

Commissioners of St. Mary's County—Medical Benefit Options

Employees—July 2026

Product Name	BlueChoice HMO Open Access		BlueChoice Advantage	
	You Pay		In-Network You Pay	Out-of-Network You Pay
SERVICES	BlueChoice		BlueChoice and Preferred Provider (PPO Blue Card)	Participating/Non-Participating
PER VISITS	\$10 PCP / \$20 Specialist per visit		\$20 PCP / \$20 Specialist	N/A
CALENDAR YEAR DEDUCTIBLE				
Individual	\$0	\$250	\$500	\$500
Individual & Child	\$0	\$500	\$1,000	\$1,000
Individual & Adult	\$0	\$500	\$1,000	\$1,000
Family	\$0	\$500	\$1,000	\$1,000
CALENDAR YEAR OUT-OF-POCKET LIMIT				
Medical	\$2,000 Individual / \$6,000 Family	\$1,000 Individual / \$2,000 Family	\$1,000 Individual / \$2,000 Family	\$1,000 Individual / \$2,000 Family
Prescription Drug	\$4,600 Individual / \$7,200 Family	\$5,600 Individual / \$11,200 Family	\$5,600 Individual / \$11,200 Family	\$5,600 Individual / \$11,200 Family
LIFETIME MAXIMUM BENEFIT	Unlimited except on fertility services		Unlimited except on fertility services	
PREVENTIVE SERVICES				
Well-Child Care				
0–24 months	\$0 per visit	\$0 per visit	\$0 per visit	20% of CareFirst member cost
24 months–13 years (immunization visit)	\$0 per visit	\$0 per visit	\$0 per visit	20% of CareFirst member cost
24 months–13 years (non-immunization visit)	\$0 per visit	\$0 per visit	\$0 per visit	20% of CareFirst member cost
14–17 years	\$0 per visit	\$0 per visit	\$0 per visit	20% of CareFirst member cost
Adult Physical Examination	\$0 per visit	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
Routine GYN Visits	\$0 per visit	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
Mammograms	\$0 per visit	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
Prostate Screening	\$0 per visit	\$0 per visit	\$0 per visit	\$0 per visit
Other Cancer Screening (Pap Test and Colorectal)	\$0 per visit	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
OFFICE VISITS, ALLOWED BENEFITS AND TESTING				
Office Visits for Illness	\$10 PCP / \$20 Specialist per visit	\$20 per visit	\$20 per visit	After deductible is met, 20% of CareFirst member cost
Diagnostic Services	\$10 PCP / \$20 Specialist per visit	\$20 per visit	\$20 per visit	After deductible is met, 20% of CareFirst member cost
X-ray and Lab Tests	\$0 (LabCorp)	\$0 (LabCorp)	\$0 (LabCorp)	After deductible is met, 20% of CareFirst member cost
Allergy Testing	\$10 PCP / \$20 Specialist per visit	\$20 per visit	\$20 per visit	After deductible is met, 20% of CareFirst member cost
Allergy Shots	\$10 PCP / \$20 Specialist per visit	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
Allergy Serum	\$10 PCP / \$20 Specialist per visit	\$20 per visit	\$20 per visit	After deductible is met, 20% of CareFirst member cost
Outpatient Physical, Speech and Occupational Therapy (Office Setting)	\$20 per visit; (limited to 100 visits per therapy/per calendar year)	\$20 per visit—Physical, Speech and Occupational Therapy (limited to 100 visits per therapy/per calendar year)	\$20 per visit—Physical, Speech and Occupational Therapy (limited to 100 visits per therapy/per calendar year)	After deductible is met, 20% of CareFirst member cost (limited to 100 visits per therapy/per calendar year)
Outpatient Chiropractic	\$20 per visit; (limited to 20 visits per condition/per calendar year)	\$20 per visit (unlimited visits)	\$20 per visit (unlimited visits)	After deductible is met, 20% of CareFirst member cost (unlimited visits)
EMERGENCY CARE AND URGENT CARE				
Physician's Office	\$10 PCP / \$20 Specialist per visit	\$20 per visit	\$20 per visit	\$20 per visit
Urgent Care Center	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit
Hospital Emergency Room	\$75 per visit (waived if admitted)	\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)
Ambulance (if medically necessary)	\$0 per visit	\$0 per visit	\$0 per visit	\$0 per visit

