

HDHP Plan (Effective January 1, 2026)

VyStar Credit Union

	In-Network	Out-of-Network
Benefit Year Deductible (BYD)		
Individual amounts with any combination of family members accumulate towards the family amount. No one member will go over the individual amount.		
Individual Deductible	\$3,400	\$6,800
Family Deductible	\$6,800	\$13,600
Out-of-Pocket Maximum		
Individual Maximum	\$6,550	\$13,100
Family Maximum	\$13,100	\$26,200
Coinsurance		
Coinsurance (Plan pays after BYD has been satisfied.)	70%	50%
Coinsurance (Member pays after plan pays their %.)	30%	50%
Physician Office Services		
Primary Care Office Visit (PCP)	30% After BYD	50% After BYD
Specialist Office Visit (SP)	30% After BYD	50% After BYD
Convenient Care Clinics	30% After BYD	50% After BYD
Teladoc Services (1-866-789-8155)		
- General Medicine - Primary Care 360 - Mental Health - Dermatology	\$0 No BYD \$10 No BYD \$20 No BYD \$20 No BYD	NOT COVERED
Wellness and Preventive Care (Routine Physical Exams and related labs)		
Primary Office Visit	0% No BYD	50% After BYD
Specialist Office Visit	0% No BYD	50% After BYD
Vision Exam	Subject to 1 exam per 24-month period	
Immunizations	0% No BYD	50% After BYD
Flu / Pneumonia Vaccine	0% No BYD	50% After BYD
Mammogram	0% No BYD	50% After BYD
Colonoscopy (includes Cologuard)	0% No BYD	50% After BYD
Routine Bone Density Screenings	0% No BYD	50% After BYD
Hospital Services		
Inpatient	30% After BYD	50% After BYD
Outpatient	30% After BYD	50% After BYD
Inpatient and Outpatient Professionals	30% After BYD	50% After BYD
Radiology, Anesthesiology and Pathology Providers Services at Hospital	30% After BYD	30% After BYD
Emergency Room		
Emergency Room Visit	30% After BYD	
Emergency Room Professionals	30% After BYD	30% After BYD
Urgent Care Centers	30% After BYD	50% After BYD
Mental Health/Substance Abuse		



	In-Network	Out-of-Network
Inpatient / Outpatient Facilities	30% After BYD	50% After BYD
Inpatient and Outpatient Professionals	30% After BYD	50% After BYD
Office Visit	30% After BYD	50% After BYD
Other Services		
Skilled Nursing Facility	100-Day Benefit Year Maximum	
	30% After BYD	50% After BYD
Home Health Care	120-Day Benefit Year Maximum	
	30% After BYD	50% After BYD
Private Duty Nursing	70-Day Benefit Year Maximum	
	30% After BYD	50% After BYD
Hospice Facility	30% After BYD	50% After BYD
Outpatient Therapies	60 Visit Benefit Year Maximum for Occupational, Physical, Speech & Chiropractic Therapies	
	PCP Office Visit	50% After BYD
	Specialist Office Visit	
	Professional Service in a Facility	
Acupuncture	\$800 Benefit Period Maximum	
	30% After BYD	50% After BYD
Ambulance	30% After BYD	50% After BYD
Durable Medical Equipment	Pre-certification required on charges more than \$500	
	30% After BYD	50% After BYD
Hearing Aids	\$5,000 Maximum every two years	
	30% After BYD	50% After BYD
Infertility	\$10,000 Lifetime Max – Service provided by a Reproductive Endocrinologist	
	30% After BYD	50% After BYD
Independent Diagnostic Lab and X-Ray (Free Standing Facility)	0% After BYD	50% After BYD
ABA Therapy	30% After BYD	50% After BYD
Advanced Imaging in Free Standing Facility (MRI, PET, CT Scan, etc.)	30% After BYD	50% After BYD
Varicose Vein Treatment	\$2,500 Benefit Year Maximum	
	30% After BYD	50% After BYD
Obesity Surgical Procedures	\$20,000 Benefit Period Maximum	
	30% After BYD	50% After BYD
Coronary Artery Scan	\$200 Benefit Year Maximum	
	30% After BYD	50% After BYD
Nutritional Counseling	6 Visits Benefit Year Maximum	
	30% After BYD	50% After BYD
Prescription Retail (31-day supply)		
Generic	BYD + \$15 copay	NOT COVERED
Brand	BYD + \$35 copay	NOT COVERED
Non-Preferred	BYD + \$60 copay	NOT COVERED
OptumRx Specialty Pharmacy (31-day supply)		
Specialty Drugs	BYD + \$60 Copay	NOT COVERED
Mail Order (90-day supply)		



	In-Network	Out-of-Network
Generic	BYD + \$37.50 Copay	NOT COVERED
Brand	BYD + \$87.50 Copay	NOT COVERED
Non-Preferred	BYD + \$150.00 Copay	NOT COVERED

- (1) Your group's benefit period is based on a Contract Year which runs from January 1 to December 31.
- (2) The Deductible and Out-of-Pocket do not cross accumulate INN to OON and OON to INN.
- (3) Plan Allowance is the maximum amount of the billed charge BCBS deems is payable by the plan for covered services or supplies.
- (4) The Out-of-Pocket Maximum excludes non-covered services, charges in excess of plan allowance, and penalties.
- (5) Precertification is required on all Inpatient Admissions as well as Outpatient Hospital services, Home Health Care, Ambulance Services, Durable Medical Equipment, and Advanced Imaging Services.

This is not an insurance contract or Benefit Booklet. The above Benefit Summary is only a partial description of the many benefits and services covered by Blue Cross and Blue Shield of Florida, Inc., an independent licensee of the Blue Cross and Blue Shield Association. For a complete description of benefits and exclusions, please see Blue Cross and Blue Shield of Florida's Benefit Booklet and Schedule of Benefits; their terms prevail.

