

Wayne State University School of Medicine – Health Insurance Comparison Summary School Year 2018 – 2019

	Simply Blue PPO		Blue Care Network HMO	
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 Visits \$30 Specialist Visit \$30 Urgent Care Visits \$30 Chiropractic Services \$150 Emergency Room Visits		\$30 Office Visits \$30 (after deductible) Specialist Visits \$60 Urgent Care Visits \$30 Chiropractic Services \$100 Emergency Room Visits	
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)	
Premiums	6 Months	12 Months	6 Months	12 Months
1 Person Single	\$1,974.54	\$3,949.08	\$1,531.92	\$3,063.84
2 Person	\$3,949.02	\$7,898.04	\$3,063.84	\$6,127.68
Family	\$5,923.56	\$11,847.12	\$4,595.76	\$9,191.52