# Choose a better experience with your health insurance 



Quality, evidence-based plans
Our flexible benefit designs support the long-term health of your clients' employees, including preventive exams, women's annual exams, well-baby care and many immunizations.


## Prescriptions with choice

Your clients' employees get integrated pharmacy benefits with a comprehensive formulary design that provides them with maximum choice.

Approved drug list: modahealth.com/pd|


Benefits admin, made easy
Online tools put the power in your clients' hands, so they can jump on whenever they need to make a change, run reports, access resources and manage their bill.

## Founded in 1955

we've been helping our members with evidence-based health plans, diverse provider networks, innovative member programs and our signature caring customer service.

Moda has
430,000+
members in our medical plans

More than

## 750,000

members in our standalone pharmacy segment



## We know your time is valuable.

## Quick links

2024 Medical plans

## Networks

## Enrollment, made easy

## Member perks

## Your guide to plan management

We want to make it easy for you and your clients to enroll and manage their account

Enrollment, made easy
1 Confirm client's eligibility Your client's business must:

- Be in Oregon
- Have 51 or more full-time (or full-time-equivalent) employees on average during the preceding calendar year Have a first day of the ployee enrolle
(2) Enroll by the 10th of the month New group enrollment information Oth of the month prior to the desired ffective date. Late enrollment can e accommodated upon request.
(3) Choose an employee eligibility waiting period cannot exceed 90 days for integrated dental/ medical or medical only plans.

4 Make changes to plans upon renewal
Changes may include, but are not limited to, eligibility waiting periods, group plan o, eligibility waiting periods, group plan contribution or participation amounts.

Faster benefits administration

The Employer Dashboard was created to help your clients quickly access and manage the details of benefits administration.

It's self-service, easy-to-use and available 24/7.

- Review employee enrollment information and history

Generate an enrollment census of covered
employees and/or dependents
View benefit and plan details and Member Handbooks
Manage billing with eBil
Send secure messages

- Order ID cards


To learn more about the Employer Dashboard, contact your Moda Health sales representative at 888-374-8910

## Funding types

## Fully insured plans

Rates are established and paid on a monthly basis. The client pays a fixed rate for the contract period and Moda Health assumes the entire risk.

## Equal Funding

(25+ enrolled, medical only)
Equal Funding is a good option for employers who are looking to take more control over their health care plans or those interested in limiting risk in a partially self-funded environment.

## Benefits include:

12 predictable monthly payments
Greater insight into plan performance
throughout the year

- Make more informed decisions at renewal
- No surprise separate fees

Administrative Services Only (ASO)
(Groups of 100+ enrolled)
An arrangement between an employer and Moda Health or Delta Dental where we provide administrative services (such as the processing of claims or communication of benefits to subscribers) to the employees of the employer.

The employer is responsible for paying the cost of the healthcare services provided.



## Member perks to improve health and save

Our comprehensive wellness programs have something for every employee，supporting their work toward better health with exclusive discounts，programs and tools．


## Discounts

－Gym memberships 太
－Acupuncture，chiropractic， therapeutic massage（once alternative care benefit limit has been reached）
－Hearing aids and exams 太
－Popular health and fitness brands （Vitamix ${ }^{\circledR}$ and Garmin ${ }^{\circledR}$ ）

## Tools

－Health assessments $\square^{\top}$
－Prescription price check
－Text a doctor 24／7 囚
－Employee Assistance Program ®
－Identity protection services

## Coaching and care

－Health coaching $\mathrm{X}^{-}$
－Care coordination $\square$
－Diabetes management
－Tobacco cessation
－Emergency medical assistance when traveling
－Kidney care

## Mental health support

12 weeks of mobile therapy for your clients＇employees from a private therapist through their smartphone $\square$

## Life's better in the network

We've carefully selected a community of primary care providers (PCPs), specialists and partner health systems, so you'll have better value and better care.


Connexus Network (PPO)
When clients want our broadest selection of providers across Oregon, Connexus Network has them covered. Clients located anywhere in Oregon can choose a plan with this network. Members can see in-network
providers in all counties in Oregon and some areas in Washington and Idaho.


Adventist Health Portland • Asante • Bay Area Hospital • Blue Mountain Hospital District CHI St. Anthony Hospital - Columbia Memorial Hospital • Good Shepherd Healthcare System Grande Ronde Hospital • Harney District Hospital • Hillsboro Medical Center
Kadlec Regional Medical Center - Lake Health District Hospital - Legacy Silverton Hospita Pioneer Memorial Hospital - Heppner - Samaritan Health Services - Santiam Hospital Sky Lakes Medical Center - St. Luke's Hospital • Tillamook Regional Medical Center • Trios Health Wallowa County Healthcare District • Willamette Valley Medical Center


Moda Select Network
Helps employees residing in these counties manage their health in close partnership with their primary care provider (PCP) and the rest of their care team. In addition to OHSU, Moda Select gives members access to a community of quality providers, including Hillsboro Medical Center and Adventist Health Portland.

zoomcare

Adventist Health Portland $\frac{8}{\text { OHsU }}$

## Delta Dental networks go where you go

With thousands of dentists across the state and country In-network dentists agree to accept our contracted fees as full payment, saving you out-of-pocket costs.



## Quality coverage for your smile

When all you need is dental insurance, we've got you covered. With Delta Dental of Oregon plans, you'll have access to Delta Dental, one of the nation's largest dental networks. That means you can choose from thousands of dentists across the state and the country.


Savings from in-network dentists


Cleanings every six months


Superior customer service


Freedom to choose a dentist

Our dental plans also include useful online tools, resources and special programs for those of you who may need extra attention for your pearly whites.


## 2024 Medical plan benefit table

| Plan name | Calendar year costs |  |  | Care \& services |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Deductible per person / family | Coinsurance | OOP max per person / family | PCP office visit ${ }^{1}$ | Specialist office visit | Emergency room visits | Virtual care office visits ${ }^{1}$ | Mental health office visit ${ }^{1}$ | Physical therapy | Acupuncture \& spinal manipulations | Inpatient/ outpatient care |
|  | In-network member pays |  |  | In-network member pays |  |  |  |  |  |  |  |
| POS_\$250_\$2500_\$20/\$40_10\% | \$250/\$500 | 10\% | \$2,500/\$5,000 | \$20 pervisit | \$40 pervisit | \$200 then 10\% after deductible | \$20 per visit | \$20 per visit | \$40 pervisit | \$20 per visit | 10\% after deductible |
| POS_\$250_\$3000_\$25/\$45_10\% | \$250/\$500 | 10\% | \$3,000/\$6,000 | \$ 25 per visit | \$45 pervisit | \$200 then 10\% after deductible | \$25 pervisit | \$25 per visit | \$45 pervisit | \$25 per visit | 10\% after deductible |
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| POS_\$500_\$3000_\$20/\$40_20\% | \$500/\$1,000 | 20\% | \$3,000/\$6,000 | \$20 pervisit | \$40 pervisit | $\$ 200$ then 20\% after deductible | \$20 per visit | \$20 per visit | \$40 pervisit | \$20 pervisit | 20\% after deductible |
| POS_\$500_\$3500_\$20/\$40_20\% | \$500/\$1,000 | 20\% | \$3,500/\$7,000 | \$20 pervisit | \$40 pervisit | \$200 then 20\% after deductible | \$20 per visit | \$20 per visit | \$40 per visit | \$20 per visit | 20\% after deductible |
| POS_\$500_\$4000_\$25/\$45_20\% | \$500/\$1,000 | 20\% | \$4,000/\$8,000 | \$ 25 per visit | \$45 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$45 per visit | \$25 per visit | 20\% after deductible |
| POS_\$500_\$5000_\$25/\$45_20\% | \$500/\$1,000 | 20\% | \$5,000/\$10,000 | \$ 25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 per visit | \$ 25 per visit | \$45 per visit | \$ 25 per visit | 20\% after deductible |
| POS_\$500_\$5000_\$35/\$55_30\% | \$500/\$1,000 | 30\% | \$5,000/\$10,000 | \$35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 per visit | $30 \%$ after deductible |
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## 2024 Medical plan benefit table

