### Benefit Plan Designs

#### **TRADITIONAL & GATEKEEPER PLANS**

							Deductib	le	Coins	urance	Out-of-Pocl	ket Maxir	num					Copays			
Plan Code	Product	Rx <sup>10</sup>	Available Networks	Net	twork	Out-of-	Network	Ded		Out-of-	Network	Out-of-	Network	PC	P	0050			Minor Lab/	Maior	IP/OP
				Single	Family	Single	Family	Type <sup>1</sup>	Network	Networl	Single Family	Single	Family	Dep <19	PCP	SPEC	UC	ER	X-Ray <sup>9</sup>	MRI/CT	Surgery
EPO <sup>2.6</sup>																					
E01575ek0LX NavE01575ek0LX	EPO	RX1	Choice Navigate	\$0	\$0	N/A	N/A	Emb	100%	50%	\$2,000 \$4,000	N/A	N/A	\$0	\$15	\$15	\$75	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E01575ek0LXES NavE01575ek0LXES	EPO	RX1 ES	Choice Navigate	\$0	\$0	N/A	N/A	Emb	100%	50%	\$2,000 \$4,000	N/A	N/A	\$0	\$15	\$15	\$75	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E015100ek0LX NavE015100ek0LX	EPO	RX1	Choice Navigate	\$0	\$0	N/A	N/A	Emb	90%	50%	\$2,000 \$4,000	N/A	N/A	\$0	\$15	\$15	\$100	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E015100ek0LXES NavE015100ek0LXES	EPO	RX1 ES	Choice Navigate	\$0	\$0	N/A	N/A	Emb	90%	50%	\$2,000 \$4,000	N/A	N/A	\$0	\$15	\$15	\$100	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i100LX NavE500i100LX	EPO	RX1	Choice Navigate	\$500	\$1,000	N/A	N/A	Emb	100%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i100LXES NavE500i100LXES	EPO	RX1 ES	Choice Navigate	\$500	\$1,000	N/A	N/A	Emb	100%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i80LX NavE500i80LX	EPO	RX1	Choice Navigate	\$500	\$1,000	N/A	N/A	Emb	80%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i80LXES NavE500i80LXES	EPO	RX1 ES	Choice Navigate	\$500	\$1,000	N/A	N/A	Emb	80%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i100LX NavE1000i100LX	EPO	RX2	Choice Navigate	\$1,000	\$2,000	N/A	N/A	Emb	100%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i100LXES NavE1000i100LXES	EPO	RX2 ES	Choice Navigate	\$1,000	\$2,000	N/A	N/A	Emb	100%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i80LX NavE1000i80LX	EPO	RX2	Choice Navigate	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i80LXES NavE1000i80LXES	EPO	RX2 ES	Choice Navigate	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i100LX NavE1500i100LX	EPO	RX2	Choice Navigate	\$1,500	\$3,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i100LXES NavE1500i100LXES	EPO	RX2 ES	Choice Navigate	\$1,500	\$3,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i80LX NavE1500i80LX	EPO	RX2	Choice Navigate	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i80LXES NavE1500i80LXES	EPO	RX2 ES	Choice Navigate	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i100LX NavE2000i100LX	EPO	RX2	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i100LXES NavE2000i100LXES	EPO	RX2 ES	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



