

## Traditional Plans

Plan Description	Doctor Visit Chiropractic Care	Preventive Care	Deductible	Coinsurance	Hospitalization	Out-of-Pocket Maximum	Emergency Room Visit	Prescription Drugs	
<b>Platinum Traditional 500</b>	Employee pays: <b>\$10/Primary</b> <b>\$30/Specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$30 for adult eye exam</b>	<b>\$500 Individual</b> <b>\$1,000 Family</b>	<b>90/10</b> (Plan pays 90%; Employee pays 10%)	<b>10%</b> of total cost after deductible	The most an employee would pay per year: <b>\$1,500 Individual</b> <b>\$3,000 Family</b>	<b>\$400</b>	Employee pays:	<b>Tier 1 - \$20</b> <b>Tier 2 - \$60</b> <b>Tier 3-\$100</b> <b>Specialty - \$150</b>
<b>Platinum Traitional 750</b>	Employee pays: <b>\$15/primary</b> <b>\$35/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$35 for adult eye exam</b>	<b>\$750 Individual</b> <b>\$1,500 Family</b>	<b>90/10</b> (Plan pays 90%; Employee pays 10%)	<b>10%</b> of total cost after deductible	The most an employee would pay per year: <b>\$1,500 Individual</b> <b>\$3,000 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$15</b> <b>Tier 2 - \$45</b> <b>Tier 3 Drugs- \$70</b> <b>Specialty - \$100</b>
<b>Platinum Traditional 1500</b>	Employee pays: <b>\$10/primary</b> <b>\$30/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$30 for adult eye exam</b>	<b>\$1,500 Individual</b> <b>\$3,000 Family</b>	<b>90/10</b> (Plan pays 90%; Employee pays 10%)	<b>10%</b> of total cost after deductible	The most an employee would pay per year: <b>\$3,000 Individual</b> <b>\$6,000 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$15</b> <b>Tier 2 - \$45</b> <b>Tier 3- \$60</b> <b>Specialty - \$100</b>
<b>Gold Traditional 2500</b>	Employee pays: <b>\$20/primary</b> <b>\$60/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$60 for adult eye exam</b>	<b>Medical</b> <b>\$2,500 Individual</b> <b>\$5,000 Family</b>	<b>75/25</b> (Plan pays 75%; Employee pays 25%)	<b>25%</b> of total cost after deductible	The most an employee would pay per year: <b>\$7,350 Individual</b> <b>\$14,700 Family</b>	<b>\$400</b>	Employee pays:	<b>Tier 1 - \$30</b> <b>Tier 2 - \$60</b> <b>Tier 3- \$100</b> <b>Specialty - \$150</b>
<b>Gold Traditional 2000</b>	Employee pays: <b>\$35/primary</b> <b>\$70/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$70 for adult eye exam</b>	<b>Medical</b> <b>\$2,000 Individual</b> <b>\$4,000 Family</b>	<b>80/20</b> (Plan pays 80%; Employee pays 20%)	<b>20%</b> of total cost after deductible	The most an employee would pay per year: <b>\$5,500 Individual</b> <b>\$11,000 Family</b>	<b>\$750</b>	Employee pays:	<b>Tier 1 - \$50</b> <b>Tier 2 - \$100</b> <b>Tier 3-\$150</b> <b>Specialty - \$250</b>
<b>Gold Traditional 3500</b>	Employee pays: <b>\$25/primary</b> <b>\$60/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$60 for adult eye exam</b>	<b>Medical</b> <b>\$3,500 Individual</b> <b>\$7,000 Family</b>	<b>70/30</b> (Plan pays 70%; Employee pays 30%)	<b>30%</b> of total cost after deductible	The most an employee would pay per year: <b>\$8,150 Individual</b> <b>\$16,300 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$20</b> <b>Tier 2 - \$60</b> <b>Tier 3-\$100</b> <b>Specialty - \$150</b>
<b>Gold Traditional 4000</b>	Employee pays: <b>\$35/primary</b> <b>\$75/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$75 for adult eye exam</b>	<b>Medical</b> <b>\$4,000 Individual</b> <b>\$8,000 Family</b>	<b>80/20</b> (Plan pays 80%; Employee pays 20%)	<b>20%</b> of total cost after deductible	The most an employee would pay per year: <b>\$8,150 Individual</b> <b>\$16,300 Family</b>	<b>\$500</b>	Employee pays:	<b>Tier 1 - \$30</b> <b>Tier 2 - \$65</b> <b>Tier 3-\$100</b> <b>Specialty - \$300</b>
<b>Silver Traditional 6550</b>	Employee pays: <b>\$75/primary</b> <b>\$100/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$100 for adult eye exam</b>	<b>\$6,550 Individual</b> <b>\$13,300 Family</b>	<b>50/50</b> (Plan pays 50%; Employee pays 50%)	<b>50%</b> of total cost after deductible	The most an employee would pay per year: <b>\$8,150 Individual</b> <b>\$16,300 Family</b>	<b>50%</b> of total cost after deductible	Employee pays:	<b>Tier 1 - \$50</b> <b>Tier 2 - \$100</b> <b>Tier 3- \$150</b> <b>Specialty - \$300</b>

