

# MEDICAL BENEFITS



Administered by BlueCross BlueShield of Oklahoma



BlueCross BlueShield  
of Oklahoma

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Oklahoma Higher Education Employee Interlocal Group.

Oklahoma Higher Education Employee Interlocal Group offers you a choice of one (1) HSA and three (3) PPO medical plans. With the PPO, you may select where you receive your medical services. If you use in-network providers, your costs will be less.

	PLAN A Blue Preferred	PLAN B Blue Preferred/Blue Choice	PLAN C Blue Preferred	PLAN F Blue Choice — HSA HDHP
Lifetime Benefit Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Annual Deductible	\$750 single / \$2,250 family	\$1,250 single / \$3,750 family	\$1,500 single / \$4,000 family	\$3,000 single / \$6,000 family
Annual Out-of-Pocket Maximum	\$3,000 single / \$9,000 family	BP: \$3,500 single / \$10,500 family; BC: \$4,000 single / \$12,000 family	\$4,000 single / \$12,000 family	\$6,650 single / \$13,300 family
Coinsurance	20%	BP: 20%; BC: 30%	20%	20%
<b>DOCTOR'S OFFICE</b>				
Primary Care Office Visit	\$20 copay per visit	BP: \$25 copay per visit; BC: \$35 copay per visit	\$35 copay per visit	20% after deductible
Specialist Office Visit	\$40 copay per visit	BP: \$40 copay per visit; BC: \$50 copay per visit	\$50 copay per visit	20% after deductible
Preventive Care (screening, immunization)	0%	0%	0%	0%
Diagnostic Test (x-ray, blood work)	20% after deductible	BP: 20% after deductible; BC: 30% after deductible	20% after deductible	20% after deductible
Imaging (CT/PET scans, MRIs)	20% after deductible	BP: 20% after deductible; BC: 30% after deductible	20% after deductible	20% after deductible
<b>HOSPITAL SERVICES</b>				
Emergency Room	20% after deductible (additional \$100 copay per visit; waived if admitted)	20% after deductible (additional \$150 copay per visit; waived if admitted)	20% after deductible (additional \$150 copay per visit; waived if admitted)	20% after deductible
Inpatient	20% after deductible	BP: 20% after deductible; BC: 30% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	BP: 20% after deductible; BC: 30% after deductible	20% after deductible	20% after deductible
Urgent Care	\$40 copay per visit	BP: \$40 copay per visit; BC: \$50 copay per visit	\$50 copay per visit	20% after deductible
<b>OTHER SERVICES</b>				
Physical, Occupational and Speech Therapy Services (60 visits)	20% after deductible	BP: 20% after deductible; BC: 30% after deductible	20% after deductible	20% after deductible
<b>PRESCRIPTION DRUGS*</b>				
Retail—Generic Drugs (30-day supply)		\$30 copay		20% after deductible
Retail—Preferred Drugs (30-day supply)		\$60 copay		20% after deductible
Retail—Non-Preferred Drugs (30-day supply)		\$90 copay		20% after deductible
Specialty Drugs (30-day supply)		\$90 copay (Limited to 30 day supply) Must be ordered through Prime Oklahoma Specialty Network (no mail order available)		20% after deductible
Mail Order—Generic Drugs (90-day supply)		\$90 copay		20% after deductible
Mail Order—Preferred Drugs (90-day supply)		\$180 copay		20% after deductible
Mail Order—Non-Preferred Drugs (90-day supply)		\$180 copay		20% after deductible

\*Listed copay are per prescription