



# Individual Plan Comparison Chart

## Participating Provider Coverage Shown<sup>1</sup>

All Blue Cross and Blue Shield of Oklahoma (BCBSOK) plans provide coverage for preventive services and maternity care. Please see your Summary of Benefits and Coverage or visit [bcbsok.com](http://bcbsok.com) for more specific information.

Gold	Blue Preferred Gold PPO <sup>SM</sup>		Blue Advantage Gold PPO <sup>SM</sup>	
	205	705	309	604
Individual Deductible <sup>2</sup>	\$550	\$2,000	\$1,200	\$1,150
Coinsurance	40%	25%	25%	30%
Out-of-Pocket Maximum (includes deductible) <sup>2</sup>	\$9,100	\$8,700	\$9,100	\$9,100
Primary Care Office Visit	\$60 copay	\$30 copay	\$25 copay	\$30 copay
Specialist Office Visit	40%	\$60 copay	25%	30%
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	40%	\$30 copay	25%	30%
Emergency Room	\$950 per occurrence deductible, then 40%	25%	\$950 per occurrence deductible, then 25%	\$950 per occurrence deductible, then 30%
Urgent Care	40%	\$45 copay	25%	30%
Inpatient Hospital Services	\$400 per occurrence deductible, then 40%	25%	\$400 per occurrence deductible, then 25%	\$400 per occurrence deductible, then 30%
Outpatient Surgery <sup>3</sup>	\$300 per occurrence deductible, then 40%	25%	25%	30%
Outpatient X-Rays and Diagnostic Imaging <sup>3</sup>	40%	25%	25%	30%
Outpatient Imaging (CT/PET Scans/MRIs) <sup>3</sup>	40%	25%	25%	30%
Network	Blue Preferred PPO <sup>SM</sup>	Blue Preferred PPO <sup>SM</sup>	Blue Advantage PPO <sup>SM</sup>	Blue Advantage PPO <sup>SM</sup>
HSA Eligible	No	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy <sup>4</sup>	\$0 / \$10 / 20% / 35% / 45% / 50% <sup>5</sup>	\$15 / \$30 / \$60 / \$250 <sup>6</sup>	\$5 / \$10 / 30% / 35% / 45% / 50% <sup>5</sup>	\$5 / \$10 / 30% / 35% / 45% / 50% <sup>5</sup>
Outpatient Prescription Drugs - Non-Preferred Pharmacy <sup>4</sup>	\$10 / \$20 / 25% / 40% / 45% / 50% <sup>5</sup>	\$15 / \$30 / \$60 / \$250 <sup>6</sup>	\$10 / \$20 / 35% / 40% / 45% / 50% <sup>5</sup>	\$10 / \$20 / 35% / 40% / 45% / 50% <sup>5</sup>

**Specialty Pharmacy Program:** To be eligible for maximum benefits, specialty medications must be obtained through an in-network Specialty Pharmacy provider.

**Member Pay the Difference:** When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.

**Prior Authorization/Step Therapy Requirements:** Before you receive coverage for some medications, your doctor may need to receive authorization from BCBSOK. You may need to meet certain criteria or try more cost-effective drugs first.

**90-Day Supply:** You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.

### Prescription Drug Benefit Utilization Management Programs<sup>7</sup>

- Benefits are reduced when non-participating providers are used. This is a summary of benefit highlights only. All benefits shown represent what the member would pay.
- The standard per person deductible and out-of-pocket maximum for this plan are shown. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Deductibles do not apply to services for which only copays are charged.
- Members may have lower out-of-pocket costs for some services provided by non-emergency freestanding outpatient facilities than the out-of-pocket costs for services provided in a hospital setting. See your Summary of Benefits and Coverage for additional details.

