

In-Network Benefit Comparison*

Services	BlueChoice Advantage— HDHP Option	Blue Value Plus Option	Standard BlueChoice Option
WELLNESS PROGRAM & BLUE REWARDS			
You have access to a comprehensive wellness program as part of your medical plan. You also have Blue Rewards, an incentive program where you can get rewarded for completing certain activities. With Blue Rewards, you can earn up to \$400 EACH for you and spouse.			
ANNUAL DEDUCTIBLE			
Self Only	\$1,600**	\$0	\$0
Self + One, Self and Family	\$3,200***	\$0	\$0
ANNUAL OUT-OF-POCKET MAXIMUM			
Well-Child Visit, Adult Physical Exam, Routine GYN/Maternity	\$0	\$0	\$0
Breast, Prostate, Colorectal Screening	\$0	\$0	\$0
OUTPATIENT SERVICES (Per visit or procedure)			
Primary Care Office Visit	Deductible, \$0	\$15	\$0
Specialist Visit	Deductible, \$35	\$50	\$40
Physical, Speech & Occupational Therapy	Deductible, \$35	\$50	\$40
Acupuncture & Chiropractic Services	Deductible, \$35	\$50	\$40
URGENT & EMERGENCY CARE			
Urgent Care (per visit)	Deductible, \$50	\$50	\$50
Emergency Room Facility (waived if admitted)	Deductible, \$300	\$275	\$200
Ambulance	Deductible, \$100	\$200	\$100
DIAGNOSTIC SERVICES (Non-hospital/Freestanding facility)			
Labs	Deductible, \$0	\$30	\$0
X-rays	Deductible, \$35	\$50	\$40
Specialty Imaging (i.e., MRI, CAT Scan)	Deductible, \$75	\$100	\$75
HOSPITALIZATION (Physician fees are listed in section 5(b) of CareFirst Inc. Brochure)			
Outpatient Hospital Non-Surgical Services	Deductible, \$200	\$150	\$100
Outpatient Hospital Surgical Services	Deductible, \$300	\$200	\$150
Inpatient Hospital Services	Deductible, 20%	25%	20%
Maternity	Deductible, 20%	25%	20%
MENTAL HEALTH AND SUBSTANCE USE DISORDER			
Office/Outpatient Professional	Deductible, \$0	\$15	\$0

* This summary is for comparison purposes only & does not create rights not given through the benefit plan. Please refer to your 2024 FEHBP BlueChoice Contract for specific plan details.

** The \$75 monthly pass through amount is added directly to your Health Savings Account.

*** The \$150 monthly pass through amount is added directly to your Health Savings Account.