

# Large Employer HIGH DEDUCTIBLE PLANS 85/15 COINSURANCE



# WYOMING

An independent licensee of the Blue Cross and Blue Shield Association

| WYOMING ACCESS                                                                             |                                                                                                                               |
|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| IN NETWORK                                                                                 |                                                                                                                               |
| Member Deductible                                                                          | \$5,500                                                                                                                       |
| Family Deductible                                                                          | \$11,000                                                                                                                      |
| Coinsurance                                                                                |                                                                                                                               |
| Blue Cross Blue Shield Pays                                                                | 85%                                                                                                                           |
| Member Pays                                                                                | 15%                                                                                                                           |
| Member Out-of-Pocket Maximum<br>(Deductible, Coinsurance & Copays including Prescriptions) | \$10,600                                                                                                                      |
| Family Out-of-Pocket Maximum<br>(Deductible, Coinsurance & Copays including Prescriptions) | \$21,200                                                                                                                      |
| MDLive Visit Copay*                                                                        | \$20*                                                                                                                         |
| Primary Care Visit Copay*                                                                  | \$75*                                                                                                                         |
| Specialist/Urgent Care Office Visit Copay                                                  | \$125                                                                                                                         |
|                                                                                            | *includes mental health services                                                                                              |
| Preventive Care                                                                            | Paid at 100% of maximum allowable amount at appropriate intervals when services are rendered by a network provider            |
| Emergency Room Visit                                                                       | After \$250 copay, subject to the deductible & coinsurance<br>Copay does not apply if admitted to the hospital                |
| PRESCRIPTION DRUGS (retail & mail order)                                                   |                                                                                                                               |
| Tier 1: Generic drugs Copay                                                                | \$20                                                                                                                          |
| Tier 2: Preferred Brand drugs Copay                                                        | \$80**                                                                                                                        |
| Tier 3: Non-Preferred Brand drugs Copay                                                    | \$160**                                                                                                                       |
| Tier 4: Specialty drugs Copay                                                              | \$350**                                                                                                                       |
| Tier 5: Oral Oncology drugs                                                                | Subject to the deductible & coinsurance                                                                                       |
|                                                                                            | Each copay applies to 30-day supply                                                                                           |
|                                                                                            | **Subject to coinsurance after copay                                                                                          |
| OUT OF NETWORK                                                                             |                                                                                                                               |
| Member Deductible                                                                          | \$8,000                                                                                                                       |
| Family Deductible                                                                          | \$16,000                                                                                                                      |
| Coinsurance                                                                                |                                                                                                                               |
| Blue Cross Blue Shield Pays                                                                | 50%                                                                                                                           |
| Member Pays                                                                                | 50%                                                                                                                           |
| Member Out-of-Pocket Maximum<br>(Deductible & Coinsurance)                                 | \$20,000                                                                                                                      |
| Family Out-of-Pocket Maximum<br>(Deductible & Coinsurance)                                 | \$40,000                                                                                                                      |
|                                                                                            | All services are subject to the out-of-network deductible & coinsurance<br>Copays do not apply to the out-of-network services |

Wyoming Access utilizes a select network of providers and reduced benefits will occur if using a provider other than a participating provider.



# WYOMING ACCESS

## Here for You and Your Employees

Our mission is to help your employees and their families receive and pay for the health care they need to live healthy and productive lives.

## Online Resources

At YourWyoBlue.com, members can sign up for online accounts to view benefits, see claims, find and compare providers and costs for care, get an ID card, search a library of wellness topics and more. Members can also complete a health assessment offered by WebMD and get recommendations to improve their health and wellbeing with personalized wellness programs, recipes, health tips, goal setting and tracking, and lifestyle changes.

## About Our Networks

BCBSWY networks provide unmatched worldwide health care without sacrificing top quality local services. Members have access to the widest selection of local, national, and international provider networks available in the industry including:

- Access to more than 98% of Wyoming providers, including Wyoming hospitals.
- Access to more than 5,800 hospitals and facilities (96%) and more than 670,000 (95%) participating physicians nationwide.
- Access to doctors and hospitals in more than 170 countries and territories worldwide.
- Access to Blue Distinction® Specialty Centers.
- Access to over 55,000 retail pharmacies in Wyoming and nationwide.