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HOSPITALIZATION			
Inpatient Facility Services	\$0 per visit	After deductible is met, \$0	After deductible is met, 20% of CareFirst member cost
Outpatient Facility Services	\$0 per visit	\$35 per visit	After deductible is met, 20% of CareFirst member cost
Inpatient Physician Services	\$0 per visit	After deductible is met, \$0	After deductible is met, 20% of CareFirst member cost
Outpatient Physician Services	\$0 per visit	\$25 per visit	After deductible is met, 20% of CareFirst member cost
HOSPITAL ALTERNATIVES			
Home Health Care	\$0 per visit	\$0 per visit	20% of CareFirst member cost
Hospice	\$0 per visit	\$0 per visit	20% of CareFirst member cost
Skilled Nursing Facility (limited to 365 days/benefit period)	\$0 per visit	After deductible is met, \$0 per visit	After deductible is met, 20% of CareFirst member cost
MATERNITY			
Prenatal and Postnatal Office Visits	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
Delivery and Facility Services	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
Nursery Care of Newborn	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
Artificial Insemination—Subject to State Mandate (limited to 6 attempts per live birth)	50% of CareFirst member cost	\$20 per visit (office)	After deductible is met, 20% of CareFirst member cost
InVitro Fertilization Procedures—Subject to State Mandate (limited to 3 attempts per live birth & \$100,000 lifetime max)	50% of CareFirst member cost	\$20 per visit (office)	After deductible is met, 20% of CareFirst member cost
MENTAL HEALTH (MH) AND SUBSTANCE USE DISORDER (SUD)—SUBJECT TO FEDERAL MANDATE			
Inpatient Facility Services (requires Pre-authorization)	\$0 per visit	After deductible is met, \$0	After deductible is met, 20% of CareFirst member cost
Inpatient Physician Services	\$0 per visit	After deductible is met, \$0	After deductible is met, 20% of CareFirst member cost
Outpatient Services (MH & SA)	\$10 per visit	\$20 per visit (office)	After deductible is met, 20% of CareFirst member cost
Partial Hospitalization	\$0 per visit	\$35 per visit	After deductible is met, 20% of CareFirst member cost
Medication Management Visit	\$10 per visit	\$20 per visit	After deductible is met, 20% of CareFirst member cost
MISCELLANEOUS			
Durable Medical Equipment	\$0 per visit	\$0 per visit	After deductible is met, 20% of CareFirst member cost
Acupuncture	Not covered	\$20 per visit	After deductible is met, 20% of CareFirst member cost
Transplants—Major Organ	\$0 per visit. Travel & Lodging limited to 90 days per transplant	\$0 per visit. Travel & Lodging limited to 90 days per transplant	
Hearing Aids for Children and Adults (limited to one hearing aid/per ear every 36 months)	\$0 per aid/per ear; member may be balanced billed up to the total charge	\$0 per aid/per ear; member may be balanced billed up to the total charge	\$0 per aid/per ear; member may be balanced billed up to the total charge
VISION	BlueVision Plus is an option for both the HMO and BlueChoice Advantage plans.	BlueVision Plus is an option for both the HMO and BlueChoice Advantage plans.	
PRESCRIPTION DRUGS	\$10 Generic / \$20 Preferred Brand / \$35 Non-preferred Brand / 50% up to \$75 max. Preferred Specialty / 50% up to \$150 max. Non-preferred Specialty; Mail Order included—Formulary 2	\$10 Generic / \$20 Preferred Brand / \$35 Non-preferred Brand / 50% up to \$75 max. Preferred Specialty / 50% up to \$150 max. Non-preferred Specialty; Mail Order included—Formulary 2	
DEPENDENT AGE LIMIT	To age 26, end of month	To age 26, end of month	



CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield Medicare Advantage is the shared business name of CareFirst Advantage, Inc., CareFirst Advantage PPO, Inc. and CareFirst Advantage DSNP, Inc. CareFirst BlueCross BlueShield Community Health Plan Maryland is the business name of CareFirst Community Partners, Inc. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst Advantage, Inc., CareFirst Advantage PPO, Inc., CareFirst Advantage DSNP, Inc., CareFirst Community Partners, Inc., CareFirst BlueCross BlueShield Community Health Plan District of Columbia, CareFirst BlueChoice, Inc., First Care, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.