



GOLD

MyBlue Health GoldSM 403 - HMO



Plan costs

Click the down arrow to learn more about each of these.

Monthly premium	\$196.78 per month <small>was \$1,126.78</small>	▼
Deductible (Health + Rx)	\$500 per person	\$1,000 per family \$1,000 per family
Out-of-pocket max	\$8,500 per person	\$17,000 per family \$17,000 per family
Network type	HMO	▼
Metal tier	Gold	▼
Overall rating	3	▼
Official documents	Summary of benefits and coverages (PDF) Drug formulary Provider list Plan brochure	



Doctor visits

This applies to doctor visits when you have a condition or symptom. For preventive care visits, such as annual checkups, visits are free.

Tier Selector

In network 1

	Before deductible is met	After deductible is met
Primary care visit	No charge	No charge
Specialist visit	Full price	30%
Preventive care visit	No charge	No charge



Prescription drugs

Prescription coverage is based on which category a drug falls into. To see how this plan categorizes prescriptions, browse its [drug formulary](#). Note that prior authorization may be required for some prescriptions. Some plans may have a separate Rx deductible. Please confirm details in the [Summary of Benefits and Coverages](#).

Tier Selector

In network 1



	Before deductible is met	After deductible is met
Generic	\$5	\$5
Brand	Full price	30%
Non-preferred Brand	Full price	35%
Specialty	Full price	45%



Labs & imaging

These are tests your doctor may run when diagnosing a condition.

Tier Selector

In network 1



	Before deductible is met	After deductible is met
X-rays	Full price	20%
Imaging (CT/PET/MRI)	Full price	20%
Blood work	Full price	20%



Hospital & emergency

To see which hospitals, ERs, and Urgent Care centers are part of this plan's network, browse the [provider list](#).

Tier Selector

In network 1



	Before deductible is met	After deductible is met
Urgent care	\$30	\$30

Emergency room	Full price	\$950 with 30%
Ambulance	Full price	30%
Hospital stay (facility)	Full price	\$850 per stay with 30%
Hospital stay (physician)	Full price	30%
Outpatient procedure (facility)	Full price	\$300 with 20%
Outpatient procedure (physician)	Full price	30%
Physical rehabilitation	Full price	30%



Mental health & substance abuse

All plans cover behavioral health treatment (such as psychotherapy or counseling), mental and behavioral health inpatient services, and substance use treatment.

Tier Selector

In network 1



	Before deductible is met	After deductible is met
Outpatient services	Full price	30%
Psychiatric hospital stay	Full price	\$850 per stay with 30%



Pregnancy & birth

Every plan covers services provided before and after your child is born.

Tier Selector

In network 1



	Before deductible is met	After deductible is met
Well baby care	No charge	No charge
Labor, delivery, hospital stay	Full price	\$850 with 30%

**Free preventive care**

Every plan includes over 74 preventive care services that are completely free on day one. These services keep you healthy before you become sick, including routine check-ups, counseling, screenings, and immunizations.

Adults

Women

Children

Abdominal aortic aneurysm one-time screening**Alcohol misuse screening and counseling****Aspirin use****Blood pressure screening****Cholesterol screening****Colorectal cancer screening****Depression screening****Diabetes screening****Diet counseling****Falls prevention****Hepatitis B screening****Hepatitis C screening****HIV screening****Immunization vaccines****Lung cancer screening****Obesity screening and counseling****Sexually transmitted infection (STI) prevention counseling****Statin preventive medication****Syphilis screening**



Estimated all-in costs

We estimate that your total annual out-of-pocket costs will be \$3,059, based on:

- This **plan's** monthly premium costs x 12 months
- Your healthcare usage estimate of **Medium** applied to this plan's deductible and copayments.



This plan has the **6th lowest** annual out-of-pocket estimate of all 64 plans available to you.

Estimate breakdown

This **does not limit** what you can use — it's just an estimate of what you might use.

12	Monthly premiums	\$2,361
5	Doctor visits	\$32
1	Labs or tests	\$620
8	Prescriptions	\$46
Annual estimate		\$3,059
Monthly estimate (on average)		\$255 per month