## Blue Distinction® Specialty Care

Blue Distinction® Centers are in 1,900 locations nationwide that specialize in the areas of bariatric surgery, cardiac care, knee and hip replacement, spine surgery, transplants, and substance use treatment, along with others. Earning national designation by Blue Cross and Blue Shield companies, these medical facilities have demonstrated better quality and improved outcomes for patients, giving your employees another tool to make better informed health care decisions.

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# Large Employer HIGH DEDUCTIBLE PLANS 80/20 COINSURANCE



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| WYOMING ACCESS                                                                                        |                                                                                                                               |          |          |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|----------|----------|
| IN NETWORK                                                                                            |                                                                                                                               |          |          |
| Member Deductible                                                                                     | \$3,000                                                                                                                       | \$3,500  | \$4,000  |
| Family Deductible                                                                                     | \$6,000                                                                                                                       | \$7,000  | \$8,000  |
| Coinsurance                                                                                           |                                                                                                                               |          |          |
| Blue Cross Blue Shield Pays                                                                           | 80%                                                                                                                           | 80%      | 80%      |
| Member Pays                                                                                           | 20%                                                                                                                           | 20%      | 20%      |
| Member Out-of-Pocket Maximum<br><i>(Deductible, Coinsurance &amp; Copays including Prescriptions)</i> | \$6,000                                                                                                                       | \$7,000  | \$8,000  |
| Family Out-of-Pocket Maximum<br><i>(Deductible, Coinsurance &amp; Copays including Prescriptions)</i> | \$12,000                                                                                                                      | \$14,000 | \$16,000 |
| MDLive Visit Copay*                                                                                   | \$15*                                                                                                                         | \$15*    | \$15*    |
| Primary Care Visit Copay*                                                                             | \$45*                                                                                                                         | \$45*    | \$45*    |
| Specialist/Urgent Care Office Visit Copay                                                             | \$70                                                                                                                          | \$70     | \$70     |
|                                                                                                       | *includes mental health services                                                                                              |          |          |
| Preventive Care                                                                                       | Paid at 100% of maximum allowable amount at appropriate intervals when services are rendered by a network provider            |          |          |
| Emergency Room Visit                                                                                  | After \$250 copay, subject to the deductible & coinsurance<br>Copay does not apply if admitted to the hospital                |          |          |
|                                                                                                       |                                                                                                                               |          |          |
| PRESCRIPTION DRUGS <i>(retail &amp; mail order)</i>                                                   |                                                                                                                               |          |          |
| Tier 1: Generic drugs Copay                                                                           | \$10                                                                                                                          | \$10     | \$10     |
| Tier 2: Preferred Brand drugs Copay                                                                   | \$50                                                                                                                          | \$50     | \$50     |
| Tier 3: Non-Preferred Brand drugs Copay                                                               | \$100                                                                                                                         | \$100    | \$100    |
| Tier 4: Specialty drugs Copay                                                                         | \$200                                                                                                                         | \$200    | \$200    |
| Tier 5: Oral Oncology drugs                                                                           | Subject to the deductible & coinsurance                                                                                       |          |          |
|                                                                                                       | Each copay applies to 30-day supply                                                                                           |          |          |
|                                                                                                       |                                                                                                                               |          |          |
| OUT OF NETWORK                                                                                        |                                                                                                                               |          |          |
| Member Deductible                                                                                     | \$8,000                                                                                                                       | \$8,000  | \$8,000  |
| Family Deductible                                                                                     | \$16,000                                                                                                                      | \$16,000 | \$16,000 |
| Coinsurance                                                                                           |                                                                                                                               |          |          |
| Blue Cross Blue Shield Pays                                                                           | 50%                                                                                                                           | 50%      | 50%      |
| Member Pays                                                                                           | 50%                                                                                                                           | 50%      | 50%      |
| Member Out-of-Pocket Maximum<br><i>(Deductible &amp; Coinsurance)</i>                                 | \$20,000                                                                                                                      | \$20,000 | \$20,000 |
| Family Out-of-Pocket Maximum<br><i>(Deductible &amp; Coinsurance)</i>                                 | \$40,000                                                                                                                      | \$40,000 | \$40,000 |
|                                                                                                       | All services are subject to the out-of-network deductible & coinsurance<br>Copays do not apply to the out-of-network services |          |          |