### Benefit Plan Designs

#### **TRADITIONAL & GATEKEEPER PLANS**

							Deductible	•	Coinsu	ırance	Out-of-Pock	cet Maxii	num					Copays			
Plan Code	Product	Rx <sup>10</sup>	Available Networks		twork		Network	Ded Type <sup>1</sup>	Network	Out-of- Networl	Network		Network		СР	SPEC	UC	ER	Minor Lab/	Major MRI/CT	IP/OP
				Single	Family	Single	Family	Туре		Networ	Single Family	Single	Family	Dep <19	PCP				A-nay	MRI/CI	Surgery
E2000i80LX NavE2000i80LX	EPO	RX2	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i80LXES NavE2000i80LXES	EPO	RX2 ES	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i100LX NavE2500i100LX	EPO	RX2	Choice Navigate	\$2,500	\$5,000	N/A	N/A	Emb	100%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i100LXES NavE2500i100LXES	EPO	RX2 ES	Choice Navigate	\$2,500	\$5,000	N/A	N/A	Emb	100%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i80LX NavE2500i80LX	EPO	RX2	Choice Navigate	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i80LXES NavE2500i80LXES	EPO	RX2 ES	Choice Navigate	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i100LX NavE3000i100LX	EPO	RX2	Choice Navigate	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$5,500 \$11,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i100LXES NavE3000i100LXES	EPO	RX2 ES	Choice Navigate	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$5,500 \$11,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i80LX NavE3000i80LX	EPO	RX2	Choice Navigate	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i80LXES NavE3000i80LXES	EPO	RX2 ES	Choice Navigate	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i100LX NavE3500i100LX	EPO	RX2	Choice Navigate	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,000 \$12,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i100LXES NavE3500i100LXES	EPO	RX2 ES	Choice Navigate	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,000 \$12,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i80LX NavE3500i80LX	EPO	RX2	Choice Navigate	\$3,500	\$7,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i80LXES NavE3500i80LXES	EPO	RX2 ES	Choice Navigate	\$3,500	\$7,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i100LX NavE4000i100LX	EPO	RX2	Choice Navigate	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i100LXES NavE4000i100LXES	EPO	RX2 ES	Choice Navigate	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i80LX NavE4000i80LX	EPO	RX2	Choice Navigate	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i80LXES NavE4000i80LXES	EPO	RX2 ES	Choice Navigate	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



### Benefit Plan Designs

#### **TRADITIONAL & GATEKEEPER PLANS**

							Deductib	ole	Coins	ırance	Out-of-Pock	et Maxir	num					Copays			
Plan Code	Product	Rx <sup>10</sup>	Available Networks	Net	work	Out-of-l	Network	Ded		Out-of-	Network	Out-of-	Network	F	СР				Minor Lab/	Maior	IP/OP
			Networks	Single	Family	Single	Family	Type <sup>1</sup>	Network	Network	Single Family	Single	Family	Dep <19	PCP	SPEC	UC	ER	X-Ray <sup>9</sup>	MRI/CT	Surgery
E5000i100LX NavE5000i100LX	EPO	RX2	Choice Navigate	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i100LXES NavE5000i100LXES	EPO	RX2 ES	Choice Navigate	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i80LX NavE5000i80LX	EPO	RX2	Choice Navigate	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i80LXES NavE5000i80LXES	EPO	RX2 ES	Choice Navigate	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO HSA <sup>2,4,5,6</sup>																					
HE1500 NavHE1500	HSA EPO	Medical Coinsurance	Choice Navigate	\$1,500	\$3,000	N/A	N/A	NonEmb	80%	N/A	\$3,000 \$6,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE1500ES NavHE1500ES	HSA EPO	Med Coins ES	Choice Navigate	\$1,500	\$3,000	N/A	N/A	NonEmb	80%	N/A	\$3,000 \$6,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE20002575 NavHE20002575	HSA EPO	RX1 L4A	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE20002575ES NavHE20002575ES	HSA EPO	RX1 L4A ES	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000Rx10i80 NavHE2000Rx10i80	HSA EPO	RX1 L4A	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000Rx10i80ES NavHE2000Rx10i80ES	HSA EPO	RX1 L4A ES	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000X NavHE2000X	HSA EPO	Medical Coinsurance	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE2000XES NavHE2000XES	HSA EPO	Med Coins ES	Choice Navigate	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE28502575 NavHE28502575	HSA EPO	RX1 L4A	Choice Navigate	\$2,850	\$5,700	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE28502575ES NavHE28502575ES	HSA EPO	RX1 L4A ES	Choice Navigate	\$2,850	\$5,700	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2850Rx10i80 NavHE2850Rx10i80	HSA EPO	RX1 L4A	Choice Navigate	\$2,850	\$5,700	N/A	N/A	Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2850Rx10i80ES NavHE2850Rx10i80ES	HSA EPO	RX1 L4A ES	Choice Navigate	\$2,850	\$5,700	N/A	N/A	Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE35002575 NavHE35002575	HSA EPO	RX1 L4A	Choice Navigate	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE35002575ES NavHE35002575ES	HSA EPO	RX1 L4A ES	Choice Navigate	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



