

Quick Guide – PPO (BCBS of GA)

Our Preferred Provider Organization (PPO) plan offers the flexibility to use Core: In-Network and Out-of-Network providers. The highest level of plan benefit is available when the Core network is utilized. Out-of-Network benefits may be beneficial if you or your family members travel (abroad or nationally) OR if you have a covered dependent that lives or attends school outside of Georgia.

Another characteristic with the PPO plan is that the amount you may pay towards deductibles, co-insurance and co-payments is typically higher than the other Emory health plan; therefore the amount you contribute is lower.

The table below provides a brief outline of the Preferred Provider Organization (PPO) BlueCross BlueShield plan, reflecting a participant's responsibility. For more specific information about coverage or cost of a particular service, please contact BlueCross BlueShield directly or review the SPD for the plan.

Plan Co-pays/Co-insurance	PPO (BCBS of GA)	
	Core	In-Network
Deductibles		
Individual	\$350	\$750
Family	\$1,050	\$2,250
Out-of-Pocket Maximum ¹		
Individual	\$2,500	\$3,000
Family Maximum	\$5,000	\$6,000
Aggregate	Yes	Yes
Physicians Office Visits ²	\$30 co-payment	\$50 co-payment
Specialist Visits	\$30 co-payment	\$60 co-payment
Lab and X-Rays		
Doctor's Office	\$0 co-payment	\$50 co-payment
Independent Lab	\$0 co-payment	\$50 co-payment
PET, CT, MRI	\$0 co-payment	\$250 co-payment
Emergency Room Visits ³	\$125 co-payment	\$125 co-payment
Hospitalizations		
Inpatient	20% after deductible	35% after deductible
Outpatient Facility and Physician Services	20% after deductible	35% after deductible
Outpatient Pre-Admission Testing Office Visit	\$30 co-payment	\$60 co-payment
Lifetime Maximums ⁴	\$1,500,000	\$1,500,000

¹ Includes deductible and co-insurance

² Includes dermatologists, allergists, and OB/GYN

³ Co-payment waived if admitted to hospital

⁴ In-Network and Out-of-Network Maximums are combined

Disclaimer: Every attempt has been made to have the chart and information above accurately reflect the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description prevails.