## Copay Plans

Plan Description	Doctor Visit Chiropractic Care	Preventive Care	Deductible	Coinsurance	Hospitalization	Out-of-Pocket Maximum	Emergency Room Visit	Prescription Drugs	
<b>Platinum Copay</b>	Employee pays: <b>\$10/primary</b> <b>\$30/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$30 for adult eye exam</b>	<b>\$0 Individual</b> <b>\$0 Family</b>	<b>0% coinsurance</b>	Inpatient: <b>\$1,500</b> <b>copay/visit</b> Outpatient: <b>\$750</b> <b>copay/visit</b>	The most an employee would pay per year: <b>\$2,000 Individual</b> <b>\$4,000 Family</b>	<b>\$1,000</b>	Employee pays:	<b>Tier 1-\$15</b> <b>Tier 2- \$45</b> <b>Tier 3- \$70</b> <b>Specialty- \$100</b>
<b>Gold Copay</b>	Employee pays: <b>\$35/primary</b> <b>\$70/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$75 for adult eye exam</b>	<b>\$0 Individual</b> <b>\$0 Family</b>	<b>0% coinsurance</b>	Inpatient: <b>\$4,000</b> <b>copay/visit</b> Outpatient: <b>\$1,500</b> <b>copay/visit</b>	The most an employee would pay per year: <b>\$4,000 Individual</b> <b>\$8,000 Family</b>	<b>\$2,000</b>	Employee pays:	<b>Tier 1-\$30</b> <b>Tier 2-\$75</b> <b>Tier 3-\$100</b> <b>Specialty-\$150</b>
<b>Silver Copay</b>	Employee pays: <b>\$50/primary</b> <b>\$100/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$100 for adult eye exam</b>	<b>\$0 Individual</b> <b>\$0 Family</b>	<b>0% coinsurance</b>	Inpatient: <b>\$8,000</b> <b>copay/visit</b> Outpatient: <b>\$2,000</b> <b>copay/visit</b>	The most an employee would pay per year: <b>\$8,000 Individual</b> <b>\$16,000 Family</b>	<b>\$4,000</b>	Employee pays:	<b>Tier 1- \$30</b> <b>Tier 2- \$60</b> <b>Tier 3- \$90</b> <b>Specialty \$150</b>

