

# Health Advantage

## 2019 Small Group Health Plans

### (Plan-Year Benefit)

Name	Medical Copay Type	Deductibles				Coinsurance		Out of Pocket Maximums				Medical Copays								RX Copays					Deductible Type	TrOOP Type
		IND	IND	FAM	FAM	IN	OUT	IND	IND	FAM	FAM	OT/PT/ST	MH Consult/Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Non Pref	Pref Spec	Spec		
		In-Net	OON	In-Net	OON			In-Net	OON																	
Platinum 250 ELITE	a, b, d	\$250	\$750	\$500	\$1,500	20%	40%	\$1,000	Unlimited	\$2,000	Unlimited	\$35	\$35	\$200	\$100	\$100	\$55	\$35	\$55	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Platinum 500 ELITE	a, b, d	\$500	\$1,500	\$1,000	\$3,000	20%	40%	\$1,000	Unlimited	\$2,000	Unlimited	\$35	\$35	\$200	\$100	\$100	\$55	\$35	\$55	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Platinum 750 ELITE	a, b, d	\$750	\$2,250	\$1,500	\$4,500	20%	40%	\$1,500	Unlimited	\$3,000	Unlimited	\$35	\$35	\$200	\$100	\$100	\$55	\$35	\$55	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Platinum 1000 ELITE	a, b, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$1,500	Unlimited	\$3,000	Unlimited	\$35	\$35	\$200	\$100	\$100	\$55	\$35	\$55	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 1000 ELITE	a, b, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$4,000	Unlimited	\$8,000	Unlimited	\$20	\$20	\$200	\$100	\$100	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 1000 ESSENTIAL	a, b, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$5,000	Unlimited	\$10,000	Unlimited	\$20	\$20	\$200	\$100	\$100	\$40	\$20	\$40	\$10	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Gold 1500 ELITE	a, b, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$3,000	Unlimited	\$6,000	Unlimited	\$20	\$20	\$200	\$100	\$100	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 1500 ESSENTIAL	a, b, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$5,000	Unlimited	\$10,000	Unlimited	\$20	\$20	\$200	\$100	\$100	\$40	\$20	\$40	\$10	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Gold 2000 HSA		\$2,000	\$6,000	\$4,000	\$12,000	0%	20%	\$2,000	Unlimited	\$4,000	Unlimited	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	True Family	True Family
Gold 2700 HSA		\$2,700	\$8,100	\$5,400	\$16,200	0%	20%	\$2,700	Unlimited	\$5,400	Unlimited	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 2000 ELITE	a, b, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$4,250	Unlimited	\$8,500	Unlimited	\$20	\$20	\$200	\$100	\$100	\$40	\$20	\$40	\$10	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Silver 2000 ELITE	d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$7,350	Unlimited	\$14,700	Unlimited	\$30	\$30	n/a	\$200	n/a	\$60	\$30	n/a	\$20	\$55	\$90	\$180	\$360	Fulfillment	Embedded
Silver 2000 ESSENTIAL	a, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$7,350	Unlimited	\$14,700	Unlimited	\$45	\$45	n/a	\$200	\$200	\$90	\$45	n/a	\$20	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Silver 2500 ELITE	c, d	\$2,500	\$7,500	\$5,000	\$15,000	20%	40%	\$6,450	Unlimited	\$12,900	Unlimited	Ded/Coins	Ded/Coins	n/a	\$200	n/a	n/a	n/a	n/a	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Silver 3000 ELITE	d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,350	Unlimited	\$14,700	Unlimited	\$35	\$35	n/a	\$200	n/a	\$55	\$35	\$55	\$20	\$55	\$90	\$180	\$360	Fulfillment	Embedded
Silver 4000 HSA		\$4,000	\$12,000	\$8,000	\$24,000	0%	20%	\$4,000	Unlimited	\$8,000	Unlimited	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Bronze 5000 ELITE		\$5,000	\$15,000	\$10,000	\$30,000	50%	50%	\$7,900	Unlimited	\$15,800	Unlimited	\$25	\$25	n/a	n/a	n/a	n/a	\$25	n/a	\$25	n/a	n/a	n/a	n/a	Embedded	Embedded
Bronze 6500 HSA		\$6,500	\$19,500	\$13,000	\$39,000	0%	20%	\$6,500	Unlimited	\$13,000	Unlimited	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded

#### Deductible Types

**Fulfillment** - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

**True Family** - Each family member is subject to the family deductible until the family deductible limit is met.

**Embedded** - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

#### UNLESS OTHERWISE MENTIONED BELOW, COPAYS ARE NOT SUBJECT TO DEDUCTIBLE

**a:** ER has copay before deductible, then coinsurance

**b:** Inpatient and SNF have copay before deductible. Copays are per admit.

**c:** Two free visits before member cost-sharing applies (PCP)

**d:** Outpatient copay refers to surgery physician/services only & is copay before deductible, then coinsurance