

# Spotlight on the Health Plans

## How Much Do I Pay Once I Reach the Deductible?

Once you reach the annual calendar year deductible, you and the plan pay a percentage of the cost of care. This is called 'coinsurance'. The coinsurance percentage you pay depends on the type of service and the provider you choose.

Here's how the coinsurance works for each of the plans:

### BCBS PPO Plan

Covered Service	Coinsurance Percentage You Pay (after deductible)			
	BMC Provider	Blue Cross Blue Shield Low and High Cost Hospital Services		Out-of-Network
		Low-cost	High-cost	
Preventive care	Plan pays 100%, no deductible	Plan pays 100%, no deductible		30%
Office visits	n/a (copay applies)	n/a (copay applies)		30%
X-rays, labs and related diagnostic tests	0%	10%	20%	30%
Outpatient care	0%	10%	20%	30%
Inpatient care	0%	10%	20%	30%

### BU Health Savings Plan

Covered Service	Coinsurance Percentage You Pay (after deductible)	
	In-network	Out-of-Network
Preventive care	Plan pays 100%, no deductible	30%
Office visits	10%	30%
X-rays, labs and related diagnostic tests	10%	30%
Emergency room	10%	10%
Outpatient care	10%	30%
Inpatient care	10%	30%
Prescription drugs through OptumRx	10%	Not covered