

Benefit overview guide for PPO Plans

Preferred Provider Organization (PPO) offers a network of healthcare providers patients can use for their medical care. Each provider within the network has agreed to provide care to plan members at a certain rate. Members are encouraged, but not required, to use the in-network providers. If they receive care out of network, they will pay higher fees. 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 \$2,000 to \$10,000 for family plans
- ✓ Enjoy 60-100% coverage with in-network providers, and 50-70% coverage out-of-network
- ✓ 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)
- ✓ 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

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.

- ✓ Choose from a variety of plan options that give you flexibility around choosing your deductible amount
- ✓ Copay: \$30 for Primary Care Office Visits and \$60 for Specialist Office Visits
- ✓ 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 for family plans