

January 1, 2021

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**HSA Plans**

\* Aggregate deductible and out-of-pocket maximum  
\*\* Embedded deductible and out-of-pocket maximum

Product Family	Plan	Single Ded	Family Ded	Coins	Single ECM	Family ECM	Single OOP Max	Family OOPM	Employer Contribution	Family plan Employer Contribution	OV/SPEC/UC/ER	Rx (Includes MOPD 3X-\$10 and contraceptives) Custom Select Drug List unless otherwise indicated
<b>Blue Elect Plus – POS (4)</b>	<b>Blue Elect Plus POS Gold \$500</b>	<b>\$500</b>	<b>\$1,000</b>	<b>30%</b>	<b>\$4,500</b>	<b>\$9,000</b>	<b>\$8,150</b>	<b>\$16,300</b>	<b>N/A</b>	<b>N/A</b>	<b>\$30/\$50/\$50/\$250</b>	<b>\$10/\$30/\$60/\$80/20%/20%</b>
	Blue Elect Plus POS Gold \$1000	\$1,000	\$2,000	20%	\$3,500	\$7,000	\$7,350	\$14,700	N/A	N/A	<b>\$30/\$50/\$50/\$250</b>	\$10/\$30/\$60/\$80/20%/20%
	<b>Blue Elect Plus POS Gold \$2000</b>	<b>\$2,000</b>	<b>\$4,000</b>	<b>20%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$7,350</b>	<b>\$14,700</b>	<b>N/A</b>	<b>N/A</b>	<b>\$30/\$50/\$50/\$250</b>	<b>\$15/\$40/\$80/\$100/20%/20%</b>
	<b>Blue Elect Plus POS Gold \$3000</b>	<b>\$3,000</b>	<b>\$6,000</b>	<b>20%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,150</b>	<b>\$16,300</b>	<b>N/A</b>	<b>N/A</b>	<b>\$30/\$50/\$50/\$250</b>	<b>\$15/\$40/\$80/\$100/20%/20%</b>
<b>BCN HMO Fixed Cost (2)</b>	<b>BCN HMO Fixed Cost Platinum</b>	<b>\$0</b>	<b>\$0</b>	<b>0%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$4,000</b>	<b>\$8,000</b>	<b>N/A</b>	<b>N/A</b>	<b>\$15/\$40/\$40/\$250</b>	<b>\$4/\$15/\$40/\$80/\$200/\$300</b>
	<b>BCN HMO Fixed Cost Gold</b>	<b>\$0</b>	<b>\$0</b>	<b>0%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$6,500</b>	<b>\$13,000</b>	<b>N/A</b>	<b>N/A</b>	<b>\$20/\$50/\$50/\$250</b>	<b>\$10/\$30/\$60/\$80/\$200/\$300</b>
<b>BCN HMO (19)</b>	BCN HMO Platinum 10%	\$0	\$0	10%	\$1,000	\$2,000	\$5,000	\$10,000	N/A	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HMO Platinum 20%	\$0	\$0	20%	\$1,000	\$2,000	\$6,600	\$13,200	N/A	N/A	\$25/\$35/\$35/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HMO Gold 30%	\$0	\$0	30%	N/A	N/A	\$7,900	\$15,800	N/A	N/A	\$30/\$50/\$35/\$250	<b>\$15/\$40/\$80/\$100/20%/20%</b>
	BCN HMO Platinum \$500/0%	\$500	\$1,000	0%	N/A	N/A	\$1,500	\$3,000	N/A	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HMO PCP Focus Platinum \$500/0%	\$500	\$1,000	0%	N/A	N/A	\$1,500	\$3,000	N/A	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HMO Gold \$500/20%	\$500	\$1,000	20%	\$5,000	\$10,000	\$8,150	\$16,300	N/A	N/A	\$30/\$50/\$35/\$250	<b>\$15/\$40/\$80/\$100/20%/20%</b>
	BCN HMO Gold \$1000/20%	\$1,000	\$2,000	20%	\$3,500	\$7,000	\$8,150	\$16,300	N/A	N/A	\$20/\$40/\$50/\$250	<b>\$15/\$40/\$80/\$100/20%/20%</b>
	BCN HMO PCP Focus Gold \$1000/20%	\$1,000	\$2,000	20%	\$3,500	\$7,000	\$8,150	\$16,300	N/A	N/A	\$20/\$40/\$50/\$250	<b>\$15/\$40/\$80/\$100/20%/20%</b>

