

MEDICAL BENEFITS PROVIDED THROUGH ARKANSAS BLUE CROSS

OBH employees have the choice between two medical plans: A traditional PPO plan or a High Deductible Health Plan (HDHP).

Each plan offers preventive care at 100%, an out-of-pocket maximum to protect you should a catastrophic event occur and out-of-network coverage when needed. Although out-of-network coverage is available, using network providers will save you money. You can find ABCBS providers online at www.arkansasbluecross.com or by calling toll-free at 800-238-8379.

Medical Plan Overview

MEDICAL BENEFITS	PPO PLAN IN-NETWORK	HDHP PLAN IN-NETWORK
Deductible		
» Individual	\$2,000	\$2,000
» Family	\$4,000	\$4,000
Out-of-Pocket Maximum		
» Individual	\$4,000	\$2,000
» Family	\$8,000	\$4,000
Office Visits		
» Well Child/Adult Preventive	Plan pays 100%	Plan pays 100%
» Primary Care Physician	\$30 copay	Plan pays 100% after deductible
» Specialist Physician	\$50 copay	Plan pays 100% after deductible
» Urgent Care	\$50 copay	Plan pays 100% after deductible
Hospital		
» Inpatient	Plan pays 80% after deductible	Plan pays 100% after deductible
» Outpatient	Plan pays 80% after deductible	Plan pays 100% after deductible
Emergency Room	Plan pays 80% after deductible	Plan pays 100% after deductible
Prescription Drug (30-day supply)		
» Tier 1 Drugs	\$10 copay	Plan pays 100% after deductible
» Tier 2 Drugs	\$40 copay	Plan pays 100% after deductible
» Tier 3 Drugs	\$60 copay	Plan pays 100% after deductible
» Tier 4 Drugs	\$120 copay	Plan pays 100% after deductible

MEDICAL BENEFITS	PPO PLAN OUT-OF -NETWORK	HDHP PLAN OUT-OF-NETWORK
Deductible		
» Individual	\$6,000	\$4,000
» Family	\$12,000	\$8,000
Out-of-Pocket Maximum		
» Individual	\$12,000	\$8,000
» Family	\$24,000	\$16,000
Office Visits		
» Well Child/Adult Preventive	Plan pays 80% after deductible	Plan pays 80% after deductible
» Primary Care Physician	Plan pays 60% after deductible	Plan pays 80% after deductible
» Specialist Physician	Plan pays 60% after deductible	Plan pays 80% after deductible
» Urgent Care	Plan pays 60% after deductible	Plan pays 80% after deductible
Hospital		
» Inpatient	Plan pays 60% after deductible	Plan pays 80% after deductible
» Outpatient	Plan pays 60% after deductible	Plan pays 80% after deductible
Emergency Room	Plan pays 80% after deductible	Plan pays 100% after deductible

Costs are illustrated on Page 14 of this Guide