## Benefit Plan Designs

#### **TRADITIONAL & GATEKEEPER PLANS**

							Deductible		Coinsu	ırance	Out-of-Pock	cet Maxim	num					Copays			
Plan Code	Product	Rx <sup>10</sup>	Available Networks	Net	twork	Out-of-	Network	Ded		Out-of-	Network	Out-of-N	Network	F	СР				Minor Lab/	Major	IP/OP
			Networks	Single	Family	Single	Family	Type <sup>1</sup>	Network	Network	Single Family	Single	Family	Dep <19	PCP	SPEC	UC	ER	X-Ray <sup>9</sup>	MRI/CT	Surgery
HE4000 NavHE4000	HSA EPO	Medical Coinsurance	Choice Navigate	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE4000ES NavHE4000ES	HSA EPO	Med Coins ES	Choice Navigate	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE50002575 NavHE50002575	HSA EPO	RX1 L4A	Choice Navigate	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE50002575ES NavHE50002575ES	HSA EPO	RX1 L4A ES	Choice Navigate	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE6350 NavHE6350	HSA EPO	Medical Coinsurance	Choice Navigate	\$6,350	\$12,700	N/A	N/A	Emb	100%	N/A	\$6,350 \$12,700	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE6350ES NavHE6350ES	HSA EPO	Med Coins ES	Choice Navigate	\$6,350	\$12,700	N/A	N/A	Emb	100%	N/A	\$6,350 \$12,700	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PPO																					
P01575ek0LX	PPO	RX1	Choice Plus	\$0	\$0	\$1,000	\$2,000	Emb	100%	50%	\$2,000 \$4,000	\$5,000	\$10,000	\$0	\$15	\$15	\$75	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P01575ek0LXES	PPO	RX1 ES	Choice Plus	\$0	\$0	\$1,000	\$2,000	Emb	100%	50%	\$2,000 \$4,000	\$5,000	\$10,000	\$0	\$15	\$15	\$75	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P015100ek0LX	PPO	RX1	Choice Plus	\$0	\$0	\$1,000	\$2,000	Emb	90%	50%	\$2,000 \$4,000	\$5,000	\$10,000	\$0	\$15	\$15	\$100	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P015100ek0LXES	PPO	RX1 ES	Choice Plus	\$0	\$0	\$1,000	\$2,000	Emb	90%	50%	\$2,000 \$4,000	\$5,000	\$10,000	\$0	\$15	\$15	\$100	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P500i100LX	PPO	RX1	Choice Plus	\$500	\$1,000	\$1,000	\$2,000	Emb	100%	50%	\$3,000 \$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P500i100LXES	PPO	RX1 ES	Choice Plus	\$500	\$1,000	\$1,000	\$2,000	Emb	100%	50%	\$3,000 \$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P500i80LX	PPO	RX1	Choice Plus	\$500	\$1,000	\$1,000	\$2,000	Emb	80%	50%	\$3,000 \$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P500i80LXES	PPO	RX1 ES	Choice Plus	\$500	\$1,000	\$1,000	\$2,000	Emb	80%	50%	\$3,000 \$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P1000i100LX	PPO	RX2	Choice Plus	\$1,000	\$2,000	\$2,000	\$4,000	Emb	100%	50%	\$3,500 \$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P1000i100LXES	PPO	RX2 ES	Choice Plus	\$1,000	\$2,000	\$2,000	\$4,000	Emb	100%	50%	\$3,500 \$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P1000i80LX	PPO	RX2	Choice Plus	\$1,000	\$2,000	\$2,000	\$4,000	Emb	80%	50%	\$3,500 \$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P1000i80LXES	PPO	RX2 ES	Choice Plus	\$1,000	\$2,000	\$2,000	\$4,000	Emb	80%	50%	\$3,500 \$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P1500i100LX	PPO	RX2	Choice Plus	\$1,500	\$3,000	\$3,000	\$6,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P1500i100LXES	PPO	RX2 ES	Choice Plus	\$1,500	\$3,000	\$3,000	\$6,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P1500i80LX	PPO	RX2	Choice Plus	\$1,500	\$3,000	\$3,000	\$6,000	Emb	80%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P1500i80LXES	PPO	RX2 ES	Choice Plus	\$1,500	\$3,000	\$3,000	\$6,000	Emb	80%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P2000i100LX	PPO	RX2	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin
P2000i100LXES	PPO	RX2 ES	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coin