| Plan name | Calendar year costs |  |  | Care \& services |  |  |  |  |  |  |  |
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## 2024 Medical plan benefit table

| Plan name | Calendar year costs |  |  | Care \& services |  |  |  |  |  |  |  |
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| POS_\$8000_\$8900_\$25/\$45_20\% | \$8,000/\$16,000 | 20\% | \$8,900/\$17,800 | \$25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$45 per visit | \$25 pervisit | $20 \%$ after deductible |
| POS_\$8000_\$8900_\$35/\$55_30\% | \$8,000/\$16,000 | 30\% | \$8,900/\$17,800 | \$35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 per visit | $30 \%$ after deductible |
| HDHP_\$3200_\$3200_0\% | \$3,200/\$6,400 | 0\% | \$3,200/\$6,400 | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\%after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible |
| HDHP_\$2800_\$5000_20\% | \$2,800/\$5,600 | 20\% | \$5,000/\$10,000 | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible |
| HDHP_\$2800_\$5000_30\% | \$2,800/\$5,600 | 30\% | \$5,000/\$10,000 | 30\% after deductible | 30\% after deductible | 30\% after deductible | 30\% after deductible | $30 \%$ after deductible | 30\% after deductible | 30\% after deductible | $30 \%$ after deductible |
| HDHP_\$3200_\$5000_20\% | \$3,200/\$6,400 | 20\% | \$5,000/\$10,000 | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible |
| HDHP_\$5000_\$5000_0\% | \$5,000/\$10,000 | 0\% | \$5,000/\$10,000 | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible |
| HDHP_\$3200_\$7000_30\% | \$3,200/\$6,400 | 30\% | \$7,000/\$14,000 | 30\% after deductible | 30\% after deductible | 30\% after deductible | 30\% after deductible | 30\% after deductible | 30\% after deductible | 30\% after deductible | 30\% after deductible |

## 2024 Medical plan benefit table

|  | Plan name | Calendar year costs |  |  | Care \& services |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Deductible per person/family | Coinsurance | OOP max per person / family | PCP office visit ${ }^{1}$ | Specialist office visit | Emergency room visits | Virtual care office visits ${ }^{1}$ | Mental health office visit ${ }^{1}$ | Physical therapy | Acupuncture \& spinal manipulations | Inpatient / outpatient care |
|  |  | In-network member pays |  |  | In-network member pays |  |  |  |  |  |  |  |
|  | VBC_\$250_\$2500_\$20/\$40_10\% | \$250/\$500 | 10\% | \$2,500/\$5,000 | \$20 pervisit | \$40 pervisit | \$200 then 10\% after deductible | \$20 per visit | \$20 pervisit | \$40 pervisit | \$20 per visit | 10\% after deductible |
|  | VBC_\$250_\$3000_\$25/\$45_10\% | \$250/\$500 | 10\% | \$3,000/\$6,000 | \$ 25 per visit | \$45 pervisit | \$200 then 10\% after deductible | \$25 per visit | \$25 per visit | \$45 pervisit | \$25 per visit | 10\% after deductible |
|  | VBC_\$500_\$3000_\$25/\$45_10\% | \$500/\$1,000 | 10\% | \$3,000/\$6,000 | \$25 pervisit | \$45 pervisit | \$200 then 10\% after deductible | \$25 per visit | \$25 pervisit | \$45 pervisit | \$25 per visit | 10\% after deductible |
|  | VBC_\$500_\$3000_\$25/\$40_20\% | \$500/\$1,000 | 20\% | \$3,000/\$6,000 | \$25 per visit | \$40 pervisit | \$200 | \$15 per visit | \$25 per visit | \$40 pervisit | \$ 25 per visit | 20\% after deductible |
|  | VBC_\$500_\$5000_\$30/\$45_20\% | \$500/\$1,000 | 20\% | \$5,000/\$10,000 | \$30 pervisit | \$45 pervisit | \$200 | \$20 per visit | \$30 pervisit | \$45 pervisit | \$30 pervisit | 20\% after deductible |
|  | VBC_\$500_\$3000_\$20/\$40_20\% | \$500/\$1,000 | 20\% | \$3,000/\$6,000 | \$20 pervisit | \$40 pervisit | \$200 then 20\% after deductible | \$20 pervisit | \$20 pervisit | \$40 pervisit | \$20 pervisit | 20\% after deductible |
|  | VBC_\$500_\$3500_\$20/\$40_20\% | \$500/\$1,000 | 20\% | \$3,500/\$7,000 | \$20 pervisit | \$40 pervisit | \$200 then 20\% after deductible | \$20 pervisit | \$20 pervisit | \$40 pervisit | \$20 per visit | 20\% after deductible |
|  | VBC_\$500_\$4000_\$25/\$45_20\% | \$500/\$1,000 | 20\% | \$4,000/\$8,000 | \$ 25 per visit | \$45 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$45 pervisit | \$ 25 pervisit | 20\% after deductible |
|  | VBC_\$500_\$5000_\$25/\$45_20\% | \$500/\$1,000 | 20\% | \$5,000/\$10,000 | \$ 25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$45 pervisit | \$25 per visit | 20\% after deductible |
|  | VBC_\$500_\$5000_\$35/\$55_30\% | \$500/\$1,000 | 30\% | \$5,000/\$10,000 | \$35 pervisit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 per visit | $30 \%$ after deductible |
|  | VBC_\$500_\$7150_\$25/\$45_20\% | \$500/\$1,000 | 20\% | \$7,150/\$14,300 | \$25 pervisit | \$45 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 pervisit | \$45 pervisit | \$25 per visit | 20\% after deductible |
|  | VBC_\$500_\$7150_\$35/\$55_30\% | \$500/\$1,000 | 30\% | \$7,150/\$14,300 | \$35 per visit | \$ 55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 per visit | 30\% after deductible |
|  | VBC_\$1000_\$3000_\$25/\$40_20\% | \$1,000/\$2,000 | 20\% | \$3,000/\$6,000 | \$25 per visit | \$40 pervisit | \$200 | \$15 per visit | \$25 per visit | \$40 pervisit | \$25 per visit | 20\% after deductible |
|  | VBC_\$1000_\$5000_\$25/\$40_20\% | \$1,000/\$2,000 | 20\% | \$5,000/\$10,000 | \$25 per visit | \$40 pervisit | \$200 | \$15 per visit | \$25 per visit | \$40 per visit | \$25 pervisit | 20\% after deductible |
|  | VBC_\$1000_\$3000_\$30/\$45_20\% | \$1,000/\$2,000 | 20\% | \$3,000/\$6,000 | \$30 per visit | \$45 per visit | \$200 | \$20 pervisit | \$30 per visit | \$45 per visit | \$30 per visit | 20\% after deductible |
|  | VBC_\$1000_\$5000_\$30/\$45_20\% | \$1,000/\$2,000 | 20\% | \$5,000/\$10,000 | \$30 pervisit | \$45 pervisit | \$200 | \$20 pervisit | \$30 pervisit | \$45 pervisit | \$30 pervisit | 20\% after deductible |
|  | VBC_\$1000_\$3000_\$35/\$50_20\% | \$1,000/\$2,000 | 20\% | \$3,000/\$6,000 | \$35 pervisit | \$50 pervisit | \$200 | \$25 per visit | \$35 per visit | \$50 per visit | \$35 pervisit | 20\% after deductible |
|  | VBC_\$1000_\$5000_\$35/\$50_20\% | \$1,000/\$2,000 | 20\% | \$5,000/\$10,000 | \$35 per visit | \$50 per visit | \$200 | \$25 per visit | \$35 per visit | \$50 per visit | \$35 per visit | 20\% after deductible |
|  | VBC_\$1000_\$3500_\$25/\$45_20\% | \$1,000/\$2,000 | 20\% | \$3,500/\$7,000 | \$ 25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$45 per visit | \$25 pervisit | 20\% after deductible |
|  | VBC_\$1000_\$4500_\$25/\$45_20\% | \$1,000/\$2,000 | 20\% | \$4,500/\$9,000 | \$ 25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$45 per visit | \$25 per visit | 20\% after deductible |
|  | VBC_\$1000_\$5500_\$25/\$45_20\% | \$1,000/\$2,000 | 20\% | \$5,500/\$11,000 | \$ 25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$45 per visit | \$25 per visit | 20\% after deductible |
|  | VBC_\$1000_\$5500_\$35/\$55_30\% | \$1,000/\$2,000 | 30\% | \$5,500/\$11,000 | \$35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 pervisit | \$35 per visit | \$55 per visit | \$35 pervisit | 30\% after deductible |
|  | VBC_\$1000_\$7150_\$25/\$45_20\% | \$1,000/\$2,000 | 20\% | \$7,150/\$14,300 | \$25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$45 per visit | \$25 per visit | 20\% after deductible |
|  | VBC_\$1000_\$7150_\$35/\$55_30\% | \$1,000/\$2,000 | 30\% | \$7,150/\$14,300 | \$35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 pervisit | 30\% after deductible |
| 1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and |  |  |  |  |  <br>  is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control. |  |  |  |  |  |  |  |

