

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.