



Town of Stow New Plans 7/1/2024

Network	6 New England States	Smaller BCBS MA Network	Nationa	l
	<u>HMO</u>	<u>Limited Network</u>	PPO Network	
Plan	Network Blue NE \$300 Deductible	Network Blue Select \$300 Deductible	Blue Care Elect \$300 Deductible	
Deductible			IN-Network	OUT-of-Network
Single/Family	\$300/\$900	\$300/\$900	\$300/\$900	
Max Out of Pocket				
Medical	\$2000/\$4000	\$2000/\$4000	\$2000/\$4000	
Pharmacy	\$3000/\$6000	\$3000/\$6000	\$3000/\$6000	
PCP Copay	\$20	\$20	\$20	20% after Deductible
Specialist Copay	\$45	\$45	\$45	20% after Deductible
ER Copay	\$100 after Deductible	\$100 after Deductible	\$100 after Deductible	
Labs & X-rays	\$0 after Deductible	\$0 after Deductible	\$0 after Deductible	20% after Deductible
High Tech Imaging	\$100 after Deductible	\$100 after Deductible	\$100 after Deductible	20% after Deductible
Inpatient Hospital	\$500 after Deductible	\$500 after Deductible	\$500 after Deductible	20% after Deductible
Day Surgery	\$250 after Deductible	\$250 after Deductible	\$250 after Deductible	20% after Deductible
Retail Rx Copay	\$10/30/65	\$10/30/65	\$10/30/65	N/A
Mail Order Rx Copay	\$25/75/165	\$25/75/165	\$25/75/165	N/A

MNGH match plans

HPHC EPO

Tufts EPO

BCBS HMO NE

updated 2/23/2024

BCBS HMO Select

HPHC PPO Tufts POS





Town of Stow New Plans 7/1/2024

Network	6 New England States	Smaller BCBS MA Network	
	<u>HMO</u>	Limited Network	
Plan	Access Blue New England Saver	Network Blue Select Saver \$2000	
	\$2000		
Deductible			
Single/Family	\$2,000/\$4,000	\$2,000/\$4,000	
Max Out of Pocket			
Medical	\$6,550/\$13,100	\$6,550/\$13,100	
Pharmacy	Combined w/Medical	Combined w/Medical	
PCP Copay	\$0 after Deductible	\$0 after Deductible	
Specialist Copay	\$0 after Deductible	\$0 after Deductible	
ER Copay	\$0 after Deductible	\$0 after Deductible	
Labs & X-rays	\$0 after Deductible	\$0 after Deductible	
High Tech Imaging	\$0 after Deductible	\$0 after Deductible	
Inpatient Hospital	\$0 after Deductible	\$0 after Deductible	
Day Surgery	\$0 after Deductible	\$0 after Deductible	
Retail Rx Copay	* \$10/30/65	* \$10/30/65	
Mail Order Rx Copay	* \$25/75/165	* \$25/75/165	

^{*}Prescriptions are subject to deductible before copays*

updated 2/23/2024