## 2024 Medical plan benefit table



## 2024 Medical plan benefit table



## 2024 Medical plan benefit table

| Plan name | Calendar year costs |  |  | Care \& services |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Deductible per person / family | Coinsurance | OOP max per person / family | PCP office visit ${ }^{1}$ | Specialist office visit | Emergency room visits | Virtual care office visits ${ }^{1}$ | Mental health office visit ${ }^{1}$ | Physical therapy | Acupuncture \& spinal manipulations | Inpatient/ outpatient care |
|  | In-network member pays |  |  | In-network member pays |  |  |  |  |  |  |  |
| VBC_\$4000_\$7150_\$25/\$45_20\% | \$4,000/\$8,000 | 20\% | \$7,150/\$14,300 | \$ 25 per visit | \$45 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$45 per visit | \$ 25 per visit | 20\% after deductible |
| VBC_\$4000_\$7150_\$35/\$55_30\% | \$4,000/\$8,000 | 30\% | \$7,150/\$14,300 | \$35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 pervisit | \$35 pervisit | \$55 per visit | \$35 per visit | $30 \%$ after deductible |
| VBC_\$4000_\$8900_\$25/\$45_20\% | \$4,000/\$8,000 | 20\% | \$8,900/\$17,800 | \$ 25 per visit | \$45 per visit | $\$ 200$ then $20 \%$ after deductible | \$ 25 per visit | \$ 25 per visit | \$45 per visit | \$ 25 per visit | 20\% after deductible |
| VBC_\$4000_\$8900_\$35/\$55_30\% | \$4,000/\$8,000 | 30\% | \$8,900/\$17,800 | \$ 35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 per visit | $30 \%$ after deductible |
| VBC_\$4500_\$7150_\$25/\$45_20\% | \$4,500/\$9,000 | 20\% | \$7,150/\$14,300 | \$ 25 per visit | \$45 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 pervisit | \$45 per visit | \$25 per visit | 20\% after deductible |
| VBC_\$4500_\$7150_\$35/\$55_30\% | \$4,500/\$9,000 | 30\% | \$7,150/\$14,300 | \$35 pervisit | \$55 pervisit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 pervisit | $30 \%$ after deductible |
| VBC_\$4500_\$8900_\$25/\$45_20\% | \$4,500/\$9,000 | 20\% | \$8,900/\$17,800 | \$ 25 pervisit | \$45 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$45 pervisit | \$25 per visit | 20\% after deductible |
| VBC_\$4500_\$8900_\$35/\$55_30\% | \$4,500/\$9,000 | 30\% | \$8,900/\$17,800 | \$ 35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$ 35 per visit | $30 \%$ after deductible |
| VBC_\$5000_\$8150_\$30/\$45_20\% | \$5,000/\$10,000 | 20\% | \$8,150/\$16,300 | \$30 per visit | \$45 per visit | \$200 | \$20 per visit | \$30 per visit | \$45 per visit | \$30 pervisit | 20\% after deductible |
| VBC_\$5000_\$8550_\$35/\$50_20\% | \$5,000/\$10,000 | 20\% | \$8,550/\$17,100 | \$35 per visit | \$50 pervisit | \$200 | \$25 per visit | \$35 per visit | \$50 per visit | \$35 per visit | 20\% after deductible |
| VBC_\$5000_\$8550_\$30/\$45_30\% | \$5,000/\$10,000 | 30\% | \$8,550/\$17,100 | \$30 pervisit | \$45 pervisit | \$200 | \$20 per visit | \$30 per visit | \$45 per visit | \$30 per visit | $30 \%$ after deductible |
| VBC_\$5000_\$8550_\$35/\$50_30\% | \$5,000/\$10,000 | 30\% | \$8,550/\$17,100 | \$ 35 per visit | \$50 per visit | \$200 | \$25 per visit | \$35 pervisit | \$50 pervisit | \$35 pervisit | 30\% after deductible |
| VBC_\$5000_\$7150_\$25/\$45_20\% | \$5,000/\$10,000 | 20\% | \$7,150/\$14,300 | \$25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$45 per visit | \$25 per visit | 20\% after deductible |
| VBC_\$5000_\$7150_\$35/\$55_30\% | \$5,000/\$10,000 | 30\% | \$7,150/\$14,300 | \$35 pervisit | \$55 per visit | \$200 then 30\% after deductible | \$35 pervisit | \$35 pervisit | \$55 per visit | \$35 per visit | $30 \%$ after deductible |
| VBC_\$5000_\$8900_\$25/\$45_20\% | \$5,000/\$10,000 | 20\% | \$8,900/\$17,800 | \$ 25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$ 25 per visit | \$25 per visit | \$45 per visit | \$ 25 per visit | 20\% after deductible |
| VBC_\$5000_\$8900_\$35/\$55_30\% | \$5,000/\$10,000 | 30\% | \$8,900/\$17,800 | \$35 per visit | \$55 per visit | $\$ 200$ then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 per visit | $30 \%$ after deductible |
| VBC_\$6000_\$7150_\$25/\$45_20\% | \$6,000/\$12,000 | 20\% | \$7,150/\$14,300 | \$25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 pervisit | \$25 pervisit | \$45 per visit | \$25 per visit | 20\% after deductible |
| VBC_\$6000_\$7150_\$35/\$55_30\% | \$6,000/\$12,000 | 30\% | \$7,150/\$14,300 | \$35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$55 per visit | \$35 per visit | 30\% after deductible |
| VBC_\$6000_\$8900_\$25/\$45_20\% | \$6,000/\$12,000 | 20\% | \$8,900/\$17,800 | \$ 25 per visit | \$45 pervisit | $\$ 200$ then 20\% after deductible | \$25 per visit | \$25 per visit | \$45 per visit | \$ 25 per visit | 20\% after deductible |
| VBC_\$6000_\$8900_\$35/\$55_30\% | \$6,000/\$12,000 | 30\% | \$8,900/\$17,800 | \$35 pervisit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$55 per visit | \$35 per visit | 30\% after deductible |
| VBC_\$7000_\$8900_\$25/\$45_20\% | \$7,000/\$14,000 | 20\% | \$8,900/\$17,800 | \$25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 per visit | \$ 25 per visit | \$45 per visit | \$25 per visit | 20\% after deductible |
| VBC_\$7000_\$8900_\$35/\$55_30\% | \$7,000/\$14,000 | 30\% | \$8,900/\$17,800 | \$35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 per visit | 30\% after deductible |
| VBC_\$8000_\$8900_\$25/\$45_20\% | \$8,000/\$16,000 | 20\% | \$8,900/\$17,800 | \$25 per visit | \$45 per visit | \$200 then 20\% after deductible | \$25 per visit | \$25 pervisit | \$45 pervisit | \$25 pervisit | 20\% after deductible |
| VBC_\$8000_\$8900_\$35/\$55_30\% | \$8,000/\$16,000 | 30\% | \$8,900/\$17,800 | \$35 per visit | \$55 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$55 per visit | \$35 pervisit | 30\% after deductible |

