



Medical Plan Options



MJ Management offers a PPO medical plan to its employees. With a PPO plan, you have complete freedom to see any doctor of your choice. If you choose doctors and hospitals within the BCBS PPO network, your out-of-pocket costs are lower than if you use other providers.

BCBS utilizes the Blue Cross Blue Shield PPO network of doctors and hospitals. This is the largest national network of hospitals and primary and specialty care physicians.

A high level comparison of the plan features has been provided for your review.

BCBSM Community Blue PPO Plan 12		
	In-Network	Out-of-Network
CALENDAR YEAR DEDUCTIBLE		
Single	\$1,000	\$2,000
Family	\$2,000	\$4,000
Co-Insurance	80%	60%
CALENDAR YEAR OUT-OF- POCKET MAXIMUM (Deductibles not included):		
Single	\$3,500	\$5,000
Family	\$7,000	\$10,000
Lifetime Maximum Benefit	\$5,000,000	
PHYSICIAN OFFICE SERVICES		
Office Visit (Illness/Injury Related)	\$30 co-pay	60% after deductible
Preventive (Well Care) Services	100%	Not Covered
EMERGENCY MEDICAL CARE		
ER Co-pay*	\$50	\$50
Urgent Care Visits <i>Must be medically necessary</i>	\$30 co-pay	60% after deductible
PRESCRIPTION DRUGS		
Generic Co-Pay	\$15	75%, less plan co-pay
Brand Name Co-Pay	\$50	75%, less plan co-pay
Mail Order Drug Program	2x retail co-pay for a 90-day supply	N/A

*Waived if admitted or for an accidental injury