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Product Family	Plan	Single Ded	Family Ded	Coins	Single ECM	Family ECM	Single OOP Max	Family OOPM	Employer Contribution	Family plan Employer Contribution	OV/SPEC/UC/ER	Rx (Includes MOPD 3X-\$10 and contraceptives) Custom Select Drug List unless otherwise indicated
BCN HMO, cont.	BCN HMO Gold \$1500/20%	\$1,500	\$3,000	20%	\$2,500	\$5,000	\$8,150	\$16,300	N/A	N/A	\$20/\$40/\$50/\$250	<b>\$10/\$30/\$60/\$80/20%/20%</b>
	BCN HMO PCP Focus Gold \$1500/20%	\$1,500	\$3,000	20%	\$2,500	\$5,000	\$8,150	\$16,300	N/A	N/A	\$20/\$40/\$50/\$250	<b>\$10/\$30/\$60/\$80/20%/20%</b>
	BCN HMO Gold \$2000/30%	\$2,000	\$4,000	30%	\$1,000	\$2,000	\$6,600	\$13,200	N/A	N/A	\$20/\$40/\$50/\$150	<b>\$10/\$30/\$60/\$80/20%/20%</b>
	BCN HMO PCP Focus Gold \$2000/30%	\$2,000	\$4,000	30%	\$1,000	\$2,000	\$6,600	\$13,200	N/A	N/A	\$20/\$40/\$50/\$150	<b>\$10/\$30/\$60/\$80/20%/20%</b>
	BCN HMO Gold \$2500/20%	\$2,500	\$5,000	20%	\$2,000	\$4,000	\$7,350	\$14,700	N/A	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HMO PCP Focus Gold \$2500/20%	\$2,500	\$5,000	20%	\$2,000	\$4,000	\$7,350	\$14,700	N/A	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HMO Gold \$3000/20%	\$3,000	\$6,000	20%	\$3,000	\$6,000	\$8,150	\$16,300	N/A	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HMO PCP Focus Gold \$3000/20%	\$3,000	\$6,000	20%	\$3,000	\$6,000	\$8,150	\$16,300	N/A	N/A	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HMO PCP Focus Silver \$4000/30%	\$4,000	\$8,000	30%	N/A	N/A	\$8,150	\$16,300	N/A	N/A	\$40/\$60/\$60/\$250	\$15/\$40/\$80/\$100/20%/20%
	BCN HMO Silver \$4000/30%	\$4,000	\$8,000	30%	N/A	N/A	\$8,150	\$16,300	N/A	N/A	\$40/\$60/\$60/\$250	\$15/\$40/\$80/\$100/20%/20%
	BCN HMO Silver \$4500/20%	\$4,500	\$9,000	20%	N/A	N/A	\$8,150	\$16,300	N/A	N/A	\$40/\$60/\$60/\$250	\$15/\$40/\$80/\$100/20%/20%
BCN Routine Care (2)	BCN Routine Care Silver \$3000/30%	\$3,000	\$6,000	30%	N/A	N/A	\$8,150	\$16,300	N/A	N/A	\$30/ded+coin/\$30/ded+coin	\$6/\$25/\$60/\$80/20%/20%
	BCN Routine Care Bronze <b>\$8400/0%</b>	<b>\$8,400</b>	<b>\$16,800</b>	0%	N/A	N/A	<b>\$8,400</b>	<b>\$16,800</b>	N/A	N/A	<b>\$40/ded/\$40/ded</b>	<b>\$15/\$40/deductible</b>



