

Medical Plan Summary

This chart summarizes the 2026 medical coverage provided by BCBSTX. All covered services are subject to medical necessity as determined by the plan. Please note that all out-of-network services are subject to Reasonable and Customary (R&C) limitations.

		CHOICE MEDICAL PLAN		PREMIUM MEDICAL PLAN	
		IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE					
INDIVIDUAL		\$2,700	\$5,000	\$1,200	\$3,000
FAMILY		\$5,400	\$10,000	\$3,400	\$9,000
COINSURANCE (PLAN PAYS)		70%*	50%*	70%*	50%*
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)					
INDIVIDUAL		\$6,600	\$19,800	\$6,600	\$19,800
FAMILY		\$13,200	\$39,600	\$13,200	\$39,600
COPAYS/COINSURANCE					
PREVENTIVE CARE		100%	50%*	\$0	50%*
PRIMARY CARE		30%*	50%*	\$30	50%*
SPECIALIST SERVICES		30%*	50%*	\$40	50%*
DIAGNOSTIC CARE		30%*	50%*	30%*	50%*
INPATIENT		30%*	50%*	\$250	50%*
OUTPATIENT		30%*	50%*	\$100	50%*
URGENT CARE		30%*	50%*	\$30	50%*
EMERGENCY ROOM		30%*	30%*	\$300*	\$300*

*After deductible

Premium Medical Plan Embedded Deductible

The PPO plan has an embedded deductible, meaning each individual must meet their individual deductible before coinsurance applies. For those who cover dependents, once the family deductible is met, no further individual deductibles must be met. No individual may contribute more than the individual amount to the family deductible.

Choice Medical Plan Aggregated Deductible

The HDHP has an aggregate deductible, meaning the family deductible amount will include all combined eligible expenses that you and your covered dependents incur. The family deductible amount may be satisfied by one member or a combination of two or more members covered under your medical plan. The same typically applies for the out-of-pocket maximum. Until deductible is met, only preventive care is covered.

Healthcare Cost Transparency

There are so many different providers and varying costs for healthcare services — how do you choose? Online services called healthcare cost transparency tools can help. Available through most health insurance carriers, these tools allow you to compare costs for services, from prescriptions to major surgeries, to make your choices simpler. Visit bcbstx.com to learn more.

Note

Keep healthcare costs down by seeing the right provider for your situation.
See page 22 for more information.