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# Large Employer HIGH DEDUCTIBLE PLANS 70/30 COINSURANCE



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| WYOMING ACCESS                                                                                        |                                                                                                                               |          |          |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|----------|----------|
| IN NETWORK                                                                                            |                                                                                                                               |          |          |
| Member Deductible                                                                                     | \$3,000                                                                                                                       | \$3,500  | \$4,000  |
| Family Deductible                                                                                     | \$6,000                                                                                                                       | \$7,000  | \$8,000  |
| Coinsurance                                                                                           |                                                                                                                               |          |          |
| Blue Cross Blue Shield Pays                                                                           | 70%                                                                                                                           | 70%      | 70%      |
| Member Pays                                                                                           | 30%                                                                                                                           | 30%      | 30%      |
| Member Out-of-Pocket Maximum<br><i>(Deductible, Coinsurance &amp; Copays including Prescriptions)</i> | \$7,500                                                                                                                       | \$8,750  | \$10,000 |
| Family Out-of-Pocket Maximum<br><i>(Deductible, Coinsurance &amp; Copays including Prescriptions)</i> | \$15,000                                                                                                                      | \$17,500 | \$20,000 |
| MDLive Visit Copay*                                                                                   | \$20*                                                                                                                         | \$20*    | \$20*    |
| Primary Care Visit Copay*                                                                             | \$55*                                                                                                                         | \$55*    | \$55*    |
| Specialist/Urgent Care Office Visit Copay                                                             | \$80                                                                                                                          | \$80     | \$80     |
|                                                                                                       | *includes mental health services                                                                                              |          |          |
| Preventive Care                                                                                       | Paid at 100% of maximum allowable amount at appropriate intervals when services are rendered by a network provider            |          |          |
| Emergency Room Visit                                                                                  | After \$250 copay, subject to the deductible & coinsurance<br>Copay does not apply if admitted to the hospital                |          |          |
|                                                                                                       |                                                                                                                               |          |          |
| PRESCRIPTION DRUGS <i>(retail &amp; mail order)</i>                                                   |                                                                                                                               |          |          |
| Tier 1: Generic drugs Copay                                                                           | \$15                                                                                                                          | \$15     | \$15     |
| Tier 2: Preferred Brand drugs Copay                                                                   | \$60                                                                                                                          | \$60     | \$60     |
| Tier 3: Non-Preferred Brand drugs Copay                                                               | \$120                                                                                                                         | \$120    | \$120    |
| Tier 4: Specialty drugs Copay                                                                         | \$250                                                                                                                         | \$250    | \$250    |
| Tier 5: Oral Oncology drugs                                                                           | Subject to the deductible & coinsurance                                                                                       |          |          |
|                                                                                                       | Each copay applies to 30-day supply                                                                                           |          |          |
|                                                                                                       |                                                                                                                               |          |          |
| OUT OF NETWORK                                                                                        |                                                                                                                               |          |          |
| Member Deductible                                                                                     | \$8,000                                                                                                                       | \$8,000  | \$8,000  |
| Family Deductible                                                                                     | \$16,000                                                                                                                      | \$16,000 | \$16,000 |
| Coinsurance                                                                                           |                                                                                                                               |          |          |
| Blue Cross Blue Shield Pays                                                                           | 50%                                                                                                                           | 50%      | 50%      |
| Member Pays                                                                                           | 50%                                                                                                                           | 50%      | 50%      |
| Member Out-of-Pocket Maximum<br><i>(Deductible &amp; Coinsurance)</i>                                 | \$20,000                                                                                                                      | \$20,000 | \$20,000 |
| Family Out-of-Pocket Maximum<br><i>(Deductible &amp; Coinsurance)</i>                                 | \$40,000                                                                                                                      | \$40,000 | \$40,000 |
|                                                                                                       | All services are subject to the out-of-network deductible & coinsurance<br>Copays do not apply to the out-of-network services |          |          |

