

Plan Type	Preferred Provider Organization (PPO)				Managed Care			Consumer-Directed	
Plan Name	Alliance Select SM Copayment	Alliance Select Coinsurance	Alliance Select Primary	Alliance Select Premium Saver	Blue Choice [®]	Blue Access [®]	Blue Advantage [®]	Blue Priority HSA SM	Blue Priority HRA SM
How Plan Works	Uses flat-dollar copayments for office-based services.	Uses coinsurance for office-based services. Employees pay a certain percentage of the provider's billed charge.	Uses a tiered copay design for office visits. Employees pay for a lower copay for primary care and a higher copay for non-primary care.	Uses a tiered copay design to help keep costs down. Employees pay a lower copay for primary care and a higher copay for non-primary care.	Requires selection of a primary care provider (PCP). Out-of-pocket costs are lowest when employees see their PCP, but they can see any physician for most services.	Allows employees to see any provider in the network without a referral. Employees are not required to choose a PCP, however, employee costs are lower for office services from seven types of primary care providers.	Requires selection of a primary care provider (PCP), who serves as the starting point for all health care.	Combines a high-deductible PPO health plan with a health savings account (HSA). The HSA can be used to pay for medical expenses until the deductible is met.	Combines a high-deductible PPO health plan with an employer-funded health reimbursement account (HRA). The HRA reimburses employees for covered health care expenses.
Network	Alliance Select Network: 100% of hospitals and 99% of physicians in Iowa.				Wellmark Health Plan of Iowa: 100% of hospitals and 97% of physicians in Iowa.			Alliance Select Network: 100% of hospitals and 99% of physicians in Iowa.	
Network Out of State	BlueCard[®] Network: More than 90% of hospitals and 80% of doctors in the U.S.					Blue Card Network: For emergency care only.		BlueCard[®] Network: More than 90% of hospitals and 80% of doctors in the U.S.	
Coverage Out of Network?	Yes				No			Yes	
Referrals Required?	No				Yes			No	
Prescription Drug Coverage Included in Plan	Blue Rx PreferredSM: Employees pay copayment for prescriptions. Uses tiered copay structure to encourage use of generic or lower-priced drugs.				Covered under health plan. Employees pay full cost of prescriptions and are reimbursed once they meet their deductible.			Blue Rx PreferredSM: Employees pay copayment for prescriptions. Uses tiered copay structure to encourage use of generic or lower-priced drugs.	
Health & Wellness	All plans include Health & Wellness Programs								