Montgomery County Government
Medical Benefits at a Glance Comparison

Benefit	Kaiser Permanente HMO + Rx	United HealthCare HMO	CareFirst Standard Point of Service (POS)	CareFirst High Point of Service (POS)
Plan Type	HMO	HMO	Point-of-Service	Point-of-Service
PCP Required On-File	Yes	Yes	No	No
Out-of-Network Benefits	No	No	Yes	Yes
Provider Network	Regional (MD/DC/VA)	National	National	National
Referrals Required	Yes	No	No	No
Annual Deductible	None	None	**In-Network**: None **Out-of-Network**: $300 individual; $600 family	**In-Network**: None **Out-of-Network**: $300 individual; $600 family
Dr. Office Visits PCP/Specialist	$5 copay	$5 copay / $10 copay	**In-Network**: $15 copay / $30 copay **Out-of-Network**: 80% covered after deductible.	**In-Network**: $10 copay **Out-of-Network**: 80% covered after deductible.
Virtual Visits	Covered in full.	$5 copay / $10 copay	**In-Network**: $15 copay / $30 copay **Out-of-Network**: 80% covered after deductible.	**In-Network**: $10 copay **Out-of-Network**: 80% covered after deductible.
Urgent Care	$5 copay	$15 copay	Covered in full.	Covered in full.
Emergency Room	$50 copay, waived if admitted	$25 copay, waived if admitted	**In-Network**: $35 copay, waived if admitted **Out-of-Network**: 80% covered after deductible	**In-Network**: $25 copay, waived if admitted **Out-of-Network**: 80% covered after deductible
Inpatient Hospitalization	Covered in full.	Covered in full.	**In-Network**: $150 copay per admission **Out-of-Network**: 80% covered after deductible	**In-Network**: Covered in full **Out-of-Network:** 80% covered after deductible
Prescriptions	$5 copay at Kaiser pharmacy $15 copay at other participating pharmacies	None, except for diabetic supplies	**In-Network/Out-of-Network:** None, except for diabetic supplies	**In-Network/Out-of-Network:** None, except for diabetic supplies

Visit OHR's Health Insurance webpage to view full detailed Medical summaries

The County expects to continue its group insurance plans, but it is the County's position that there is no implied contract to do so. The County reserves the right to change or discontinue any terms of the plans, subject to applicable laws and collective bargaining agreements. The County may amend the plans, either prospectively or retroactively, as required by Federal or State law. In the event of a conflict between this chart, the County Code, the Summary Description and/or the Plan documents, the County Code, then the Plan Document and then the Summary Description will govern.