## 2024 Medical plan benefit table

| Plan name | Calendar year costs |  |  | Care \& services |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Deductible per person / family | Coinsurance | OOP max per person/family | office visit ${ }^{1}$ | Specialist office visit | Emergency room visits | Virtual care office visits ${ }^{1}$ | Mental health office visit ${ }^{1}$ | Physical therapy | Acupuncture \& spinal manipulations | Inpatient / outpatient care |
|  | In-network member pays |  |  | In-network member pays |  |  |  |  |  |  |  |
| PPO_\$250_\$2500_\$20_10\% | \$250/\$500 | 10\% | \$2,500/\$5,000 | \$20 pervisit | \$20 pervisit | \$200 then 10\% after deductible | \$20 pervisit | \$20 pervisit | \$20 pervisit | \$20 pervisit | 10\% after deductible |
| PPO_\$250_\$3000_\$25_10\% | \$250/\$500 | 10\% | \$3,000/\$6,000 | \$ 25 per visit | \$ 25 per visit | \$200 then 10\% after deductible | \$ 25 per visit | \$ 25 per visit | \$25 per visit | \$ 25 per visit | 10\% after deductible |
| PPO_\$500_\$3000_\$25_10\% | \$500/\$1,000 | 10\% | \$3,000/\$6,000 | \$25 pervisit | \$25 pervisit | \$200 then 10\% after deductible | \$25 pervisit | \$ 25 per visit | \$25 per visit | \$25 per visit | 10\% after deductible |
| PPO_\$500_\$3000_\$25_20\% | \$500/\$1,000 | 20\% | \$3,000/\$6,000 | \$25 pervisit | \$25 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$25 pervisit | \$25 per visit | 20\% after deductible |
| PPO_\$500_\$5000_\$30_20\% | \$500/\$1,000 | 20\% | \$5,000/\$10,000 | \$30 pervisit | \$30 per visit | \$200 then 20\% after deductible | \$30 per visit | \$30 per visit | \$30 per visit | \$30 per visit | 20\% after deductible |
| PPO_\$500_\$3000_\$20_20\% | \$500/\$1,000 | 20\% | \$3,000/\$6,000 | \$20 pervisit | \$20 pervisit | \$200 then 20\% after deductible | \$20 pervisit | \$20 pervisit | \$20 pervisit | \$20 pervisit | 20\% after deductible |
| PPO_\$500_\$3500_\$20_20\% | \$500/\$1,000 | 20\% | \$3,500/\$7,000 | \$20 pervisit | \$20 per visit | \$200 then 20\% after deductible | \$20 per visit | \$20 per visit | \$20 per visit | \$20 per visit | 20\% after deductible |
| PPO_\$500_\$4000_\$25_20\% | \$500/\$1,000 | 20\% | \$4,000/\$8,000 | \$25 per visit | \$ 25 pervisit | \$200 then 20\% after deductible | \$ 25 per visit | \$ 25 per visit | \$ 25 per visit | \$ 25 per visit | 20\% after deductible |
| PPO_\$500_\$5000_\$25_20\% | \$500/\$1,000 | 20\% | \$5,000/\$10,000 | \$ 25 per visit | \$ 25 per visit | \$200 then 20\% after deductible | \$ 25 per visit | \$25 per visit | \$ 25 pervisit | \$25 per visit | 20\% after deductible |
| PPO_\$500_\$5000_\$35_30\% | \$500/\$1,000 | 30\% | \$5,000/\$10,000 | \$35 pervisit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| PPO_\$500_\$7150_\$25_20\% | \$500/\$1,000 | 20\% | \$7,150/\$14,300 | \$25 per visit | \$25 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$ 25 per visit | \$ 25 per visit | \$25 per visit | 20\% after deductible |
| PPO_\$500_\$7150_\$35_30\% | \$500/\$1,000 | 30\% | \$7,150/\$14,300 | \$ 35 per visit | \$ 35 per visit | \$200 then 30\% after deductible | \$ 35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| PPO_\$1000_\$3000_\$25_20\% | \$1,000/\$2,000 | 20\% | \$3,000/\$6,000 | \$25 pervisit | \$25 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$25 per visit | \$25 pervisit | 20\% after deductible |
| PPO_\$1000_\$5000_\$25_20\% | \$1,000/\$2,000 | 20\% | \$5,000/\$10,000 | \$25 pervisit | \$25 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$25 pervisit | \$ 25 per visit | 20\% after deductible |
| PPO_\$1000_\$3000_\$30_20\% | \$1,000/\$2,000 | 20\% | \$3,000/\$6,000 | \$30 pervisit | \$30 pervisit | \$200 then 20\% after deductible | \$30 pervisit | \$30 pervisit | \$30 pervisit | \$30 per visit | 20\% after deductible |
| PPO_\$1000_\$5000_\$30_20\% | \$1,000/\$2,000 | 20\% | \$5,000/\$10,000 | \$30 pervisit | \$30 pervisit | \$200 then $20 \%$ after deductible | \$30 pervisit | \$30 pervisit | \$30 pervisit | \$30 pervisit | 20\% after deductible |
| PPO_\$1000_\$3500_\$25_20\% | \$1,000/\$2,000 | 20\% | \$3,500/\$7,000 | \$25 pervisit | \$25 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$25 pervisit | \$25 per visit | 20\% after deductible |
| PPO_\$1000_\$4500_\$25_20\% | \$1,000/\$2,000 | 20\% | \$4,500/\$9,000 | \$25 per visit | \$ 25 pervisit | \$200 then 20\% after deductible | \$ 25 per visit | \$ 25 per visit | \$25 per visit | \$ 25 per visit | 20\% after deductible |
| PPO_\$1000_\$5500_\$25_20\% | \$1,000/\$2,000 | 20\% | \$5,500/\$11,000 | \$25 per visit | \$25 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 pervisit | \$25 per visit | \$25 per visit | 20\% after deductible |
| PPO_\$1000_\$5500_\$35_30\% | \$1,000/\$2,000 | 30\% | \$5,500/\$11,000 | \$35 pervisit | \$35 pervisit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| PPO_\$1000_\$7150_\$25_20\% | \$1,000/\$2,000 | 20\% | \$7,150/\$14,300 | \$ 25 per visit | \$ 25 per visit | \$200 then 20\% after deductible | \$ 25 per visit | \$ 25 per visit | \$25 pervisit | \$25 per visit | 20\% after deductible |
| PPO_\$1000_\$7150_\$35_30\% | \$1,000/\$2,000 | 30\% | \$7,150/\$14,300 | \$35 pervisit | \$35 pervisit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$35 pervisit | \$35 pervisit | $30 \%$ after deductible |
| PPO_\$1500_\$3000_\$25_20\% | \$1,500/\$3,000 | 20\% | \$3,000/\$6,000 | \$ 25 per visit | \$25 per visit | \$200 | \$25 per visit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| PPO_\$1500_\$5000_\$25_20\% | \$1,500/\$3,000 | 20\% | \$5,000/\$10,000 | \$ 25 per visit | \$ 25 per visit | \$200 | \$25 per visit | \$ 25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |

## 2024 Medical plan benefit table

| Plan name | Calendar year costs |  |  | Care \& services |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Deductible per person / family | Coinsurance | OOP max per person/family | office visit ${ }^{1}$ | Specialist office visit | Emergency room visits | Virtual care office visits ${ }^{1}$ | Mental health office visit ${ }^{1}$ | Physical therapy | Acupuncture \& spinal manipulations | Inpatient / outpatient care |
|  | In-network member pays |  |  | In-network member pays |  |  |  |  |  |  |  |
| PPO_\$1500_\$3000_\$30_20\% | \$1,500/\$3,000 | 20\% | \$3,000/\$6,000 | \$30 pervisit | \$30 per visit | \$200 | \$30 per visit | \$30 per visit | \$30 per visit | \$30 per visit | 20\% after deductible |
| PPO_\$1500_\$5000_\$30_20\% | \$1,500/\$3,000 | 20\% | \$5,000/\$10,000 | \$30 pervisit | \$30 pervisit | \$200 | \$30 per visit | \$30 pervisit | \$30 per visit | \$30 per visit | 20\% after deductible |
| PPO_\$1500_\$4000_\$25_20\% | \$1,500/\$3,000 | 20\% | \$4,000/\$8,000 | \$25 pervisit | \$25 pervisit | \$200 then $20 \%$ after deductible | \$25 pervisit | \$ 25 per visit | \$25 per visit | \$ 25 per visit | 20\% after deductible |
| PPO_\$1500_\$5000_\$25_20\% | \$1,500/\$3,000 | 20\% | \$5,000/\$10,000 | \$ 25 per visit | \$ 25 per visit | \$200 then $20 \%$ after deductible | \$ 25 per visit | \$25 per visit | \$ 25 per visit | \$ 25 per visit | 20\% after deductible |
| PPO_\$1500_\$6000_\$25_20\% | \$1,500/\$3,000 | 20\% | \$6,000/\$12,000 | \$25 pervisit | \$25 pervisit | \$200 then $20 \%$ after deductible | \$25 per visit | \$25 per visit | \$25 pervisit | \$25 per visit | 20\% after deductible |
| PPO_\$1500_\$6000_\$35_30\% | \$1,500/\$3,000 | 30\% | \$6,000/\$12,000 | \$35 pervisit | \$35 pervisit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 pervisit | \$35 per visit | $30 \%$ after deductible |
| PPO_\$1500_\$7150_\$25_20\% | \$1,500/\$3,000 | 20\% | \$7,150/\$14,300 | \$25 pervisit | \$25 pervisit | \$200 then $20 \%$ after deductible | \$25 pervisit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| PPO_\$1500_\$7150_\$35_30\% | \$1,500/\$3,000 | 30\% | \$7,150/\$14,300 | \$35 pervisit | \$35 pervisit | \$200 then 30\% after deductible | \$35 pervisit | \$35 per visit | \$35 pervisit | \$35 pervisit | $30 \%$ after deductible |
| PPO_\$2000_\$4000_\$25_20\% | \$2,000/\$4,000 | 20\% | \$4,000/\$8,000 | \$25 pervisit | \$25 pervisit | \$200 then $20 \%$ after deductible | \$25 per visit | \$25 per visit | \$ 25 per visit | \$25 per visit | 20\% after deductible |
| PPO_\$2000_\$6000_\$25_20\% | \$2,000/\$4,000 | 20\% | \$6,000/\$12,000 | \$ 25 per visit | \$ 25 per visit | \$200 then 20\% after deductible | \$ 25 per visit | \$25 per visit | \$25 per visit | \$ 25 per visit | 20\% after deductible |
| PPO_\$2000_\$4000_\$30_20\% | \$2,000/\$4,000 | 20\% | \$4,000/\$8,000 | \$30 pervisit | \$30 pervisit | \$200 then $20 \%$ after deductible | \$30 pervisit | \$30 pervisit | \$30 pervisit | \$30 per visit | 20\% after deductible |
| PPO_\$2000_\$6000_\$30_20\% | \$2,000/\$4,000 | 20\% | \$6,000/\$12,000 | \$30 pervisit | \$30 pervisit | \$200 then 20\% after deductible | \$30 pervisit | \$30 pervisit | \$30 pervisit | \$30 pervisit | $20 \%$ after deductible |
| PPO_\$1500_\$3000_\$30_30\% | \$1,500/\$3,000 | 30\% | \$3,000/\$6,000 | \$30 per visit | \$30 per visit | \$200 | \$30 per visit | \$30 per visit | \$30 pervisit | \$30 per visit | $30 \%$ after deductible |
| PPO_\$1500_\$5000_\$30_30\% | \$1,500/\$3,000 | 30\% | \$5,000/\$10,000 | \$30 pervisit | \$30 pervisit | \$200 | \$30 pervisit | \$30 pervisit | \$30 pervisit | \$30 pervisit | 30\% after deductible |
| PPO_\$2000_\$4000_\$30_30\% | \$2,000/\$4,000 | 30\% | \$4,000/\$8,000 | \$30 per visit | \$30 per visit | \$200 | \$30 per visit | \$30 per visit | \$30 per visit | \$30 pervisit | 30\% after deductible |
| PPO_\$2000_\$6000_\$30_30\% | \$2,000/\$4,000 | 30\% | \$6,000/\$12,000 | \$30 per visit | \$30 per visit | \$200 | \$30 pervisit | \$30 per visit | \$30 per visit | \$30 per visit | 30\% after deductible |
| PPO_\$2000_\$4500_\$25_20\% | \$2,000/\$4,000 | 20\% | \$4,500/\$9,000 | \$25 pervisit | \$25 pervisit | \$200 then $20 \%$ after deductible | \$25 per visit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| PPO_\$2000_\$5500_\$25_20\% | \$2,000/\$4,000 | 20\% | \$5,500/\$11,000 | \$25 per visit | \$ 25 pervisit | \$200 then 20\% after deductible | \$ 25 per visit | \$ 25 per visit | \$25 per visit | \$ 25 per visit | $20 \%$ after deductible |
| PPO_\$2000_\$5500_\$35_30\% | \$2,000/\$4,000 | 30\% | \$5,500/\$11,000 | \$35 pervisit | \$35 pervisit | \$200 then 30\% after deductible | \$35 pervisit | \$35 pervisit | \$35 pervisit | \$35 pervisit | $30 \%$ after deductible |
| PPO_\$2000_\$7150_\$25_20\% | \$2,000/\$4,000 | 20\% | \$7,150/\$14,300 | \$ 25 per visit | \$ 25 pervisit | \$200 then $20 \%$ after deductible | \$ 25 per visit | \$25 per visit | \$ 25 per visit | \$25 per visit | 20\% after deductible |
