

Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

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 for more specific information.

Silver	Blue Preferred Silver PPO SM		Blue Advantage Silver PPO SM	
	201	306*	204	306*
Individual Deductible²	\$1,100	\$1,500	\$1,500	\$1,500
Coinsurance	50%	50%	50%	50%
Out-of-Pocket Maximum (includes deductible)²	\$7,900	\$7,900	\$7,900	\$7,900
Primary Care Office Visit	\$10 copay	40%	40%	40%
Specialist Office Visit	50%	50%	50%	50%
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	50%	40%	40%	40%
Emergency Room	\$950 per occurrence deductible, then 50%	\$950 per occurrence deductible, then 50%	\$950 per occurrence deductible, then 50%	\$950 per occurrence deductible, then 50%
Urgent Care	50%	50%	50%	50%
Inpatient Hospital Services	\$400 per occurrence deductible, then 50%	\$400 per occurrence deductible, then 50%	\$400 per occurrence deductible, then 50%	\$400 per occurrence deductible, then 50%
Outpatient Surgery³	\$300 per occurrence deductible, then 50%	\$300 per occurrence deductible, then 50%	\$300 per occurrence deductible, then 50%	\$300 per occurrence deductible, then 50%
Outpatient X-Rays and Diagnostic Imaging³	50%	50%	50%	50%
Outpatient Imaging (CT/PET Scans/MRIs)³	50%	50%	50%	50%
Network	Blue Preferred PPO SM	Blue Preferred PPO SM	Blue Advantage PPO SM	Blue Advantage PPO SM
HSA Eligible⁴	No	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy^{5,6}	\$5/\$15/30%/35%/45%/50%	20%/25%/30%/35%/45%/50%	20%/25%/30%/35%/45%/50%	20%/25%/30%/35%/45%/50%
Outpatient Prescription Drugs - Non-Preferred Pharmacy^{5,6}	\$10/\$25/35%/40%/45%/50%	25%/30%/35%/40%/45%/50%	25%/30%/35%/40%/45%/50%	25%/30%/35%/40%/45%/50%
Prescription Drug Utilization Benefit Management Programs⁷	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through the preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor will need to receive authorization from BCBSOK. You may also need to meet certain criteria or try more cost-effective drugs first.</p> <p>Mail-Order Program: You may receive a 90-day supply for prescription drugs through the mail-order program 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 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.

³ 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.

⁴ As a reminder, a Health Savings Account (HSA) has tax and legal ramifications. Blue Cross and Blue Shield of Oklahoma does not provide legal or tax advice and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of

the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax adviser regarding tax consequences of specific health insurance plans or products.

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 Prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Preferred Specialty / Non-Preferred Specialty.

⁷ 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.

* This plan is not available on the Health Insurance Marketplace in Oklahoma.