Choosing Your Medical Plan

Capital Blue Cross • Two plan options available to all groups. Both plans use the Capital Blue Cross network. Your choice depends on how you prefer to manage costs.

	PPO / FSA PLAN	QHDHP / HSA PLAN
Deductible	$250 individual / $500 family	$1,700 individual / $3,400 family
Primary Care	$15 copay	$15 after deductible
Specialist	$20 copay	$20 after deductible
Virtual Care	$10 copay	$10 after deductible
Urgent Care	$25 copay	$25 after deductible
Emergency Room	$75 (waived if admitted)	$75 after deductible (waived if admitted)
Inpatient Hospital	No charge after deductible	100% after deductible
Out-of-Pocket Max	$6,350 / $12,700	$6,350 / $12,700
Preventive Care	No charge	No charge
Rx - Generic	$10 copay	$10 after deductible
Rx - Brand Preferred	$30 copay	$30 after deductible
Rx - Brand Non-Preferred	$50 copay	$50 after deductible
Spending Account	FSA available	HSA — City deposits $1,530/$3,060 (AFSCME/NB) or $1,550/$3,100 (Police/Fire)