| PPO_\$2000_\$7150_\$35_30\% | \$2,000/\$4,000 | 30\% | \$7,150/\$14,300 | \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 pervisit | \$35 per visit | $30 \%$ after deductible |
| PPO_\$2500_\$5000_\$25_20\% | \$2,500/\$5,000 | 20\% | \$5,000/\$10,000 | \$ 25 per visit | \$ 25 pervisit | \$200 then $20 \%$ after deductible | \$ 25 per visit | \$ 25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| PPO_\$2500_\$5000_\$35_30\% | \$2,500/\$5,000 | 30\% | \$5,000/\$10,000 | \$35 pervisit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$35 pervisit | \$35 pervisit | $30 \%$ after deductible |
| PPO_\$2500_\$7500_\$25_20\% | \$2,500/\$5,000 | 20\% | \$7,500/\$15,000 | \$ 25 per visit | \$ 25 per visit | \$200 then $20 \%$ after deductible | \$ 25 per visit | \$ 25 per visit | \$ 25 per visit | \$ 25 per visit | 20\% after deductible |

## 2024 Medical plan benefit table

PPO_\$2500_\$7500_\$35_30\% PPO_\$3000_\$5000_\$30_20\% PPO_\$3000_\$7000_\$30_20\% PPO_\$3000_\$5000_\$25_30\% PPO_\$3000_\$7000_\$25_30\% PPO_\$3000_\$5000_\$30_30\% PPO_\$3000_\$7000_\$30_30\% PPO_\$3000_\$5500_\$25_20\% PPO_\$3000_\$5500_\$35_30\% PPO_\$3000_\$7150_\$25_20\% PPO_\$3000_\$7150_\$35_30\% PPO_\$3000_\$8900_\$25_20\% PPO_\$3000_\$8900_\$35_30\% PPO_\$3500_\$7150_\$25_20\% PPO_\$3500_\$7150_\$35_30\% PPO_\$3500_\$8900_\$25_20\% PPO_\$3500_\$8900_\$35_30\% PPO_\$4000_\$7150_\$25_20\% PPO_\$4000_\$7150_\$35_30\% PPO_\$4000_\$8900_\$25_20\% PPO_\$4000_\$8900_\$35_30\% PPO_\$4500_\$7150_\$25_20\% PPO_\$4500_\$7150_\$35_30\% PPO_\$4500_\$8900_\$25_20\%
Plan name

FFirst 3 visits are $\$ 5$ (includes PCP and behavioral health visits, in-office and virtual)

|  | Care \& services |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{aligned} & \text { per } \\ & \text { mily } \end{aligned}$ | office visit ${ }^{1}$ | Specialist office visit | Emergency room visits | Virtual care office visits ${ }^{1}$ | Mental health office visit ${ }^{1}$ | Physical therapy | Acupuncture \& spinal manipulations | Inpatient/ outpatient care |
|  | In-network member pays |  |  |  |  |  |  |  |
| ,000 | \$35 pervisit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| ,000 | \$30 pervisit | \$30 per visit | \$200 | \$30 per visit | \$30 per visit | \$30 per visit | \$30 per visit | 20\% after deductible |
| ,000 | \$30 pervisit | \$30 per visit | \$200 | \$30 per visit | \$30 per visit | \$30 per visit | \$30 per visit | 20\% after deductible |
| ,000 | \$ 25 per visit | \$25 pervisit | \$200 | \$25 per visit | \$25 per visit | \$25 per visit | \$25 per visit | $30 \%$ after deductible |
| ,000 | \$ 25 per visit | \$25 pervisit | \$200 | \$25 per visit | \$ 25 per visit | \$25 per visit | \$ 25 per visit | $30 \%$ after deductible |
| ,000 | \$30 per visit | \$30 per visist | \$200 | \$30 per visit | \$30 per visit | \$30 per visit | \$30 per visit | $30 \%$ after deductible |
| ,000 | \$30 per visit | \$30 per visit | \$200 | \$30 per visit | \$30 per visit | \$30 per visit | \$30 per visit | $30 \%$ after deductible |
| , 000 | \$25 pervisit | \$25 per visit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$25 per visit | \$ 25 per visit | 20\% after deductible |
| , 000 | \$35 pervisit | \$35 pervisit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| , 300 | \$25 pervisit | \$25 per visit | \$200 then 20\% after deductible | \$25 per visit | \$ 25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| 300 | \$35 pervisit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| 7,800 | \$25 pervisit | \$25 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| 7,800 | \$35 pervisit | \$35 per visit | \$200 then 30\% after deductible | \$ 35 per visit | \$35 per visit | \$35 pervisit | \$35 per visit | $30 \%$ after deductible |
| , 300 | \$25 per visit | \$25 per visit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| . 300 | \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$35 per visit | \$35 pervisit | 30\% after deductible |
| ,800 | \$ 25 per visit | \$25 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| 7,800 | \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| 300 | \$ 25 per visit | \$25 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| , 300 | \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 pervisit | 30\% after deductible |
| , 800 | \$ 25 per visit | \$25 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| 7,800 | \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | 30\% after deductible |
| 300 | \$ 25 per visit | \$25 pervisit | \$200 then 20\% after deductible | \$25 pervisit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| , 300 | \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | 30\% after deductible |
| 7,800 | \$ 25 per visit | \$25 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |

