

2019 Health Plan Comparison Basics

Basic Plan Differences		For specific details see the Evidence of Coverage (EOC) books for each plan. Links on HR website					
HMO's	Co-Pays	Deductible	Service Areas	Appt with Specialists	Networks	Hospitals	Prescription Manager
Anthem Traditional	\$15	No	SLO & SB County	Referral - Yes	CCPN & PC	Numerous	OptumRx
Blue Shield Access+	\$15	No	SLO & SB County	Referral - Yes**	CCPN & PC	Numerous	Caremark
UnitedHealthcare	\$15	No	SLO County only	Referral - Yes	CCPN & PC	PC-Arroyo G & French CCPN-Twin C & S Vista	OptumRx
*In an emergency, go to the nearest hospital							
PPO's							
Select - Office Visit	\$10/\$35	Yes	Calif Only	Referral - No		Contracting in Calif	OptumRx
Select - Urgent Care	\$35	Yes	Calif Only	Referral - No		Contracting in Calif	OptumRx
Choice - Office Visit	\$20	Yes	Worldwide	Referral - No		Contracting*	OptumRx
Choice - Urgent/Spec	\$35	Yes	Worldwide	Referral - No		Contracting*	OptumRx
Care - Office Visit	\$20	Yes	Worldwide	Referral - No		Contracting*	OptumRx
Care - Urgent/Spec	\$35	Yes	Worldwide	Referral - No		Contracting*	OptumRx
PORAC (Police Only)	\$20	Yes	Worldwide	Referral - Yes		Contracting*	

Monthly Cost:		Employee Cost	1 Person	2 People	3 or more
PPO's	PERS Select		\$0.00	\$0.00	\$0.00
	PERS Choice		\$30.78	\$131.56	\$200.43
	PERS Care		\$195.89	\$461.78	\$629.71
	PORAC (R08 only)		\$40.00	\$225.00	\$288.00
HMO's	Anthem Traditional		\$300.48	\$670.96	\$901.65
	Blue Shield Access+		\$65.03	\$200.06	\$289.48
	UnitedHealthcare		\$0.00	\$0.00	\$21.00
	Cost for Unit 6		Subtract \$5	Subtract \$10	Subtract \$20

*** Emergency & Urgent care services covered in any area for ALL Plans; call your provider for Urgent Care when out of the area**

Co-Pay - Amount you pay to see a physician

PPO's do not have networks, they contract with providers/hospital for certain rates. If you use a non-contracting provider you will pay more for services (example: 40% instead of 20%)

PPO Deductible - Single person :\$500, two or more: \$1000, unless Select PPO then \$1000, two or more \$2000

Deductibles are paid for anything other than doctor visits, unless specified as 'No Charge'. For example, lab work or x-rays. Once the deductible is satisfied, generally, you pay 20% and the insurance carrier pays 80%.

HMO Networks: CCPN - Coastal Communities Physician's Network PC - Physician's Choice

UnitedHealthcare - if you have dependents that live out of the area - services are based on their zip code IF there is a network there