## High Deductible Health Plans

Plan Description	Doctor Visit Chiropractic Care	Preventive Care	Emergency Room Visits Hospitalization	Deductible	Coinsurance	Out-of-Pocket Maximum	Prescription Drugs
<b>Silver HDHP 6000</b>	Employee Pays:  An employee and/or employer pays for health care services until they have spent \$6,000.  After that, Plan pays all covered expenses for the rest of the year	Employee pays: <b>\$0 for all medical services</b> <b>\$0 for adult eye exam after deductible</b>	1. An employee and/or employer pays for health care services until they have spent \$6,000.  2. After that, Plan pays all covered expenses for the rest of the year.	<b>\$6,000 Individual</b> <b>\$12,000 Family</b>  Embedded Deductible	<b>100/0</b> (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: <b>\$6,000 Individual</b> <b>\$12,000 Family</b>	Employee pays:  <b>Tier 1 - \$75</b> <b>Tier 2 - \$150</b> <b>Tier 3 - \$250</b> <b>Specialty - \$400</b>
<b>Silver HDHP with OV Copays</b>	Employee Pays:  <b>\$100/Primary Copay</b> <b>\$200/Specialty Copay</b>  These amounts apply to the Out-of-Pocket Maximum	Employee pays: <b>\$0 for all medical services</b> <b>\$0 for adult eye exam after deductible</b>	1. An employee and/or employer pays for health care services until they have spent \$7,000.  2. After that, Plan pays all covered expenses for the rest of the year.	<b>\$7,000 Individual</b> <b>\$14,000 Family</b>  Embedded Deductible	<b>100/0</b> (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: <b>\$7,000 Individual</b> <b>\$14,000 Family</b>	Employee Pays: <b>Tier 1 - \$50</b> <b>Tier 2 - \$100</b> <b>Tier 3 - \$150</b> <b>Specialty - \$300</b>
<b>Bronze HDHP 8150</b>	Employee Pays:  An employee and/or employer pays for health care services until they have spent \$8,150.  After that, Plan pays all covered expenses for the rest of the year	Employee pays: <b>\$0 for all medical services</b> <b>\$0 for adult eye exam after deductible</b>	1. An employee and/or employer pays for health care services until \$8,150 has been spent.  2. After that, Plan pays all covered expenses for the rest of the year.	<b>\$8,150 Individual</b> <b>\$16,300 Family</b>  Embedded Deductible	<b>100/0</b> (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: <b>\$8,150 Individual</b> <b>\$16,300 Family</b>	<b>Tier 1 - \$0 after deductible</b> <b>Tier 2 - \$0 after deductible</b> <b>Tier 3 - \$0 after deductible</b> <b>Specialty - \$0 after deductible</b>
<b>Bronze HDHP with Rx Copays</b>	Employee Pays:  An employee and/or employer pays for health care services until they have spent \$9,100.  After that, Plan pays all covered expenses for the rest of the year	Employee pays: <b>\$0 for all medical services</b> <b>\$0 for adult eye exam after deductible</b>	1. An employee and/or employer pays for health care services until the \$9,100 has been spent.  2. After that, Plan pays all covered expenses for the rest of the year.	<b>\$9,100 Individual</b> <b>\$18,200 Family</b>  Embedded Deductible	<b>100/0</b> (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: <b>\$9,100 Individual</b> <b>\$18,200 Family</b>	<b>Tier 1 - \$100</b> <b>Tier 2 - \$150</b> <b>Tier 3 - \$200</b> <b>Specialty - \$300</b>  These amounts apply to the Out-of-Pocket Maximum

## Qualified High Deductible Health Plans

Plan Description	Preventive Care	Prescription Drugs / Doctor Visits / Emergency Room Visits / Chiropractic Care / Therapy / Hospitalization	Deductible	Coinsurance	Out-of-Pocket Maximum
<b>Gold Qualified HDHP 3000</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$0 for adult eye exam after deductible</b>	1. An employee first pays for health care services out of his or her own pocket or from a QHDHP until they have spent \$3,000.  2. After that, Plan pays all covered expenses for the rest of the year.	<b>\$3,000 Individual</b> <b>\$6,000 Family</b>  Embedded Deductible	The most an employee would pay per year: <b>\$3,000 Individual</b> <b>\$6,000 Family</b>	The most an employee would pay per year: <b>\$3,000 Individual</b> <b>\$6,000 Family</b>
<b>Silver Qualified HDHP 3000</b>	Employee pays: <b>\$0 for all medical services</b> <b>20% for adult eye exam after deductible</b>	1. An employee first pays for health care services out of his or her own pocket or from an QHDHP until they have spent \$3,000.  2. After that, Plan pays 80%, Employee pays 20% for all covered expenses until the Out-of-Pocket Maximum is met, and then Plan pays all covered expenses at 100%.	<b>\$3,000 Individual</b> <b>\$6,000 Family</b>  Embedded Deductible	<b>80/20</b> (Plan pays 80%; Employee pays 20%)	The most an employee would pay per year: <b>\$7,000 Individual</b> <b>\$14,000 Family</b>
<b>Silver Qualified HDHP 5000</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$0 for adult eye exam after deductible</b>	1. An employee first pays for health care services out of his or her own pocket or from a QHDHP until they have spent \$5,000.  2. After that, Plan pays all covered expenses for the rest of the year.	<b>\$5,000 Individual</b> <b>\$10,000 Family</b>  Embedded Deductible	<b>100/0</b> (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: <b>\$5,000 Individual</b> <b>\$10,000 Family</b>
<b>Bronze Qualified HDHP 6900</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$0 for adult eye exam after deductible</b>	1. An employee first pays for health care services out of his or her own pocket or from an QHDHP until they have spent \$6,900.  2. After that, Plan pays all covered expenses for the rest of the year.	<b>\$6,900 Individual</b> <b>\$13,800 Family</b>  Embedded Deductible	<b>100/0</b> (Plan pays 100%; Employee pays 0%)	The most an employee would pay per year: <b>\$6,900 Individual</b> <b>\$13,800 Family</b>

