

**City of Fitchburg
Health Plan Comparison**

4/16/2014

	Network Blue New England	Blue Choice New England		Blue Care Elect	
	In Network	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible	None	None	I=\$250 F=\$500	None	I=\$250 F=\$500
Primary Care Office Visit	\$20	\$20	20% Co-pay*	\$20	20% Co-pay*
Preventive Services	Covered in Full	Covered in Full	20% Co-pay*	Covered in Full	20% Co-pay*
Specialist Office Visit	\$20	\$20	20% Co-pay*	\$20	20% Co-pay*
Emergency Room	\$100 Waived if admitted	\$100 Waived if admitted	\$100 Waived if admitted	\$100 Waived if admitted	\$100 Waived if admitted
Hospital Admission	\$500	\$500	20% Co-pay*	\$500	20% Co-pay*
Ambulatory Outpatient Surgery	\$150	\$150	20% Co-pay*	\$150	20% Co-pay*
Prescriptions Retail	\$15/30/50	\$15/30/50	Not covered	\$15/30/50	Not covered
Prescriptions Mail Order	\$15/30/50	\$15/30/50	Not covered	\$15/30/50	Not covered
Monthly Premiums	I=\$153.50 F=\$405.76	I=\$245.40 F=\$628.50		I=\$343.20 F=\$925.50	
Notes:	<p>1. In network plans have an out of pocket max of \$1,000/person, \$2,000/family for hospital admission, out-patient surgery, and ER.</p> <p>2. Out of network plans have an out of pocket max of \$1,000/person, \$2,000/family for 20% co-pay after deductible is met.</p> <p>3. Network Blue New England is the basic health insurance plan offered by the city. The network is all of New England so anyone living in the New England states is covered. Emergency treatment away from New England is covered.</p> <p>4. The Blue Choice covers the same networks as the HMO plan, but does allow a person to go out of the network to receive treatment, generally at a 20% co-pay. Someone on this plan who has never paid a deductible or 20% co-pay has never gone out of the network.</p> <p>5. Blue Care Elect covers the same networks as the HMO plan, but allows people to go out of New England for regular treatment. Generally, this plan is for someone who lives outside New England.</p>				