

## Benefit overview guide for EPO Plans

Exclusive Provider Organization (EPO) covers care only within the plan's provider network. With the exception of emergency care, the EPO will not pay any of the costs of care delivered out of its network. Members can visit in-network providers without the need for a referral from a primary care provider.

## Traditional Health Plans

A traditional health insurance plan works on a system of copays and deductibles. Members pay a deductible and then a share of costs up to any applicable out-of-pocket maximum. Copays apply to costs for expenses, such as doctor visits, lab tests and prescriptions.

- ✓ Prescription drug coverage: select coverage from six package options
- ✓ Deductibles: range from \$500 to \$5,000 for individuals and \$1,000 to \$10,000 for family plans
- ✓ Includes coinsurance, with maximums ranging from \$1,350 to \$2,500 for individuals and \$2,700 to \$5,000 for family plans except for the Pinnacle plan where coinsurance isn't necessary

## High Deductible Health Plans

Members pay a deductible and then a share of costs up to any applicable out-of-pocket maximum. High deductible health plans (HDHP) are typically combined with a health savings account (HSA) to help members pay costs before meeting the deductible limit.

- ✓ Four options that give you flexibility around deductible amounts
- ✓ Prescription drug coverage: embedded into plans
- ✓ Deductibles: range from \$1,500 to \$5,000 for individuals and \$3,000 to \$10,000 for family plans
- ✓ No copays - 80% after deductible is met (except for the Pinnacle plan where it is covered at 100% after the deductible is met)

## Copay Health Plans

Copay plans are similar to many employer-provided plans. Each comes with a set copayment for routine health care expenses; then US Health and Life takes care of the rest.

- ✓ Copay: \$30 for Primary Care Office Visits and \$60 for Specialist Office Visits
- ✓ Choose from a variety of plan options that give you flexibility around choosing your deductible amount
- ✓ Prescription drug coverage: select coverage from six package options
- ✓ Includes coinsurance, with maximums ranging from \$1,350 to \$2,500 for individuals and \$2,700 to \$5,000 for family plans except for the Pinnacle plan where coinsurance isn't necessary