

Selecting a Medical Plan

Step 1: After reviewing cost, review the basic plan features

Review the cost of each plan and then review the basic plan features. Be sure to look at your monthly premium cost deducted from your paycheck in comparison to the out-of-pocket maximum on the plan:

	Regence Innova A	Regence Innova B	Regence \$2500 PPO	Regence QHDHP with HSA	Kaiser HMO	Kaiser Access PPO
Annual Deductible	\$1,000 (3x family)	\$750 (3x family)	\$2,500 (3x family)	\$1,500 (2x family agg.)	\$0	\$350 (2x family)
Annual Out-of-Pocket Max	\$4,000 (2x family)	\$3,500 (2x family)	\$5,000 (2x family)	\$2,500 (2x family agg.)	\$2000 (2x family)	\$2,000 (2x family)
Coinsurance	80%	75%	80%	80%	100%	90%
Office Visits	\$15	\$30	\$30	80% after deductible	\$20	\$15

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Don't forget to review the **Prescription Drug** Benefits! Pay attention to the benefits in **bold**.

	Regence Innova A	Regence Innova B	Regence \$2500 PPO	Regence QHDHP with HSA	Kaiser HMO	Kaiser Access PPO
Rx Deductible	\$500 (waived for generics)	\$250 (waived for generics)	\$500 (waived for generics)	N/A	N/A	N/A
Rx Out-of-Pocket Max	N/A	N/A	N/A	N/A	N/A	N/A
Generic	\$0	\$0	\$0	20% after deductible	\$10	\$20
Preferred Brand Name	30%	\$30	\$30	20% after deductible	\$20	\$35
Non-Preferred Brand Name	30%	\$45	\$45	20% after deductible	Not Covered	\$55
Mail Order	2x Retail copay for up to a 90 day (100 day for Plan 3) supply Group Health HMO: 3x retail copay for a 90 day supply					