CITY OF JACKSONVILLE 2019 HEALTH PLAN COMPARISONS Effective January 01, 2019

	UF HEALTH DIRECTCARE	BLUECARE HMO 48	BLUE OPTIONS PPO 5782		BLUECARE HD 65			
	IN-NETWORK ONLY	IN-NETWORK ONLY	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK ONLY			
FREE!!! Preventative Services such as Annual Physical, Mammogram, Pap Smear, Annual at OB/GYN								
Family Physician & Specialist	\$0 CoPay	\$0 CoPay	\$0 CoPay	50%	\$0 CoPay			
Medical / Surgical Care by Physican								
Family Physician	\$10 CoPay	\$25 CoPay	\$30 CoPay	DED + 50%	\$25 CoPay			
Specialist	\$30 CoPay	\$35 CoPay	\$40 CoPay	DED + 50%	DED + 30%			
Deductible								
Individual	\$750	\$300	\$750	\$1,000	\$1,500			
Family	\$1,500	\$600	\$1,500	\$2,000	\$3,000			
Out-of-Pocket Maximum (Includes Deductible, Coinsurance and Copayments)								
Individual	\$1,500 Medical + \$1,000 Pharmacy	\$2,500	\$6,000	\$9,000	\$5,000			
Family	\$3,000 Medical + \$2,000 Pharmacy	\$5,000	\$12,000	\$18,000	\$10,000			
Physician Services at Hospital								
Outpatient and Inpatient	DED + 20%	DED + 30%	DED + 30%	DED + 50%	DED + 30%			
Medical / Surgical Care at a Facility								
Inpatient Hospital Facility (per admit); Outpatient Hospital; Facility or Ambulatory; and Surgical Center (per visit)	DED + 20%	DED + 30%	DED + 30%	DED + 50%	DED + 30%			

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Emergency and Urgent Care Facility Charges (Separate physican cost share may apply)								
Emergency Room Facility (per admit)	DED + 20%	\$300 CoPay + 30%	\$300 CoPay + 30%	\$300 CoPay + 30%	DED + 30%			
Urgent Care Centers	\$25 CoPay	\$30 CoPay	\$35 CoPay	DED + 50%	\$25 CoPay			
Ambulance	DED + 20%	\$200 CoPay	\$200 CoPay	\$200 CoPay	DED + 30%			
Diagnostic Testing (e.g, Lab, X-ray)								
Independent Clinical Laboratory	\$0 CoPay	\$0 CoPay	\$0 CoPay	DED + 50%	\$0 CoPay			
Diagnostic Testing Center	DED + 20%	\$30 CoPay	\$35 CoPay	DED + 50%	DED + 30%			
Advanced Imaging (MRI, MRA, PET, CT & Nuclear Medicine	DED + 20%	\$300 CoPay	\$300 CoPay	DED + 50%	DED + 30%			
Outpatient Therapy (60 visits per benefits year)								
In Network Family Physician and Specialist	DED + 20%	\$35 CoPay	\$40 CoPay	DED + 50%	DED + 30%			
Prescription Drugs								
RETAIL: Generic	\$10	\$10	\$10	DED + Coins	\$10			
Preferred Brand	\$40	\$40	\$40	DED + Coins	\$40			
Non-Preffered Brand	\$75	\$75	\$75	DED + Coins	\$75			
MAIL ORDER: Generic	\$20	\$20	\$20	Not Covered	\$20			
Preferred Brand	\$80	\$80	\$80	Not Covered	\$80			
Non-Preffered Brand	\$150	\$150	\$150	Not Covered	\$150			