

**WMHIP Blue Cross Blue Shield Health Care Option Comparison
Open Enrollment 10/16/2023 (for 1/1/24 Plans)**

PLAN	PAK A Flex Blue \$40 Drug Card	PAK C Flex Blue 3 Tier \$80 Drug Card	PAK D Simply Blue 3 Tier 20% Drug Card
Deductible	\$1,600/\$3,200	\$1,600/\$3,200	\$2,000/\$4,000
Co-Insurance	NA	NA	20%
Out of Pocket Max	\$2,600/\$5,200	\$2,600/\$5,200	\$3,000/\$6,000
Employee Premium Cost	\$766/\$2,946/\$2,705	\$435/\$2,202/\$1,780	\$0
District HSA Contribution	\$0	\$0	\$1,126/\$1,313/\$2,594
Therapy (PT,OT,Speech)	60/year	60/year	30/year
Chiropractic	24/year	24/year	12/year
Wisdom Tooth Extraction	Covered	Covered	Not Covered
Out of Network Referral	Covered at in-network cost share	Covered at in-network cost share	Covered at out-of-network cost share
Retail RX 30 day supply	\$10 generic/\$40 brand after deductible	\$10 generic/\$40 brand/\$80 Tier 3 after deductible	\$10 generic/\$40-\$80 (20%) brand/\$60-\$100 (20%) Tier 3
Over the Counter	\$0 after deductible – with RX – Zyrtec, Zyrtec D, Priolosec, Claritin, Children’s Claritin, Claritin RediTabs, Claritin D	\$0 after deductible – with RX – Zyrtec, Zyrtec D, Priolosec, Claritin, Children’s Claritin, Claritin RediTabs, Claritin D	NA
Mail order 90 day supply	\$20 generic/\$80 brand after deductible	\$20 generic/\$80 brand/\$160 Tier 3 after deductible	\$20 generic/\$80-\$160 (20%) brand/\$120-\$200 (20%) Tier 3
Specialty drugs 30 day supply – some limited to 15 day fill	\$10 generic/\$40 brand after deductible	\$10 generic/\$40 brand/\$80 Tier 3 after deductible	\$10 generic/\$40-\$80 (20%) brand/\$60-\$100 (20%) Tier 3