

Health Benefits Comparison

PPO				HMO			
	PERS Care	PERS Choice	PERS Select*		Blue Shield Access+	Blue Shield Net Value**	Kaiser Permanente
Monthly Premium	Higher	Lower	Lowest	Monthly Premium	Depends on Family Enrollment	No Premium	Depends on Family Enrollment
Most Physician Services Covered (PPO or In-Network)	90%	80%	80%	Preventative	No Charge	No Charge	No Charge for most services
Most Physician Services Covered (Non PPO or Out-of-Network)	60%	60%	60%	Urgent Care	\$15	\$15	15
Life Maximum	Unlimited	\$2 Million	\$2 Million	Life Maximum	Unlimited	Unlimited	Unlimited
Deductible	\$500/Individual \$1,000/Family \$250Hospital	\$500/Individual \$1,000/Family	\$500/Individual \$1,000/Family	Deductible	0	0	0
Maximum Co-pay	\$2000/Individual \$4000/Family	\$3000/Individual \$6000/Family	\$3000/Individual \$6000/Family	Maximum Co-pay	\$1500/Individual \$3000/Family	\$1500/Individual \$3000/Family	\$1500/Individual \$3000/Family
* Same as PERS Choice, but smaller network.				**Same as Blue Shield Access+, but smaller network.			