

# Spotlight on the Health Plans

## What is the Out-of-Pocket Maximum?

The annual out-of-pocket maximum limits the amount you pay for the deductible, copays and coinsurance each calendar year.

The descriptions below show how it works in each of the health plans.

### BCBS PPO Plan

In the PPO Plan, separate out-of-pocket maximums apply to medical expenses and [prescription drug expenses](#) as follows:

| Expense                           | Out-of-Pocket Maximum |                   |
|-----------------------------------|-----------------------|-------------------|
|                                   | In-Network            | Out-of-Network    |
| <b>Medical Expenses</b>           |                       |                   |
| Single                            | \$2,500               | \$5,000           |
| Family                            | \$5,000               | \$10,000          |
| <b>Prescription Drug Expenses</b> |                       |                   |
| Single                            | \$2,000               | n/a (not covered) |
| Family                            | \$4,000               | n/a (not covered) |

### BU Health Savings Plan

In the Health Savings Plan, the out-of-pocket maximums for medical expenses and [prescription drug expenses](#) are combined as follows:

| Expense  | Out-of-Pocket Maximum |                |
|--|-----------------------|----------------|
|  | In-Network            | Out-of-Network |
| <b>Medical Expenses and Prescription Drug Expenses</b> |                       |                |
| Single   | \$3,000               | \$6000         |
| Family   | \$6,000               | \$12,000       |