

TERMINOLOGY	What it means:	KAISER	BS 800G	BS 80-C	BS 90%	BS 100%
Annual Co-Premium	The amount you pay (to YCCD) to "use" the insurance	\$0	\$0	\$2,112	\$2,136	\$3,444
Office Visit CoPay (OV)	What you pay each time you see your doctor	\$30	\$30	\$20	\$20	\$30
Deductible	The amount you must pay for services before your plan pays it's percentage	\$0	1p=\$500	1p=\$200	1p=\$500	1p=\$300
		\$0	2p=\$1,000	2p=\$400	2p=\$1,000	2p=\$600
		\$0	Fam=\$1,000	Fam=\$500	Fam=\$1,000	Fam=\$600
Out of Pocket Maximum (OOP or OOP Max)	The most you will pay after all co-pays/deductibles are met (then plan pays 100%)	1p=\$1,500	1p=\$2,000	1p=\$1,000	1p=\$1,000	1p=\$1,000
		2p=\$3,000	2p=\$4,000	2p=\$2,000	2p=\$2,000	2p=\$2,000
		Fam=\$3,000	Fam=\$4,000	Fam=\$3,000	Fam=\$3,000	Fam=\$3,000
Pharmacy Benefits Manager	Who coordinates your prescription benefits	Kaiser	Navitus	Navitus	Navitus	Navitus
Prescription Brand Name & Speciality Drug Deductible	The amount you must pay for brand or specialty drugs before you 'just' pay the co-pay	\$0	1p= \$200 2p = \$ 400 Fam = \$ 500	1p= \$200 2p = \$ 400 Fam = \$ 500	\$0	1p= \$200 2p = \$ 400 Fam = \$ 500
Rx Brand Name CoPay	The amount you pay for <u>each</u> prescription <u>after</u> you have met the above deductible	\$30 up to 100 day supply	\$35	\$35	\$35	\$35
Rx Specialty CoPay for up to 30-day supply	The amount you pay for <u>each</u> prescription <u>after</u> you have met the above deductible	\$30	\$35 Must use Navitus Mail	\$35 Must use Navitus Mail	\$35 Must use Navitus Mail	\$35 Must use Navitus Mail
Rx Generic CoPay	The amount you pay for each prescription	\$10 up to 100-day supply	\$0 at Costco \$10 at Other Networkds	\$0 at Costco \$10 at Other Networkds	\$0 at Costco \$ 9 at Other Networkds	\$0 at Costco \$10 at Other Networkds
Mail Order Prescription Copays 90 day supply (unless stated)	Must use the specified mail order pharmacy, then you pay:	Kaiser	Costco	Costco	Costco	Costco
		\$10 Generic - up to 100-day supply	\$0 Generic	\$0 Generic	\$0 Generic	\$0 Generic
		\$90 Brand - up to 100-day supply	\$90 Brand	\$90 Brand	\$90 Brand	\$90 Brand