## Point of Service Plans

Plan Description	Doctor Visit Chiropractic Care	Preventive Care	Deductible	Coinsurance	Hospitalization	Out-of-Pocket Maximum	Emergency Room Visit	Prescription Drugs
<b>Platinum POS In-Network</b>	Employee pays: <b>\$10/Primary</b> <b>\$30/Specialty</b>  <b>\$30 for adult eye exam</b>	Employee pays: <b>\$0 for all medical services (fully covered by Plan)</b>	<b>\$500 Individual</b> <b>\$1,000 Family</b>	<b>90/10</b> (Plan pays 90%; Employee pays 10%)	<b>10%</b> of total cost after deductible	The most an employee would pay per year: <b>\$1,500 Individual</b> <b>\$3,000 Family</b>	<b>\$400</b>	Employee pays:          <b>Tier 1 - \$20</b> <b>Tier 2 - \$60</b> <b>Tier 3 - \$100</b> <b>Specialty - \$150</b>
<b>Platinum POS Out-of-Network</b>	Employee pays: <b>30% for all medical services after deductible</b>  <b>adult eye exam is not covered</b>	Employee pays: <b>Preventive Care is not covered out of network</b>	<b>\$1,000 Individual</b> <b>\$2,000 Family</b>	<b>70/30</b> (Plan pays 70%; Employee pays 30%)	<b>30%</b> of total cost after deductible	The most an employee would pay per year: <b>\$3,000 Individual</b> <b>\$6,000 Family</b>	<b>\$400</b>	Employee pays:          <b>Tier 1 - \$20</b> <b>Tier 2 - \$60</b> <b>Tier 3 - \$100</b> <b>Specialty - \$150</b>
<b>Gold POS In-Network</b>	Employee pays: <b>\$35/primary</b> <b>\$70/specialty</b>  <b>\$70 for adult eye exam</b>	Employee pays: <b>\$0 for all medical services (fully covered by Plan)</b>	<b>\$2,000 Individual</b> <b>\$4,000 Family</b>	<b>80/20</b> (Plan pays 80%; Employee pays 20%)	<b>20%</b> of total cost after deductible	The most an employee would pay per year: <b>\$5,500 Individual</b> <b>\$11,000 Family</b>	<b>\$750</b>	Employee pays:          <b>Tier 1 - \$50</b> <b>Tier 2 - \$100</b> <b>Tier 3 - \$150</b> <b>Specialty - \$250</b>
<b>Gold POS Out-of-Network</b>	Employee pays: <b>40% for all medical services after deductible</b>  <b>adult eye exam is not covered</b>	Employee pays: <b>Preventive Care is not covered out of network</b>	<b>\$4,000 Individual</b> <b>\$8,000 Family</b>	<b>60/40</b> (Plan pays 60%; Employee pays 40%)	<b>40%</b> of total cost after deductible	The most an employee would pay per year: <b>\$11,000 Individual</b> <b>\$22,000 Family</b>	<b>\$750</b>	Employee pays:          <b>Tier 1 - \$50</b> <b>Tier 2 - \$100</b> <b>Tier 3 - \$150</b> <b>Specialty - \$250</b>