



Medical Insurance | BlueCross BlueShield

Choice of plan options:	HMO In-Network Benefits Only	PPO		HDHP/HSA
Network	Blue Advantage HMO	PPO		PPO
Deductible		Salary < \$50,000	Salary > \$50,000	
Individual (In-Network / Out-of-Network)	\$0	\$350	\$500	\$1,650
Family (In-Network / Out-of-Network)	\$0	\$700	\$1,000	\$3,300
Coinsurance In-Network / Out-of-Network	100%	85% / 60%		85% / 60%
Out-of-Pocket Max Individual (In-Network / Out-of-Network)	\$2,000	\$2,000 / \$5,625		\$3,000 / \$5,625
Family (In-Network / Out-of-Network)	\$4,000 <i>Maximum in Copays</i>	\$4,000 / \$11,250 <i>Includes Deductible</i>		\$6,000 / \$11,250 <i>Includes Deductible</i>
Physician Services (In-Network) Well Adult / Well Child Physician Office Specialist Visit X-Rays / Lab Diagnostics	100% \$20 copay \$30 copay 100%	100% Deductible then 85% Deductible then 85% Deductible then 85%		100% Deductible then 85% Deductible then 85% Deductible then 85%
Inpatient Hospital (In-Network)	\$125/day for 1st two days	\$400 per admission (Limit 2 per year) + Deductible then 85%		Deductible then 85%
Emergency Room	\$150 copay	\$150 Copay + Deductible then 85%		Deductible then 85%
Urgent Care (In-Network)	\$20 copay	Deductible then 85%		Deductible then 85%
Prescription Drugs (In-Network) Generic/Formulary/Non-Formulary	Copays: \$10 / \$25 / \$45	Copays: \$10 / \$25 / \$45		Deductible then 85%
Prescription Out-of-Pocket Max Individual / Family	\$4,800 / \$9,600	N/A		N/A

NOTE: If both spouses work for the County, the one with the longest continuous service must cover the family.



NEW FOR 2025



Hinge Health Digital Clinic for Joint and Muscle Care (PPO/HSA Members Only)

hingehealth.com

Hinge Health provides no-cost-to-you virtual exercise therapy to help you care for musculoskeletal issues. Hinge Health will assess your condition and match you with a care team to develop your personal treatment plan. This may include:

- Access to the Hinge Health app with guided exercise therapy
- Virtual visits with your care team
- Kit with a tablet and tools to assist with your exercises