## 2024 Medical plan benefit table

Plan name

PPO_\$4500_\$8900_\$35_30\% PPO_\$5000_\$8550_\$25_30\% PPO_\$5000_\$7150_\$25_20\% PPO_\$5000_\$7150_\$35_30\% PPO_\$5000_\$8900_\$25_20\% PPO_\$5000_\$8900_\$35_30\% PPO_\$6000_\$7150_\$25_20\% PPO_\$6000_\$7150_\$35_30\% PPO_\$6000_\$8900_\$25_20\% PPO_\$6000_\$8900_\$35_30\% PPO_\$7000_\$8900_\$25_20\% PPO_\$7000_\$8900_\$35_30\% PPO_\$8000_\$8900_\$25_20\% PPO_\$8000_\$8900_\$35_30\%

HDHP_\$3200_\$3200_0\% HDHP_\$2800_\$5000_20\% HDHP_\$2800_\$5000_30\% HDHP_\$3200_\$5000_20\% HDHP_\$5000_\$5000_0\% HDHP_\$3200_\$7000_30\%

| Calendar year costs |  |  |
| :---: | :---: | :---: |
| Deductible per <br> person/family | Coinsurance | oop maxper <br> person/family |
| In-network member pays |  |  |


| $\begin{gathered} \text { PCP } \\ \text { office visit¹ } \end{gathered}$ | Specialist office visit | Emergency room visits | Virtual care office visits ${ }^{1}$ | Mental health office visit ${ }^{1}$ | Physical therapy | Acupuncture \& spinal manipulations | Inpatient / outpatient care |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| In-network member pays |  |  |  |  |  |  |  |
| \$35 pervisit | \$35 pervisit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$35 pervisit | \$35 pervisit | 30\% after deductible |
| \$25 pervisit | \$25 pervisit | \$200 | \$25 pervisit | \$25 pervisit | \$25 pervisit | \$25 per visit | 30\% after deductible |
| \$ 25 per visit | \$25 per visit | \$200 then 20\% after deductible | \$ 25 per visit | \$ 25 per visit | \$ 25 per visit | \$25 per visit | 20\% after deductible |
| \$ 35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$ 35 per visit | \$ 35 per visit | \$35 per visit | $30 \%$ after deductible |
| \$25 pervisit | \$25 pervisit | \$200 then $20 \%$ after deductible | \$25 per visit | \$25 pervisit | \$25 pervisit | \$25 per visit | 20\% after deductible |
| \$35 per visit | \$35 pervisit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$35 pervisit | \$35 pervisit | 30\% after deductible |
| \$25 per visit | \$25 pervisit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$ 25 per visit | \$25 per visit | 20\% after deductible |
| \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| \$ 25 per visit | \$ 25 per visit | \$200 then $20 \%$ after deductible | \$25 per visit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| \$35 pervisit | \$35 pervisit | \$200 then 30\% after deductible | \$35 per visit | \$35 pervisit | \$35 pervisit | \$35 pervisit | $30 \%$ after deductible |
| \$ 25 per visit | \$25 per visit | \$200 then 20\% after deductible | \$ 25 per visit | \$25 per visit | \$25 per visit | \$25 per visit | 20\% after deductible |
| \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 pervisit | \$35 per visit | $30 \%$ after deductible |
| \$ 25 per visit | \$25 per visit | \$200 then 20\% after deductible | \$25 per visit | \$25 per visit | \$ 25 per visit | \$25 per visit | 20\% after deductible |
| \$35 per visit | \$35 per visit | \$200 then 30\% after deductible | \$35 per visit | \$35 per visit | \$35 per visit | \$35 per visit | $30 \%$ after deductible |
| O\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible |
| 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible |
| 30\% after deductible | 30\% after deductible | 30\% after deductible | $30 \%$ after deductible | 30\% after deductible | 30\% after deductible | 30\% after deductible | $30 \%$ after deductible |
| 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible | 20\% after deductible |
| 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible | 0\% after deductible |
| 30\% after deductible | 30\% after deductible | 30\% after deductible | $30 \%$ after deductible | 30\% after deductible | 30\% after deductible | 30\% after deductible | $30 \%$ after deductible |

[^1]Non HDHP-First 3 visists (indluding in person or virtual primary Care visits and mental health and substance
use disorder visits) $\$ 5$ vivitit


## 2024 Pharmacy benefit table

|  | Value | Select | Preferred | Non Preferred | Select <br> Specialty | Specialty | Non-preferred <br> specialty |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| R1.OR.24 | $\$ 2$ | $\$ 10$ | $\$ 30$ | $\$ 50$ | $\$ 10$ | $\$ 150$ | $30 \%$ |
| R2.OR.24 | $\$ 2$ | $\$ 15$ | $\$ 45$ | $\$ 75$ | $\$ 15$ | $\$ 225$ | $30 \%$ |
| R3.OR.24 | $\$ 2$ | $\$ 20$ | $\$ 60$ | $50 \%$ | $\$ 20$ | $\$ 180$ | $50 \%$ |
| R4.OR.24 | $\$ 2$ | Greater of <br> $\$ 15$ or $50 \%$ | Greater of <br> $\$ 15$ or $50 \%$ | Greater of <br> $\$ 15$ or $50 \%$ | Greater of <br> $\$ 15$ or $50 \%$ | Greater of <br> $\$ 15$ or $50 \%$ | Greater of <br> $\$ 15$ or $50 \%$ |

## Expect quality pharmacy benefits

Quality prescription coverage is at the heart of a great health plan. We're here to support the pharmacy needs of your clients' employees, every step of the way Members have access to comprehensive prescription drug benefits through the Navitus pharmacy network. The Navitus Network includes over 90\% of pharmacies in Oregon, plus more than 58,000 pharmacies nationwide.

This means they can fill prescriptions almost anywhere, including these local and national drug store chains:

| - Safeway and | - Costco | - Walgreens |
| :--- | :--- | :--- |
| Albertsons | - Fred Meyer | - Walmart |
| - CVS | - Rite Aid |  |

We also offer mail-order pharmacy services through Postal Prescription Services (PPS) and Costco.


