Tier 4 15% (max \$150) Tier 5 25% (max \$300)		Tier 1A \$6 copay Tier 1B \$40 copay Tier 2 \$60 copay Tier 3 \$80 copay Tier 4 20% coinsurance (max \$200) Tier 5 20% coinsurance (max \$300)	
<b>Premiums</b>	<b>6 Months</b>	<b>12 Months</b>	<b>6 Months</b>	<b>12 Months</b>
1 Person Single	\$1779.60	\$3559.20	\$1487.64	\$2975.28
2 Person	\$3557.64	\$7115.28	\$2975.28	\$5950.56
Family	\$5336.46	\$10672.92	\$4462.92	\$8925.84

This is only a basic Comparison of plans. For more details, please review the Benefits Summaries for each plan.