

# Medical Coverage Options

This chart provides a few examples of your payment responsibility under each medical option. Consult the Summary Plan Descriptions (SPD) for coverage details. The SPD is available under “Benefit Resources” on the BJC Total Rewards website.

	Choice Plus			Choice		
	BJC Facility Network	Cigna OAP Network	Non-Network	BJC Facility Network	Cigna OAP Network	Non-Network
<b>Annual Deductible – Per Individual (3x Family)</b>	\$200	\$600	\$3,000	\$600	\$2,500	\$5,000
<b>Annual Out-of-Pocket Maximum</b>						
• Per Individual	\$1,200	\$4,600	Unlimited	\$4,000	\$4,600	Unlimited
• Per Family	\$3,600	\$9,200		\$9,200	\$9,200	
<b>Urgent Care</b>	\$50			\$60		
<b>Emergency Room</b>	\$150			\$200		
<b>Wellness and Preventive Care</b>	\$0	\$0	50%	\$0	\$0	75%
<b>Diagnostic/Non-Preventive Office Visit</b>						
• Primary Care Physician (PCP)	N/A*	\$25	50%	N/A*	\$40	75%
• Specialist	N/A*	\$50	50%	N/A*	\$60	75%
<b>Outpatient Short-Term Therapy</b>	\$20	\$35	50%	\$30	\$50	75%
<b>Outpatient Surgery</b>	0%	40%	\$1,500 & 50%	15%	60%	\$3,000 & 75%
<b>Hospital Services</b>						
• Inpatient Technical Charges**	0%	40%	\$2,500 & 50%	15%	60%	\$5,000 & 75%
• Outpatient Technical Charges**	0%	40%	50%	15%	60%	75%
• Inpatient Professional Charges***	N/A*	20%	50%	N/A*	40%	75%
• Outpatient Professional Charges***	N/A*	20%	50%	N/A*	40%	75%

\* The BJC Facility Network does not include physicians; BJC Medical Group, Memorial Medical Group and Washington University physicians are included in the Cigna OAP Network.

\*\* Billed by Facility. Technical charges for the tools and services that a professional uses to provide health care services, such as equipment, supplies, operating room time, radiology, general nursing care, etc.

\*\*\* Billed by Physician. Professional charges for a physician or other licensed health care professional’s time and expertise to provide health care services to an individual.