

How cost sharing works with Blue Care Network plans

Most Blue Care Network health plans have cost sharing. Here are the cost-sharing terms that may be part of your plan and what they mean:

Copayment

A fixed dollar amount paid each time your employees get certain types of care (for example, \$25 for a visit to a primary care physician or \$50 for an urgent care visit).

Deductible

The amount your employees pay for most health care services before BCN begins to pay. The deductible may not apply to all services.

Coinsurance

The share of the cost your employees pay for a covered service. Blue Care Network pays the rest. This cost is calculated as a percentage. For example, your employees pay 20 percent of a service, and BCN pays 80 percent.

Coinsurance maximum

BCN offers an annual coinsurance maximum option that limits the amount of coinsurance your employees pay during a year for certain services. Once the maximum is reached, your employees don't pay any more coinsurance for the remainder of the benefit year. But some services don't count toward the coinsurance maximum.

Out-of-pocket maximum

Because health care costs can add up rapidly, the government limits how much members have to pay out of pocket. The out-of-pocket maximum, built into your plan, limits how much your employees pay per year toward their copays, coinsurance and deductible. The out-of-pocket maximum is defined by the group and may not exceed the annual limit mandated by the government.

Note that the coinsurance maximum counts toward the out-of-pocket maximum.

For more information, please contact your BCN sales representative.

Services that don't count toward the annual coinsurance maximum

- Infertility services
- Elective abortion
- Durable medical equipment
- Prosthetics and orthotics
- Diabetic supplies
- Orthognatic surgery
- Male mastectomy
- Reduction mammoplasty
- Male sterilization
- Temporomandibular joint dysfunction
- Weight reduction procedures

Note: Deductibles and services with a fixed dollar copay don't count towards the coinsurance maximum.



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