### Benefit Plan Designs

#### **TRADITIONAL & GATEKEEPER PLANS**

						Deductib	le	Coins	urance	Out-of-Poc	ket Max	dmum					Copays			
Plan Code	Product	Rx <sup>10</sup>	Available Networks	Network	Out-of-	Network	Ded	Network	Out-of-	Network	Out-o	f-Network	ı	PCP	SPEC	UC	ER	Minor Lab/	Major	IP/OP
			S	ingle Family	Single	Family	Type <sup>1</sup>	Network	Network	Single Family	Singl	e Family	Dep <19	PCP	SPEC	00	-n	X-Ray <sup>9</sup>	MRI/CT	Surgery
P2000i80LX	PPO	RX2	Choice Plus \$	2,000 \$4,000	\$4,000	\$8,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2000i80LXES	PPO	RX2 ES	Choice Plus \$	2,000 \$4,000	\$4,000	\$8,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i100LX	PPO	RX2	Choice Plus \$	2,500 \$5,000	\$5,000	\$10,000	Emb	100%	50%	\$5,000 \$10,000	\$10,00	00 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i100LXES	PPO	RX2 ES	Choice Plus \$	2,500 \$5,000	\$5,000	\$10,000	Emb	100%	50%	\$5,000 \$10,000	\$10,00	00 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i80LX	PPO	RX2	Choice Plus \$	2,500 \$5,000	\$5,000	\$10,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i80LXES	PPO	RX2 ES	Choice Plus \$	2,500 \$5,000	\$5,000	\$10,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i100LX	PPO	RX2	Choice Plus \$	3,000 \$6,000	\$6,000	\$12,000	Emb	100%	50%	\$5,500 \$11,000	\$11,00	00 \$22,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i100LXES	PPO	RX2 ES	Choice Plus \$	3,000 \$6,000	\$6,000	\$12,000	Emb	100%	50%	\$5,500 \$11,000	\$11,00	00 \$22,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i80LX	PPO	RX2	Choice Plus \$	3,000 \$6,000	\$6,000	\$12,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i80LXES	PPO	RX2 ES	Choice Plus \$	3,000 \$6,000	\$6,000	\$12,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i100LX	PPO	RX2	Choice Plus \$	3,500 \$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,000 \$12,000	\$12,00	00 \$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i100LXES	PPO	RX2 ES	Choice Plus \$	3,500 \$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,000 \$12,000	\$12,00	00 \$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i80LX	PPO	RX2	Choice Plus \$	3,500 \$7,000	\$7,000	\$14,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i80LXES	PPO	RX2 ES	Choice Plus \$	3,500 \$7,000	\$7,000	\$14,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i100LX	PPO	RX2	Choice Plus \$	4,000 \$8,000	\$8,000	\$16,000	Emb	100%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i100LXES	PPO	RX2 ES	Choice Plus \$	4,000 \$8,000	\$8,000	\$16,000	Emb	100%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i80LX	PPO	RX2	Choice Plus \$	4,000 \$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i80LXES	PPO	RX2 ES	Choice Plus \$	4,000 \$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i100LX	PPO	RX2	Choice Plus \$	5,000 \$10,00	0 \$10,000	\$20,000	Emb	100%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i100LXES	PPO	RX2 ES	Choice Plus \$	5,000 \$10,00	0 \$10,000	\$20,000	Emb	100%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i80LX	PPO	RX2	Choice Plus \$	5,000 \$10,00	0 \$10,000	\$20,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i80LXES	PPO	RX2 ES	Choice Plus \$	5,000 \$10,00	0 \$10,000	\$20,000	Emb	80%	50%	\$7,900 \$15,800	\$15,80	00 \$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PPO HSA <sup>4,5</sup>																				
HP1500	HSA PPO	Medical Coinsurance	Choice Plus \$	1,500 \$3,000	\$3,000	\$6,000	NonEmb	80%	50%	\$3,000 \$6,000	\$6,00	0 \$12,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HP1500ES	HSA PPO	Med Coins ES	Choice Plus \$	1,500 \$3,000	\$3,000	\$6,000	NonEmb	80%	50%	\$3,000 \$6,000	\$6,00	0 \$12,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HP20002575	HSA PPO	RX1 L4A	Choice Plus \$	2,000 \$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,900 \$13,800	\$8,00	0 \$16,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP20002575ES	HSA PPO	RX1 L4A ES	Choice Plus \$	2,000 \$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,900 \$13,800	\$8,00	0 \$16,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2000Rx10i80	HSA PPO	RX1 L4A	Choice Plus \$	2,000 \$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,550 \$13,100	\$8,00	0 \$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