## 2024 Dental plan benefit table



## 2024 Dental plan benefit table

| Plan name | Calendar year costs |  | Class I |  | Class II |  |  | Class III |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Annual deductible per member / family | Annual plan maximum | $\begin{gathered} \text { Exams \& } \\ \text { X-rays } \end{gathered}$ | Cleanings | Restorative fillings | Oral surgery | Anesthesia | Restorative crowns | Partial \& complete bridges | Implants |
|  | per member / family |  | In-network | ember pays | In-network member pays |  |  | In-network member pays |  |  |
| PPO Option B - Family Deductible 25/75, 1500 | \$25/\$75 | \$1,500 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option B - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option B - Family Deductible 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| PPO Option B - Family Deductible 50/150, 2000 | \$50/\$150 | \$2,000 | 0\% |  | $20 \%$ after deductible |  |  | 50\% after deductible |  |  |
| PPO Option B - Family Deductible - Preventive First 25/75, 1500 ${ }^{1}$ | \$25/\$75 | \$1,500 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| PPO Option B - Family Deductible - Preventive First 50/150, 1000 ${ }^{1}$ | \$50/\$150 | \$1,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option B - Family Deductible - Preventive First 50/150, 1500 ${ }^{1}$ | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| PPO Option B - Family Deductible - Preventive First 50/150, 2000 ${ }^{1}$ | \$50/\$150 | \$2,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible 25/75, 1500 | \$25/\$75 | \$1,500 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible 25/75, 1000 | \$25/\$75 | \$1,000 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible 25/75, 2000 | \$25/\$75 | \$2,000 | 0\% |  | 10\% after deductible |  |  | 50\% after deductible |  |  |
| PPO Option BPA - Family Deductible - Preventive First 25/75, 2000¹ | \$25/\$75 | \$2,000 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible - Preventive First 25/75, 1500¹ | \$25/\$75 | \$1,500 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible 50/150, 2000 | \$50/\$150 | \$2,000 | 0\% |  | 10\% after deductible |  |  | 50\% after deductible |  |  |
| PPO Option BPA - Family Deductible - Preventive First 50/150, 2000¹ | \$50/\$150 | \$2,000 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible 50/150, 2500 | \$50/\$150 | \$2,500 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO Option BPA - Family Deductible - Preventive First 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 10\% after deductible |  |  | 50\% after deductible |  |  |
| PPO OPTION BPB - Family Deductible 25/75, 1500 | \$25/\$75 | \$1,500 | 0\% |  | $20 \%$ after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO OPTION BPB - Family Deductible 25/75, 1000 | \$25/\$75 | \$1,000 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| PPO OPTION BPB - Family Deductible 25/75, 2000 | \$25/\$75 | \$2,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO OPTION BPB - Family Deductible - Preventive First 25/75, 1500 ${ }^{1}$ | \$25/\$75 | \$1,500 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO OPTION BPB - Family Deductible 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| PPO OPTION BPB - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO OPTION BPB - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| PPO OPTION BPB - Family Deductible 50/150, 2000 | \$50/\$150 | \$2,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO OPTION BPB - Family Deductible - Preventive First 50/150, 2000¹ | \$50/\$150 | \$2,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO OPTION BPB - Family Deductible - Preventive First 50/150, 1500 ${ }^{1}$ | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO MAC OPTION B - Family Deductible 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO MAC OPTION BPA - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | $10 \%$ after deductible |  |  | $50 \%$ after deductible |  |  |

## 2024 Dental plan benefit table

| Plan name | Calendar year costs |  | Class I |  | Class II |  |  | Class III |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Annual deductible per member / family | Annual plan maximum | $\begin{aligned} & \text { Exams \& } \\ & \text { X-rays } \end{aligned}$ | Cleanings | Restorative fillings | Oral surgery | Anesthesia | Restorative crowns | Partial \& complete bridges | Implants |
|  | per member / family |  | In-network member pays |  | In-network member pays |  |  | In-network member pays |  |  |
| Voluntary Premier Option B - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary Premier Option B - Family Deductible 50/150, 2000 | \$50/\$150 | \$2,000 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| Voluntary Premier Option B - Family Deductible 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| Voluntary Premier Option B - Family Deductible - Preventive First 50/150, 1500 ${ }^{1}$ | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| Voluntary Premier Option C - Family Deductible - Preventive First 50/150, 1500¹ | \$50/\$150 | \$1,500 | 20\% after deductible |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| Voluntary PPO Option B - Family Deductible 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option B - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option B - Family Deductible - Preventive First 50/150, 1000¹ | \$50/\$150 | \$1,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option B - Family Deductible 50/150, 2000 | \$50/\$150 | \$2,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option BPA - Family Deductible 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option BPA - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option BPA - Family Deductible - Preventive First 50/150, 1500¹ | \$50/\$150 | \$1,500 | 0\% |  | 10\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option BPB - Family Deductible 50/150, 1000 | \$50/\$150 | \$1,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option BPB - Family Deductible 50/150, 1500 | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option BPB - Family Deductible - Preventive First 50/150, 1500 ${ }^{1}$ | \$50/\$150 | \$1,500 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| Voluntary PPO Option BPB - Family Deductible 50/150, 2000 | \$50/\$150 | \$2,000 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO PLUS 1100 PLAN - Family Deductible 25/75, 1100 | \$25/\$75 | \$1,100 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| PPO PLUS 1600 PLAN - Family Deductible 25/75, 1600 | \$25/\$75 | \$1,600 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO PLUS 2100 PLAN - Family Deductible 25/75, 2100 | \$25/\$75 | \$2,100 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO PLUS 2600 PLAN - Family Deductible 25/75, 2600 | \$25/\$75 | \$2,600 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO PLUS 3100 PLAN - Family Deductible 25/75,3100 | \$25/\$75 | \$3,100 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO PLUS 1100 PLAN - Family Deductible - Preventive First 25/75, 1100 ${ }^{1}$ | \$25/\$75 | \$1,100 | 0\% |  | $20 \%$ after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO PLUS 1600 PLAN - Family Deductible - Preventive First 25/75, 1600 | \$25/\$75 | \$1,600 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO PLUS 2100 PLAN - Family Deductible - Preventive First 25/75, 2100 ${ }^{1}$ | \$25/\$75 | \$2,100 | 0\% |  | 20\% after deductible |  |  | 50\% after deductible |  |  |
| PPO PLUS 2600 PLAN - Family Deductible - Preventive First 25/75, $2600^{1}$ | \$25/\$75 | \$2,600 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |
| PPO PLUS 3100 PLAN - Family Deductible - Preventive First 25/75, 3100 ${ }^{1}$ | \$25/\$75 | \$3,100 | 0\% |  | 20\% after deductible |  |  | $50 \%$ after deductible |  |  |

## Ready to choose better health for your clients?

## Questions?

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[^0]:    FFist 3 visits are $\$ 5$ (includes PCP and behavioral health visits, in-office and virtual)

[^1]:    
    

