

Franklin County School District Medical Plan

What are the differences in the medical plans?

What is Capital Health Plan?

A regional health maintenance organization(HMO) health insurance plan serving Calhoun, Franklin, Gadsden, Jefferson, Leon, Liberty and Wakulla counties in Florida.

What is Florida Blue?

A Statewide preferred provider organization(PPO) serving all counties in Florida.

What is the difference in cost?

Both Florida Blue and Capital Health Plan have the same cost.

Is there out of network benefits?

Florida Blue *YES* – Capital Health Plan *NO* (emergency only)

Is there a deductible?

Florida Blue *YES*- Capital Health Plan *NO*

Is there a Maximum out of Pocket?

Florida Blue *YES* – Capital Health Plan *YES*

Are there co pays for office visits, testing, emergency and hospitals?

Florida Blue No (deductible applies) - Capital Health Plan *YES*

Are there prescription copays?

Florida Blue *YES* (after deductible is met) – Capital Health Plan *YES*

This a brief question and answer regarding the medical insurance choices. For a summary of benefits please see the attached plan summaries.