- Prescription drug benefit coverage starts after annual medical deductible has been met, not counting copays. Retail stores in the Preferred Pharmacy Network offer members prescription drugs with a lower possible member cost-share amount.
- Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Preferred Specialty / Non-Preferred Specialty.
- Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty
- Home delivery is not available for Specialty tier drugs. Drugs in these tiers are limited to a 30-day supply. Coverage limitations may apply to certain medications.



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All Blue Cross and Blue Shield of Oklahoma (BCBSOK) plans provide coverage for preventive services and maternity care. Please see your Summary of Benefits and Coverage or visit [bcbsok.com](http://bcbsok.com) for more specific information.

Gold	MyBlue Gold HMO <sup>SM 2</sup>	
	704	708
Individual Deductible <sup>3</sup>	\$1,100	\$2,000
Coinsurance	30%	25%
Out-of-Pocket Maximum (includes deductible) <sup>3</sup>	\$9,100	\$8,700
Primary Care Office Visit	\$20 copay	\$30 copay
Specialist Office Visit	30%	\$60 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	20%	\$30 copay
Emergency Room	\$950 per occurrence deductible; then 30%	25%
Urgent Care	\$45 copay	\$45 copay
Inpatient Hospital Services	\$400 per occurrence deductible; then 30%	25%
Outpatient Surgery <sup>4</sup>	\$300 per occurrence deductible; then 30%	25%
Outpatient X-Rays and Diagnostic Imaging <sup>4</sup>	30%	25%
Outpatient Imaging (CT/PET Scans/MRIs) <sup>4</sup>	30%	25%
Network	MyBlue HMO <sup>SM</sup>	MyBlue HMO <sup>SM</sup>
HSA Eligible <sup>5</sup>	No	No
Outpatient Prescription Drugs - Preferred Pharmacy <sup>6</sup>	\$5 / \$15 / 30% / 35% / 45% / 50% <sup>7</sup>	\$15 / \$30 / \$60 / \$250 <sup>8</sup>
Outpatient Prescription Drugs - Non-Preferred Pharmacy <sup>6</sup>	\$10 / \$25 / 35% / 40% / 45% / 50% <sup>7</sup>	\$15 / \$30 / \$60 / \$250 <sup>8</sup>
<b>Prescription Drug Benefit Utilization Management Programs<sup>9</sup></b>	<p><b>Specialty Pharmacy Program:</b> To be eligible for maximum benefits, specialty medications must be obtained through an in-network Specialty Pharmacy provider.</p> <p><b>Member Pay the Difference:</b> When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p><b>Prior Authorization/Step Therapy Requirements:</b> Before you receive coverage for some medications, your doctor may need to receive authorization from BCBSOK. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p><b>90-Day Supply:</b> You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>	

1 Benefits are reduced when non-participating providers are used. This is a summary of benefit highlights only. All benefits shown indicate member responsibility.  
 2 **MyBlue HMO<sup>SM</sup> plans are available only in the Oklahoma City and Tulsa metro areas.**  
 3 The standard per person deductible and out-of-pocket maximum for this plan are shown. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Deductibles do not apply to services for which only copays are charged.  
 4 Members may have lower out-of-pocket costs for some services provided by non-emergency freestanding outpatient facilities than the out-of-pocket costs for services provided in a hospital setting. See your Summary of Benefits and Coverage for additional details.

5 Prescription benefit coverage starts after annual medical deductible has been met. Retail stores in the Preferred Pharmacy Network offer members prescriptions with a lower possible copay amount.  
 6 Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Preferred Specialty / Non-Preferred Specialty.  
 7 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty  
 8 Home delivery is not available for Specialty tier drugs. Drugs in these tiers are limited to a 30-day supply. Coverage limitations may apply to certain medications.



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Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

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Washington, DC 20201

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TTY/TDD: 800-537-7697  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>  
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، فلدك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બીજા વ્યક્તિને એસ.બી.એમ. કાયદમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में नि:शुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóótí'i' t'áá níłk'e níká a'doolwoł dóó bína'ídíłkídígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodííłnih kwe'e 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.