



FACT-FINDER & PLAN DECISION TREE

ALIERACARE

	VALUE	PLUS	PREMIUM
Doctor Visits	1	3	5
Urgent Care	n/a	1	2
Specialists	n/a	n/a	\$75
ER	Full MSRA	\$500 MSRA	\$300 MSRA
Maternity	n/a	n/a	\$5,000 max
Per Incident Max	\$150,000	\$250,000	\$500,000

BSG

	BRONZE	SILVER	GOLD
Doctor Visits	\$50 unlimited	\$35 unlimited	\$20 unlimited
Urgent Care	\$100 unlimited	\$75 unlimited	\$75 unlimited
Specialists	\$125 unlimited	\$75 unlimited	\$75 unlimited
ER	\$500	\$300	\$150
Cost-Sharing	60% after MSRA	70% after MSRA	80% after MSRA
Non-Network	50% after MSRA	60% after MSRA	70% after MSRA
Drug MSRA	\$1,500	\$1,500	\$1,500
Preferred Brand*	50% after MSRA	50% after MSRA	50% after MSRA
Mail-Order*	75% after MSRA	75% after MSRA	75% after MSRA
Pre-Ex Benefit**	n/a	\$10,000	\$20,000

*Members get reimbursed after \$1,500 MSRA when using Rx Valet

**Pre-ex benefit after spending two times the MSRA