

Spotlight on the Health Plans

Does My Health Plan Have Copayments?

- The BCBS PPO Plan has copayments for some services.
 - Copayments or “copays” are a flat fee that applies for doctor’s office visits, emergency room visits and prescription drugs. Copays do not count toward the deductible but do count toward the out-of-pocket maximum.
- The BU Health Savings Plan does **not** have copayments.
 - All services with the exception of preventive care are covered with coinsurance once the annual deductible is met.
 - Preventive care is covered 100% with no deductible.

BCBS PPO Plan

Office Visits and Emergency Room Care

Expense	Copayments		
	BCBS National PPO Network		Out-of-Network Providers
	BMC Providers	All Other Network Providers	
Office Visit	\$15	\$30	n/a (deductible and coinsurance apply)
Emergency Room	\$100	\$100	\$100

Prescription Drugs

Expense	Your Cost for Prescription Drugs	
	OptumRx Network	Out-of-Network
Retail Pharmacy (per 30 day supply)		
Generic	\$8 copay	
Preferred Brand	20% coinsurance (\$40 minimum, \$60 maximum)	
Non-preferred Brand	30% coinsurance (\$60 minimum, \$80 maximum)	
Mail Order (per 90 day supply)		
Generic	\$16 copay	
Preferred Brand	20% coinsurance (\$80 minimum, \$120 maximum)	
Non-preferred Brand	30% coinsurance (\$120 minimum, \$160 maximum)	

You pay 100% (not covered)

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