

# In-Network Benefit Comparison\*

Services	BlueChoice Advantage— HDHP Option	Blue Value Plus Option
<b>WELLNESS PROGRAM &amp; BLUE REWARDS</b>		
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.		
<b>ANNUAL DEDUCTIBLE</b>		
Self Only	\$1,650**	\$0
Self + One, Self and Family	\$3,300***	\$0
<b>ANNUAL OUT-OF-POCKET MAXIMUM</b>		
Well-Child Visit, Adult Physical Exam, Routine GYN/Maternity	\$0	\$0
Breast, Prostate, Colorectal Screening	\$0	\$0
<b>OUTPATIENT SERVICES (Per visit or procedure)</b>		
Primary Care Office Visit	Deductible, \$0	\$15
Specialist Visit	Deductible, \$35	\$50
Physical, Speech & Occupational Therapy	Deductible, \$35	\$50
Acupuncture & Chiropractic Services	Deductible, \$35	\$50
<b>URGENT &amp; EMERGENCY CARE</b>		
Urgent Care (per visit)	Deductible, \$50	\$50
Emergency Room Facility (waived if admitted)	Deductible, \$300	\$275
Ambulance	Deductible, \$100	\$200
<b>DIAGNOSTIC SERVICES (Non-hospital/Freestanding facility)</b>		
Labs	Deductible, \$0	\$30
X-rays	Deductible, \$35	\$50
Specialty Imaging (i.e., MRI, CAT Scan)	Deductible, \$75	\$100
<b>HOSPITALIZATION (Physician fees are listed in section 5(b) of CareFirst Inc. Brochure)</b>		
Outpatient Hospital Non-Surgical Services	Deductible, \$200	\$150
Outpatient Hospital Surgical Services	Deductible, \$300	\$200
Inpatient Hospital Services	Deductible, 20%	25%
Maternity	Deductible, 20%	25%
<b>MENTAL HEALTH AND SUBSTANCE USE DISORDER</b>		
Office/Outpatient Professional	Deductible, \$0	\$15

\* This summary is for comparison purposes only & does not create rights not given through the benefit plan. Please refer to your 2025 PSHBP 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.