<table>
<thead>
<tr>
<th>BC/BS PPO</th>
<th>BC/BS Plan (In-Network)</th>
<th>Nashville General Hospital Nashville Healthcare Center Meharry Medical Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>80/20 Coinsurance Plan with Copays</td>
<td>You pay 20% of medical expenses, plus copays (PCP $20/ Specialty MD $30/ Emergency Room $100). You pay pharmacy copays: $10 generic, $30 brand.</td>
<td>No copays and no deductibles for medical expenses incurred at Nashville General Hospital or Meharry Medical Group. ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic location.</td>
</tr>
<tr>
<td>Medical and pharmacy expenses after the maximum out-of-pocket of $1,000 single, $2,000 Employee + Child(ren), or $2,000 Family have been met.</td>
<td>You continue to pay copays for medical expenses but you no longer pay the 20%. You continue to pay pharmacy copays: $10 generic, $30 brand.</td>
<td>You pay pharmacy copays: $10 generic, $30 brand.</td>
</tr>
<tr>
<td>What is the maximum your family could pay out-of-pocket in a calendar year?</td>
<td>$1,000 single, $2,000 Employee + Child (ren), or $2,000 Family plus copays.</td>
<td>$0* plus pharmacy co-pays *ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic location.</td>
</tr>
<tr>
<td>CIGNA Choice Fund Plan Design</td>
<td>CIGNA Plan (In-Network)</td>
<td>Nashville General Hospital Nashville Healthcare Center Meharry Medical Group</td>
</tr>
<tr>
<td>Stage 1 (HRA Fund) First $1,100 Single, $2,200 Employee + Child(ren), or $2,200 Family of medical expenses and pharmacy expenses</td>
<td>Covered entirely by HRA fund. You pay $0.</td>
<td>Same as In-Network—NO INCENTIVE* Covered entirely by HRA fund. You pay $0. *Incentive program does not start with Cigna until STAGE 2 (Out-of-Pocket Deductible)</td>
</tr>
<tr>
<td>Stage 2 (Out-of-Pocket Deductible) Next $450 single, $900 Employee + Child(ren), or $900 Family of medical and pharmacy expenses</td>
<td>You pay all.</td>
<td>No out-of-pocket deductible for medical expenses incurred at Nashville General Hospital (NGH), the Nashville Healthcare Center or Meharry Medical Group (MMG). ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic locations. You pay 100% of pharmacy expenses.</td>
</tr>
<tr>
<td>Stage 3 (Coinsurance) Medical and pharmacy expenses after Stage 2</td>
<td>You pay 10% for medical expenses and generic drugs; 30% for brand drugs.</td>
<td>No co-insurance for medical expenses incurred at Nashville General Hospital (NGH), the Nashville Healthcare Center or Meharry Medical Group (MMG). ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic locations. You pay 10% for generic drugs and 30% for brand drugs. You pay $0.</td>
</tr>
<tr>
<td>Stage 4 (Plan pays 100%) Medical and pharmacy expenses after the maximum out-of-pocket of $1,150 Single, $2,300 Employee + Child(ren), or $2,300 family have been met.</td>
<td>You pay $0.</td>
<td>Medical expenses—excluding the HRA funded entirely by Metro*: $0 Deductible $0 Co-insurance *If you choose to use another provider or facility other than Nashville General Hospital, the Nashville Healthcare Center, or Meharry Medical Group, you will be required to meet deductible. ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic location.</td>
</tr>
<tr>
<td>What is the maximum your family could pay out-of-pocket in a calendar year?</td>
<td>$1,150 single $2,300 employee + child (ren) $2,300 family</td>
<td></td>
</tr>
</tbody>
</table>
As a Metro employee, pensioner or dependent enrolled in a Metro medical plan, you’re eligible for the **Metro Healthcare Incentive Program**.

**NO COPAYS, NO DEDUCTIBLES**

**KEEP YOUR CURRENT PROVIDER**
Have all ancillary services done at NGH with a provider order. Includes x-rays, CT, MRI, lab work, nutritional counseling, physical therapy, etc.

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**Nashville Healthcare Center**

**Appointments:** One Number for ALL your healthcare needs

**615.341.4968**

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**Nashville General Hospital**

**Inpatient**
- Emergency Department
- Inpatient Services (ICU, Med/Surg)
- Peri-operative Services
- Women’s Health Services

**Outpatient**
- Infusion Center
- Same Day Surgery
- Medical Imaging (CT, MRI, X-rays)
- Laboratory
- Occupational Therapy
- Physical Therapy

**Nashville Healthcare Center**

- Family Medicine
- Internal Medicine

**Specialties:**
- Cardiology
- General Surgery
- Orthopedics
- Urology
- Gastroenterology (GI)
- Hematology/Oncology (Dr. Hardy Cancer Center)
- Pulmonology

For more information on the **Metro Healthcare Incentive Program:**

MetroHealth@Nashvilleha.org

Kate Haygood: 615.341.4235  Cathy Poole 615.341.4082