

ACA Plan Design Changes Effective July 1, 2014

In-network Out-of-pocket Maximum	Current Coverage	ACA Change Effective July 1, 2014
Blue Care Elect	\$0	\$6,350/\$12,700
Blue Choice	\$0	\$6,350/\$12,700
HPHC POS	\$0	\$6,350/\$12,700
HPHC HMO	\$0	\$6,350/\$12,700
HPHC BMC	\$2,000/\$4,000	\$2,000/\$4,000
NHP	\$0	\$6,350/\$12,700

*NHP - Medical and Rx co-pays apply to the OOP Max

**BCBS and HPHC - only Medical co-pays apply to OOP Max - Rx will apply starting 7/1/15

Hair Prosthesis/Wigs	Current Coverage	ACA Change Effective July 1, 2014
Blue Care Elect	Up to \$1500 per calendar year, included under DME	20% co-insurance, applies to OOP Max
Blue Choice	Up to \$1500 per calendar year, included under DME	20% co-insurance, applies to OOP Max
HPHC POS	Up to \$350 per calendar year	20% co-insurance, applies to OOP Max
HPHC HMO	Up to \$350 per calendar year	20% co-insurance, applies to OOP Max
HPHC BMC	20% co-insurance, maximum member expense \$1,000	20% co-insurance, maximum member expense \$1,000
NHP	Up to \$350 per calendar year	20% co-insurance, applies to OOP Max

* Average cost of a wig is \$800 - \$3,000

Fitness Reimbursement	Current Coverage	ACA Change Effective July 1, 2014
Blue Care Elect	\$150 - one per enrollment	\$150 - one per enrollment
Blue Choice	\$150 - one per enrollment	\$150 - one per enrollment
HPHC POS	\$150 - one per enrollment	\$150 - one per enrollment
HPHC HMO	\$150 - one per enrollment	\$150 - one per enrollment
HPHC BMC	\$150 - one per enrollment	\$150 - one per enrollment
NHP	\$150 Ind/\$300 Fam	\$150 Ind/\$300 Fam

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Weight Loss Reimbursement	Current Coverage	ACA Change Effective July 1, 2014
Blue Care Elect	\$150 - one per enrollment	\$150 - one per enrollment
Blue Choice	NA	\$150 - one per enrollment
HPHC POS	NA	NA
HPHC HMO	NA	NA
HPHC BMC	NA	NA
NHP	NA	Reimbursement for 6 months membership in a Jenny Craig or Weight Watchers program for the subscriber or one covered dependent