### Benefit Plan Designs

#### **TRADITIONAL & GATEKEEPER PLANS**

							Deductib	le	Coins	urance	Out-of-Pocl	ket Maxim	um					Copays			
Plan Code	Product	Rx <sup>10</sup>	Available Networks	Net	work	Out-of-	Network	Ded	Network	Out-of-	Network	Out-of-N	letwork	F	СР	SPEC	UC	ER	Minor Lab/	Major	IP/OP
				Single	Family	Single	Family	Type <sup>1</sup>	Network	Network	Single Family	Single	Family	Dep <19	PCP	SPEC	UC	En	X-Ray <sup>9</sup>	MRI/CT	Surgery
HP2000Rx10i80ES	HSA PPO	RX1 L4A ES	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,550 \$13,100	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2000X	HSA PPO	Medical Coinsurance	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$4,000 \$8,000	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HP2000XES	HSA PPO	Med Coins ES	Choice Plus	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$4,000 \$8,000	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HP28502575	HSA PPO	RX1 L4A	Choice Plus	\$2,850	\$5,700	\$5,700	\$11,400	Emb	100%	50%	\$6,900 \$13,800	\$11,400	\$22,800	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP28502575ES	HSA PPO	RX1 L4A ES	Choice Plus	\$2,850	\$5,700	\$5,700	\$11,400	Emb	100%	50%	\$6,900 \$13,800	\$11,400	\$22,800	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2850Rx10i80	HSA PPO	RX1 L4A	Choice Plus	\$2,850	\$5,700	\$5,700	\$11,400	Emb	80%	50%	\$6,550 \$13,100	\$11,400	\$22,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP2850Rx10i80ES	HSA PPO	RX1 L4A ES	Choice Plus	\$2,850	\$5,700	\$5,700	\$11,400	Emb	80%	50%	\$6,550 \$13,100	\$11,400	\$22,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP35002575	HSA PPO	RX1 L4A	Choice Plus	\$3,500	\$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,900 \$13,800	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP35002575ES	HSA PPO	RX1 L4A ES	Choice Plus	\$3,500	\$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,900 \$13,800	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP4000	HSA PPO	Medical Coinsurance	Choice Plus	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$4,000 \$8,000	\$32,000	\$64,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP4000ES	HSA PPO	Med Coins ES	Choice Plus	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$4,000 \$8,000	\$32,000	\$64,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP50002575	HSA PPO	RX1 L4A	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$6,900 \$13,800	\$20,000	\$40,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP50002575ES	HSA PPO	RX1 L4A ES	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$6,900 \$13,800	\$20,000	\$40,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP6350	HSA PPO	Medical Coinsurance	Choice Plus	\$6,350	\$12,700	\$12,700	\$25,400	Emb	100%	50%	\$6,350 \$12,700	\$25,400	\$50,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP6350ES	HSA PPO	Med Coins ES	Choice Plus	\$6,350	\$12,700	\$12,700	\$25,400	Emb	100%	50%	\$6,350 \$12,700	\$25,400	\$50,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



