

WMHIP Blue Cross Blue Shield Health Care Option Comparison Open Enrollment 10/16/2024 (for 1/1/25 Plans)

PLAN	PAK A Flex Blue	PAK C Flex Blue 3 Tier Drugs	PAK D Simply Blue 3 Tier Drugs 20% co-insurance
Deductible (in network)	\$1,650/\$3,300	\$1,650/\$3,300	\$2,000/\$4,000
Co-Insurance	NA	NA	20%
Out of Pocket Max (in network)	\$2,650/\$5,300	\$2,650/\$5,300	\$3,000/\$6,000
Employee Premium Cost	\$1,487.54/\$4,571.68/ \$4,726.39	\$1,128.62/\$3,763.84/ \$3,721.03	\$0
District HSA Contribution	\$0	\$0	\$570.10/\$58.04/\$1,035.05
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 co-pay after deductible generic/\$40 co-pay after deductible brand/ after deductible Over the counter: \$0 after deductible – with RX – Zyrtec, Zyrtec D, Prilosec, Claritin, Children’s Claritin, Claritin RediTabs, Claritin D	\$10 generic/\$40 preferred brand/\$80 Tier 3/Non-preferred brand	\$10 co-pay after deductible generic/20% co-pay after deductible with \$40 minimum & \$80 max for preferred brand /20% co-pay after deductible with \$60 minimum & \$100 max for Tier 3/Non-preferred brand
Retail & Mail order 90 day supply	\$20 co-pay after deductible generic/\$80 co-pay after deductible brand	\$20 generic/\$80 Preferred brand/\$160 Tier 3/Non-preferred brand	\$20 co-pay after deductible generic/20% co-pay after deductible with \$80 minimum & \$160 max for preferred brand

			/20% co-pay after deductible with \$120 minimum & \$200 max for Tier 3/Non-preferred brand
Specialty drugs 30 day supply – some limited to 15 day fill	\$10 co-pay after deductible generic/\$40 co-pay after deductible brand	\$10 generic/\$40 brand/\$80 Tier 3/Non-preferred	\$10 co-pay after deductible generic/20% co-pay after deductible with \$40 minimum & \$80 max for preferred brand /20% co-pay after deductible with \$60 minimum & \$100 max for Tier 3/Non-preferred brand