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	Network Blue NE HMO	Blue Care Elect Preferred PPO No		Access Blue NE Saver HMO	Blue Care Elect Saver PPO	
PCP Required	Yes					
		In-Network	Out-of-Network		in-Network	Out-of-Network
Deductible Deductible	None	None	\$250 / \$500 (member / family)	\$2,000/\$4,000 (member/family)	\$2,000/\$4,000 (member/family	
Out of Pocket Maximum	Medical Services: \$2,000 Individual / \$4,000 family Prescription Services: \$2,000 Individual / \$4,000 family	Medical Services: \$2,000 individual / \$4,000 family Prescription Services: \$2,000 individual / \$4,000 family	Medical Services: \$1,000 individual / \$2,000 family	Medical and Prescription Services Combined: \$6,450 Individual / \$12,900 Family	Medical and Prescription Services Combined: \$6,450 individual / \$12,900 family	
Preventive Care Visits	\$0	\$0	20% coinsurance after deductible	\$0	\$0	20% coinsurance after deductible
PCP Office Visit	\$15	\$25	20% coinsurance after deductible	Covered in full after deductible	Covered in full after deductible	20% coinsurance after deductible
Specialist Office Visit	\$25	\$25	20% coinsurance after deductible	Covered in full after deductible	Covered in full after deductible	20% coinsurance after deductible
Emergency Room	\$100 (waived if admitted)	\$100 (waived if admitted)	\$100 after deductible (waived if admitted)	Covered in full after deductible	Covered in full after deductible	20% coinsurance after deductible
Labs and X-Rays	Covered in full	Covered in full	20% coinsurance after deductible	Covered in full after deductible	Covered in full after deductible	20% coinsurance after deductible
High Tech Imaging (MRI's PET Scans, CT scans)	\$50 per date of service	\$50 per date of service	20% coinsurance after deductible	Covered in full after deductible	Covered in full after deductible	20% coinsurance after deductible
Inpatient Hospitalizations General Hospitals Higher Cost Hospitals	Covered in full	Covered in full	20% coinsurance after deductible	Covered in full after deductible	Covered in full after deductible	20% coinsurance after deductible
Day Surgery	\$50 per admission	\$50 per admission	20% coinsurance after deductible	Covered in full after deductible	Covered in full after deductible	20% coinsurance after deductible
Prescription Drug - Retail RX (up to 30-day supply) - Mail Order Drug RX (up to 90-day supply)	\$10/25/45 \$20/50/90	\$10/25/45 \$20/50/90	not covered not covered	Copays after deductible: \$10/25/50 \$20/50/110	Copays after deductible: \$10/25/50 \$20/50/110	not covered