### Benefit Plan Designs

#### **PRIMARY FOCUS (Primary Advantage equivalent)**

						Deductibl	е		Coins	urance	Oı	ıt-of-Pock	et Maxim	num				Сора	ys		
Plan Code	Product	Rx	Network	Net	work	Out-of-N	Network	Ded	Notwork	Out-of-	Net	work	Out-of-N	Network	PCP		PEC L	IC ER	Minor Lab/	Major	IP/OP
				Single	Family	Single	Family	Type <sup>1</sup>	Network	Network	Single	Family	Single	Family	Dep <19		PEC	EH EH	X-Ray	MRI/CT	Surgery
PPO																					
PrimFocus P1000i80	PPO	RX PA	Choice Plus	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$7,900	\$15,800	\$10,000	\$20,000	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P2000i80	PPO	RX PA	Choice Plus	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$7,900	\$15,800	\$10,000	\$20,000	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P3000i80	PPO	RX PA	Choice Plus	\$3,000	\$6,000	\$10,000	\$20,000	Emb	80%	50%	\$7,900	\$15,800	\$20,000	\$40,000	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P5000i80	PPO	RX PA	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,900	\$15,800	\$20,000	\$40,000	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P1000i50	PPO	RX PA	Choice Plus	\$1,000	\$2,000	\$5,000	\$10,000	Emb	50%	50%	\$7,900	\$15,800	\$10,000	\$20,000	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P2000i50	PPO	RX PA	Choice Plus	\$2,000	\$4,000	\$5,000	\$10,000	Emb	50%	50%	\$7,900	\$15,800	\$10,000	\$20,000	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO <sup>2</sup>																					
PrimFocus E1000i80	EPO	RX PA	Choice	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E2000i80	EPO	RX PA	Choice	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E3000i80	EPO	RX PA	Choice	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E5000i80	EPO	RX PA	Choice	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E1000i50	EPO	RX PA	Choice	\$1,000	\$2,000	N/A	N/A	Emb	50%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E2000i50	EPO	RX PA	Choice	\$2,000	\$4,000	N/A	N/A	Emb	50%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0 \$	\$100 \$	50 \$250 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



## Benefit Plan Designs

#### **PROFormance**

						Deductibl	le		Coins	urance	Out	-of-Pock	et Maxim	num						Сорау	s		
Plan Code	Product	Rv	Network	Net	work	Out-of-N	Network				Netv	vork	Out-of-N	letwork	PCI	P	SF	EC					ID/OD
Flair Code	FTOGGC	11.	Network	Single	Family	Single	Family	Ded Type <sup>1</sup>	Network		Single	Family	Single	Family	Dep <1	9 PCP	Tier 1 Spec <sup>7</sup>	Spec <sup>8</sup>	UC	ER	Minor Lab/ X-Ray	Major MRI/CT	IP/OP Surgery
PPO																							
PROP100010	PPO	RX1	Choice Plus	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP200010	PPO	RX1	Choice Plus	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP300010	PPO	RX1	Choice Plus	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$7,150	\$14,300	\$15,000	\$30,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP500010	PPO	RX1	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,150	\$14,300	\$20,000	\$40,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP100015	PPO	RX2	Choice Plus	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP200015	PPO	RX2	Choice Plus	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP300015	PPO	RX2	Choice Plus	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$7,150	\$14,300	\$15,000	\$30,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP500015	PPO	RX2	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,150	\$14,300	\$20,000	\$40,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO <sup>2</sup>																							
PROE100010	EPO	RX1	Choice	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE200010	EPO	RX1	Choice	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE300010	EPO	RX1	Choice	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE500010	EPO	RX1	Choice	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE100015	EPO	RX2	Choice	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE200015	EPO	RX2	Choice	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE300015	EPO	RX2	Choice	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE500015	EPO	RX2	Choice	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



