

Plan Types	Alliance Select SM PPO Plans			Blue Priority SM HSA Plans	Blue Basics SM	Short-Term Blue SM
	Comprehensive	Enhanced	Value			
Payment Overview Health plans generally offer the choice to pay a higher monthly premium with lower member cost-sharing when you receive services, OR a low monthly premium with higher member cost-sharing.	Higher monthly premium Lowest member cost-sharing at time of service; 5 deductible options	Higher monthly premium Low member cost-sharing at time of service; 6 deductible options	Low monthly premium Higher member cost-sharing at time of service; 2 deductible options	Low monthly premium Higher member cost-sharing at time of service; 5 deductible options	Lowest monthly premium Limited benefits with higher member cost-sharing at time of service; 2 deductible options	Low monthly premium Limited temporary coverage (for 1- to 6-month terms) with higher member cost-sharing at time of service; 3 deductible options
Provider Access The Alliance Select network includes almost all Iowa doctors and hospitals – no referrals needed	Yes	Yes	Yes	Yes	Yes	Yes (Uses CMM network)
Health & Wellness Benefits Built-in health & wellness programs & online tools like a personal health assessment, online exercise trackers, & recipes	Yes	Yes	Yes	Yes	Yes	Yes
Member Discounts	Yes	Yes	Yes	Yes	Yes	Yes
Preventive Care benefits	Yes	Yes	Yes	Yes	Yes	No
Maternity	Yes	Complications Only	Complications Only	Complications only. Optional maternity benefit available	Complications Only	Complications Only
Well-Child Care (up to age 7) benefits	Yes	Yes	Yes	Yes	No coverage for well-child care until 1/1/2011	No
Prescription Drugs	Yes	Yes	Yes	Yes	Yes, generics only;	Yes

					with exceptions for contraceptives, insulin, insulin-related supplies, oral chemotherapy drugs, & routine immunizations	
Out-of-State Coverage/ BlueCard® Program	Yes	Yes	Yes	Yes	Yes	Yes
Chiropractic	Yes	Yes	Yes	Yes	Yes; limited	No
Mental Health & Chemical Dependency	Yes; limited	No	No	No	Yes; limited	No
Contraceptives	Optional	Optional	Optional	Optional	Optional	No
Dental	Optional	Optional	Optional	Optional	Optional	No
\$500 Supplemental Accident	Optional	Optional	Optional	No	No	No
Single, 2-person, & family plans available	Yes	Yes	Yes	Yes	Yes	Yes
Who this plan may be right for	<p>You want rich coverage with low coinsurance & you're:</p> <p>Starting or raising a family, with the need for preventive & maternity care.</p> <p>Self-employed or work for a company that doesn't provide health insurance.</p> <p>Retiring early.</p>	<p>You want moderate coverage with slightly higher coinsurance & you're:</p> <p>A recent grad who's just starting out.</p> <p>Self-employed or work for a company that doesn't provide health insurance.</p> <p>Retiring early.</p>	<p>You want moderate coverage with a low monthly premium & you're:</p> <p>A recent grad who's just starting out.</p> <p>Starting or raising a family; you're a healthy bunch who doesn't get sick often.</p> <p>Between jobs.</p>	<p>You want a plan that may help you save on taxes & you're:</p> <p>Starting or raising a family.</p> <p>Self-employed or work for a company that doesn't provide health insurance.</p> <p>Retiring early.</p>	<p>You want a low premium with limited benefits that cover the "basics" & you're:</p> <p>A recent grad.</p> <p>Retiring early.</p> <p>Between jobs.</p>	<p>You need short-term coverage while you're:</p> <p>Between jobs.</p> <p>Just started a job and are waiting for your employer benefits to begin</p>