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# Large Employer HIGH DEDUCTIBLE PLANS 60/40 COINSURANCE



# WYOMING

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| WYOMING ACCESS                                                                                        |                                                                                                                               |          |          |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|----------|----------|
| IN NETWORK                                                                                            |                                                                                                                               |          |          |
| Member Deductible                                                                                     | \$3,000                                                                                                                       | \$3,500  | \$4,000  |
| Family Deductible                                                                                     | \$6,000                                                                                                                       | \$7,000  | \$8,000  |
| Coinsurance                                                                                           |                                                                                                                               |          |          |
| Blue Cross Blue Shield Pays                                                                           | 60%                                                                                                                           | 60%      | 60%      |
| Member Pays                                                                                           | 40%                                                                                                                           | 40%      | 40%      |
| Member Out-of-Pocket Maximum<br><i>(Deductible, Coinsurance &amp; Copays including Prescriptions)</i> | \$9,000                                                                                                                       | \$10,500 | \$10,600 |
| Family Out-of-Pocket Maximum<br><i>(Deductible, Coinsurance &amp; Copays including Prescriptions)</i> | \$18,000                                                                                                                      | \$21,000 | \$21,200 |
| MDLive Visit Copay*                                                                                   | \$20*                                                                                                                         | \$20*    | \$20*    |
| Primary Care Visit Copay*                                                                             | \$65*                                                                                                                         | \$65*    | \$65*    |
| Specialist/Urgent Care Office Visit Copay                                                             | \$90                                                                                                                          | \$90     | \$90     |
|                                                                                                       | *includes mental health services                                                                                              |          |          |
| Preventive Care                                                                                       | Paid at 100% of maximum allowable amount at appropriate intervals when services are rendered by a network provider            |          |          |
| Emergency Room Visit                                                                                  | After \$250 copay, subject to the deductible & coinsurance<br>Copay does not apply if admitted to the hospital                |          |          |
|                                                                                                       |                                                                                                                               |          |          |
| PRESCRIPTION DRUGS <i>(retail &amp; mail order)</i>                                                   |                                                                                                                               |          |          |
| Tier 1: Generic drugs Copay                                                                           | \$20                                                                                                                          | \$20     | \$20     |
| Tier 2: Preferred Brand drugs Copay                                                                   | \$70                                                                                                                          | \$70     | \$70     |
| Tier 3: Non-Preferred Brand drugs Copay                                                               | \$140                                                                                                                         | \$140    | \$140    |
| Tier 4: Specialty drugs Copay                                                                         | \$300                                                                                                                         | \$300    | \$300    |
| Tier 5: Oral Oncology drugs                                                                           | Subject to the deductible & coinsurance                                                                                       |          |          |
|                                                                                                       | Each copay applies to 30-day supply                                                                                           |          |          |
|                                                                                                       |                                                                                                                               |          |          |
| OUT OF NETWORK                                                                                        |                                                                                                                               |          |          |
| Member Deductible                                                                                     | \$8,000                                                                                                                       | \$8,000  | \$8,000  |
| Family Deductible                                                                                     | \$16,000                                                                                                                      | \$16,000 | \$16,000 |
| Coinsurance                                                                                           |                                                                                                                               |          |          |
| Blue Cross Blue Shield Pays                                                                           | 50%                                                                                                                           | 50%      | 50%      |
| Member Pays                                                                                           | 50%                                                                                                                           | 50%      | 50%      |
| Member Out-of-Pocket Maximum<br><i>(Deductible &amp; Coinsurance)</i>                                 | \$20,000                                                                                                                      | \$20,000 | \$20,000 |
| Family Out-of-Pocket Maximum<br><i>(Deductible &amp; Coinsurance)</i>                                 | \$40,000                                                                                                                      | \$40,000 | \$40,000 |
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