## Benefit Plan Designs

#### **Pharmacy**

Rx Plan Code <sup>10</sup>	Deduc	tible	Tier 1	Tier 2	Tier 3	Tier 4	Mail Service Ratio
nx Flair Code	Individual	Family	ilei i	Hei Z	Her 5	11014	(90 day supply)
ADVANTAGE PDL	on Broad N	etwork					
RX1	N/A	N/A	\$10	\$35	\$60	\$200	2.5
RX1 L4A	N/A	N/A	\$10	\$35	\$60	\$100	2.5
RX2	N/A	N/A	\$15	\$35	\$75	\$250	2.5
RX FF	N/A	N/A	\$15	\$50	\$100	\$125	2.5
RX PA	\$250	\$500	\$0	\$50	\$100	\$250	2.5
Med Coins	N/A	N/A	Coins	Coins	Coins	Coins	2.5
ESSENTIAL PDL o	n Standard	Select Na	arrow Netw	ork with W	/algreens An	chor	
RX1 ES	N/A	N/A	\$10	\$50	\$150	\$300	2.5
RX1 L4A ES	N/A	N/A	\$10	\$50	\$150	\$300	2.5
RX2 ES	N/A	N/A	\$15	\$50	\$150	\$300	2.5
Med Coins ES	N/A	N/A	Coins	Coins	Coins*	Coins*	2.5

<sup>\*</sup> The Essential PDL Rx plan "Med Coins ES" has a \$150 minimum on tier 3 and a \$300 minimum on tier 4.

#### All Savers plan options key

LX	Minor Lab/X-ray covered at Deductible then Coinsurance
i100	100% Coinsurance
i80	80% Coinsurance
Rx10	Rx Copay after Deductible
Nav	Plan is available on the Navigate network. Ex: NavE2000i80LX
Χ	Out of Pocket for one person max \$6,550
ES	Plan is paired with the Essential Rx PDL



### Benefit Plan Designs

1"Emb" means once an individual meets his or her portion of the plan coverage, services are paid for that person without the entire family amount being met. "Non-Emb" means no covered family member will satisfy an individual portion until the entire family amount is met. "OOPM Emb" means once an individual meets his or her portion of the OOP, services are paid for that person without the full OOP amount being met.

<sup>2</sup>EPO plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by an out-of-network pathologist, emergency room physician, anesthesiologist, radiologist or assistant surgeons; and (2) Services performed under the Emergency Care benefit.

<sup>3</sup> Plans feature \$0 copay for the first 3 Primary Care Physician (PCP) and/or Specialist office visits for a maximum of 3 combined during the Plan Year. Office visits 4+ will be subject to plan deductible/coinsurance. Plans also feature \$0 copay for the first 2 Urgent Care visits during the Plan Year. Urgent Care visits 3+ will be subject to plan deductible/coinsurance. Preventive Care visits do not count against the office visit copayment limit.

With the HP2000X/HE2000X/NavHE2000X family plans, the Out-of-Pocket for 1 person is capped at \$6,550 and \$8,000 for family.

<sup>5</sup> If there are copayments on HSA plans, they will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.

6"Navigate" plans require referrals for certain services. Failure to obtain a referral may result in either non-payment of claims or a reduction of benefits.

<sup>7</sup>This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myallsavers.com for details.

<sup>8</sup>This tier of benefits applies to physicians in specialties where there is no UnitedHealth Premium Program and for physicians who are not UnitedHealth Premium Tier 1 Designated. Primary Care Physicians include Family Practice, Internal medicine and Pediatrics.

9When selecting multiple Traditional and or Navigate category plans, the LX PPO and EPO plans cannot be offered in combination with non-LX PPO and EPO Plans.

10 The Traditional and Navigate category of plans are available with the Essential PDL or Advantage PDL. The two PDL's cannot be combined in these plan categories.

<sup>11</sup> For the Advanced and Direct plan category, copayment only applies for Minor Lab/X-Ray, Major MRI/CT and OP Surgery when services are done in an out-patient hospital setting.

All plans may not be available in all markets. Plan availability is subject to change and is controlled via the quoting process on myallsavers.com.

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