

Briefe an Eine Freundin



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(Agustina Treutel)

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Subject: United States -- Reserves -- Medical care -- Costs. Excerpt: . . . updated annually. Furthermore, according to DOD officials, basing TRS premiums on BCBS premiums allowed the department to account for the effect of adverse selection on the departments costs, because adverse 18 selection is already accounted for in BCBS premiums. Table 2: Comparison of Cost-Sharing Provisions under TRS and Blue Cross and Blue Shield Standard TRICARE Reserve Select Blue Cross and Blue Shield Standard In-network Out-of-network In-network Out-of-network a Catastrophic limit per family 1, 000 1, 000 4, 000 6, 000 Calendar year deductible per 150 300 150 300 250 250 individual family or 50 100 or 50 100 (E4 and below) (E4 and below) Hospital inpatient deductible or Greater of 14. 80 Greater of 14. 80 100 300 co-payment per day or 25 per per day or 25 per per admission per admission admission admission b b Primary doctor office visits 15 percent 20 percent 15 25 percent b b Specialist office visits 15 percent 20 percent 15 25 percent Retail pharmacy co-payment for generic 3 Greater of 9 or 25 percent 45 percent drugs 20 percent of total or higher cost Mail-order pharmacy co-payment for 3 N A 10 N A generic drugs Retail pharmacy co-payment for brand- 9 Greater of 9 or 20 25 percent 45 percent name drugs percent of total cost or higher Mail-order pharmacy co-payment for 9 N A 35 N A brand-name drugs Sources: DOD and the Office of Personnel Management. a The catastrophic cap is the maximum out-of-pocket expense for which TRICARE enrollees are responsible in a given fiscal year. The catastrophic cap applies only to services covered...



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