




2021 Benefits Comparison

 FLORIDA COLLEGE SYSTEM RISK MANAGEMENT CONSORTIUM	PPO BlueOptions 03769	PPO BlueOptions 03559	HMO BlueCare 58
Cost Sharing - Member's Responsibility			
Deductible (DED) (Per Person/Family Aggregate)			
In-Network	\$800 / \$2,400	\$700 / \$2,100	N/A
Out-of-Network	Combined with In-Network	Combined with In-Network	N/A
Coinsurance (BCBSF pays / Member pays)			
In-Network	80% / 20%	80% / 20%	80% / 20%
Out-of-Network	60% / 40%	70% / 30%	Not Covered
Out of Pocket Maximum (Per Person/Family Aggregate) Includes Pharmacy			
In-Network	\$7,000 / \$14,000	\$7,000 / \$14,000	\$6,000 / \$12,000
Out-of-Network	Combined w/ INN	Combined w/ INN	Not Covered
Medical / Surgical Care by a Physician			
Office Services			
In-Network Family Physician	\$40	\$40	\$40
In-Network Specialist	\$60	\$60	\$60
Out-of-Network	DED + 40%	DED + 30%	Not Covered
Hospital Location (Inpatient/Outpatient/ER)			
In-Network Specialist	DED + 20%	DED + 20%	\$0
Out-of-Network	Same as In-Network	In-Network DED + 20%	Not Covered
Medical / Surgical Care at a Facility			
Inpatient Hospital Facility (per admit)			
In-Network Option 1	\$1,250	\$900	\$350 per day/\$1,750 max
In-Network Option 2	\$2,500	\$1,650	\$350 per day/\$1,750 max
Out-of-Network	DED + 40%	\$2,500	Not Covered
Outpatient Hospital Facility (per visit)			
In-Network Option 1	DED + 20%	\$250	\$750
In-Network Option 2	DED + 20%	\$350	\$750
Out-of-Network	DED + 40%	Ded + 30%	Not covered
Emergency Room Facility (per visit)			
In-Network	DED + 20%	\$150 + 20% (no DED)	20%
Out-of-Network	INN DED + 20%	\$150 + 20% (no DED)	20%
Urgent Care In-Network	\$65	\$60	\$80
Other Special Services			
TeleMedicine Services with Teladoc	\$10	\$10	\$10
Preventive Services (Adult & Well Child)	No Member Cost Share	No Member Cost Share	No Member Cost Share
Ambulance	DED + 20%	DED + 20%	20%
Gastric Bypass	Covered 1 Per Lifetime	Covered 1 Per Lifetime	Covered 1 Per Lifetime
In-Network RX	Retail \$15/\$45/\$65/\$250 Mail \$30/\$90/\$130	Retail \$15/\$60/\$100/\$250 Mail \$30/\$120/\$200	Retail \$15/\$45/\$65/\$250 Mail \$30/\$90/\$130