A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

# 2021 BCN Small Group Product Menu

Job Aid

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Product Family	Plan	Single Ded	Family Ded	Coins	Single ECM	Family ECM	Single OOP Max	Family OOPM	Employer Contribution	Family plan Employer Contribution	OV/SPEC/UC/ER	Rx (Includes MOPD 3X-\$10 and contraceptives) Custom Select Drug List unless otherwise indicated
<b>BCN HRA (6)</b>	BCN HRA HMO Platinum \$1500/20%	\$1,500	\$3,000	20%	\$500	\$1,000	\$6,350	\$12,700	\$750	\$1,500	\$20/\$40/\$50/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HRA HMO Platinum \$2000/20%	\$2,000	\$4,000	20%	\$500	\$1,000	\$6,350	\$12,700	\$1,000	\$2,000	\$20/\$40/\$50/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HRA HMO Gold \$2000/20%	\$2,000	\$4,000	20%	N/A	N/A	\$6,350	\$12,700	\$100	\$200	\$30/\$50/\$50/\$150	\$6/\$25/\$50/\$80/20%/20%
	BCN HRA HMO Gold \$4000/20%	\$4,000	\$8,000	20%	N/A	N/A	\$6,350	\$12,700	<b>\$300</b>	<b>\$600</b>	\$30/\$50/\$50/\$150	\$4/\$15/\$40/\$80/20%/20%
	BCN HRA HMO Platinum \$5000/20%	\$5,000	\$10,000	20%	N/A	N/A	\$6,350	\$12,700	\$2,500	\$5,000	\$20/\$40/\$50/\$150	\$6/\$25/\$50/\$80/20%/20%
	BCN HRA HMO PCP Focus Platinum \$5000/20%	\$5,000	\$10,000	20%	N/A	N/A	\$6,350	\$12,700	\$2,500	\$5,000	\$20/\$40/\$50/\$150	\$6/\$25/\$50/\$80/20%/20%
<b>BCN HSA (8)</b>	BCN HSA HMO Gold \$1500/20%*	\$1,500	\$3,000	20%	N/A	N/A	\$3,000	\$6,000	\$0	\$0	Ded/coinsurance	<b>\$10/\$30/\$60/\$80/20%/20%</b>
	BCN HSA HMO Gold \$2000/0%*	\$2,000	\$4,000	0%	N/A	N/A	\$3,500	\$7,000	\$0	\$0	Deductible	\$10/\$30/\$60/\$80/20%/20%
	BCN HSA HMO Gold \$2800/0%**	\$2,800	\$5,600	0%	N/A	N/A	\$5,000	\$10,000	<b>\$300</b>	<b>\$600</b>	Deductible	\$6/\$25/\$50/\$80/20%/20%
	BCN HSA HMO Silver \$3000/20%**	\$3,000	\$6,000	20%	N/A	N/A	\$6,000	\$12,000	\$0	\$0	Ded/coinsurance	\$4/\$15/\$40/\$80/20%/20%
	BCN HSA HMO Silver \$3500/0%**	\$3,500	\$7,000	0%	N/A	N/A	\$6,350	\$12,700	\$0	\$0	Deductible	<b>\$15/\$40/\$80/\$100/20%/20%</b>
	BCN HSA HMO Silver \$4500/0%**	\$4,500	\$9,000	0%	N/A	N/A	\$6,650	\$13,300	\$0	\$0	Deductible	\$10/\$30/\$60/\$80/20%/20%

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BCN HSA, cont.	BCN HSA HMO Bronze <b>\$6900/0%**</b>	<b>\$6,900</b>	<b>\$13,800</b>	0%	N/A	N/A	<b>\$6,900</b>	<b>\$13,800</b>	\$0	\$0	Deductible	Deductible	
	BCN HSA HMO PCP Focus Bronze <b>\$6900/0%**</b>	<b>\$6,900</b>	<b>\$13,800</b>	0%	N/A	N/A	<b>\$6,900</b>	<b>\$13,800</b>	\$0	\$0	Deductible	Deductible	
Healthy Blue Living (5)	BCN Healthy Blue Living HMO Platinum \$250	E	\$250	\$500	20%	\$500	\$1,000	\$6,600	\$13,200	N/A	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20%/20%
		S	\$1,500	\$3,000	30%	\$2,500	\$5,000	\$6,600	\$13,200	N/A	N/A	\$30/\$40/\$35/\$150	\$6/\$25/\$50/\$80/20%/20%
	BCN Healthy Blue Living HMO Platinum \$500	E	\$500	\$1,000	0%	N/A	N/A	\$1,500	\$3,000	N/A	N/A	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20%/20%
		S	\$1,250	\$2,500	20%	\$2,500	\$5,000	\$6,600	\$13,200	N/A	N/A	\$30/\$40/\$50/\$150	\$6/\$25/\$50/\$80/20%/20%
	BCN Healthy Blue Living HMO Gold \$1000	E	\$1,000	\$2,000	20%	\$3,500	\$7,000	\$8,150	\$16,300	N/A	N/A	<b>\$30/\$40/\$50/\$150</b>	\$10/\$30/\$60/\$80/20%/20%
		S	\$3,000	\$6,000	30%	\$4,000	\$8,000	\$8,150	\$16,300	N/A	N/A	<b>\$40/\$60/\$60/\$250</b>	\$15/\$40/\$60/\$80/20%/20%
	BCN Healthy Blue Living HMO Gold \$1500	E	\$1,500	\$3,000	20%	\$2,500	\$5,000	\$6,600	\$13,200	N/A	N/A	<b>\$30/\$40/\$50/\$150</b>	\$6/\$25/\$50/\$80/20%/20%
		S	\$4,000	\$8,000	30%	N/A	N/A	\$6,600	\$13,200	N/A	N/A	<b>\$40/\$60/\$60/\$250</b>	\$10/\$30/\$60/\$80/20%/20%
	BCN Healthy Blue Living HMO Gold \$2000	E	\$2,000	\$4,000	20%	\$1,000	\$2,000	\$6,600	\$13,200	N/A	N/A	<b>\$30/\$40/\$50/\$150</b>	<b>\$10/\$30/\$60/\$80/20%/20%</b>
		S	\$4,000	\$8,000	30%	\$2,000	\$4,000	\$6,600	\$13,200	N/A	N/A	<b>\$40/\$60/\$60/\$250</b>	<b>\$15/\$40/\$60/\$80/20%/20%</b>