

# Bryn Mawr College Medical Plan Comparison November 1, 2024

## Personal Choice PPO

Preferred Provider Organization (PPO). Coverage is 100% after a \$15 copay for primary doctors (and telehealth) and \$25 for specialists in the Personal Choice network. Copay prescription plan (\$20 generic, \$50 Preferred Brand, \$100 Non-Preferred Brand) includes a mail-order option with copay savings. Emergencies are covered at 100% after a \$200 copay that is waived if admitted. Urgent care centers are covered after a \$50 copay and there is a \$20 imaging copay. Approved in-network hospitalization is covered at 100% after a flat \$250 copay and outpatient surgery is covered at 100% after a \$100 copay. Out-of-network benefits are covered at 70% of allowed charges after a \$500 deductible. Routine vision exam and glasses/contact lens reimbursement every two years.

### **Advantages**

- f* Option of staying within or leaving the network
- f* No assignment to a primary care physician
- f* No need to obtain specialist referrals
- f* Lower office visit, imaging and outpatient surgery copays than the Keystone plans
- f* Hospital copay is lower than the Keystone plans for any hospitalization exceeding one day
- f* Out-of-network benefits are better than the HDHP, with a lower deductible and higher coinsurance
- f* Unlike Keystone plans, coverage is available when the employee is residing outside of the Philadelphia area
- f* Access to national network through Blue Cross PPO program
- f* Provides in-network benefits outside of the U.S. through the Blue Cross Blue Shield Global Core program, although the network is limited

### **Disadvantages**

- f* Most expensive premium cost
- f* Higher deductible and lower coinsurance than Keystone POS for out-of-network care
- f* Higher hospital copay than Keystone plans for single day admissions
- f* Durable medical equipment is subject to a \$25 copay per rental period, versus none on the Keystone plans

## Personal Choice PPO High Deductible Health Plan

The HDHP plan uses the Personal Choice network. However, unlike the Personal Choice PPO plan, the HDHP provides no coverage for in-network services until a plan year (November 1 – October 31) deductible has been met. The plan year deductibles are \$1,650 for single coverage and \$3,300 for family coverage. Routine vision exam and glasses/contact lens reimbursement (every two years) and preventive services (as defined by health care reform) are not subject to the plan year deductible.







