

## Understanding Your Medical Plan Choices

Santa Barbara County Superior Court offers a choice of medical plans through Blue Shield.

### **Blue Shield EPO (Exclusive Provider Organization)**

Under the EPO plan, the network of contracted physicians and hospitals are known as Preferred Providers. Under an EPO plan, you do not have an assigned Primary Care Physician (PCP). You are allowed to access medical services from any Blue Shield in-network PPO physician, specialist or facility without having to obtain a referral. All covered services, except for Emergency Care, must be provided by a Preferred Provider. The EPO plan does not provide out-of-network benefits.

### **Blue Shield PPO (Preferred Provider Organization)**

The PPO plan is designed to provide choice, two levels of service, and flexibility. Participants may go directly to any physician without a referral and have a choice of using preferred (PPO/in-network) or non-preferred (non-PPO/out-of-network) providers. Generally, there are annual deductibles to meet before benefits apply. Participants are also responsible for a certain percentage of the charges (co-insurance), and the plan pays the balance up to the agreed upon amount.

### **Blue Shield HDHP (High Deductible Health Plan)**

The HDHP plan provides choice and two levels of service; in-network and out-of-network. The HDHP plan uses the Blue Shield national PPO networks so you have a choice of using in-network preferred providers or any out-of-network physician that you choose. There are no copayments; only co-insurance with coverage for in-network providers at a higher benefit level and lower cost to you. This plan has a higher annual deductible that must be met before it begins to pay the appropriate co-insurance amount.

An H.S.A. (Health Savings Account) is available to you if you are enrolled in a HDHP plan. An H.S.A. account allows you to contribute using pre-tax dollars and the funds roll over and accumulate year to year if not spent. H.S.A. funds can be used to pay any qualified medical expenses. This type of health savings account is owned by you and is portable. If you decide to terminate the HDHP plan, you will no longer be able to deposit new funds into the H.S.A. account, but funds already in the H.S.A. will remain available for your use.

Medco is your pharmacy carrier if you are on the Blue Shield Low Option EPO, High Option EPO or PPO plan. You have a separate Medco pharmacy ID card for your prescription coverage. You must use the Medco ID card to obtain your prescriptions from your local pharmacy. Your Blue Shield ID card will not be valid.

If you are enrolled in the Blue Shield HDHP plan, you must use your Blue Shield ID card to obtain prescriptions ( Medco will not be your pharmacy carrier).