

2026 Medical plan benefit summary



● Connexus Gold 500

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	\$500	\$5,000
Deductible per family	\$1,000	\$10,000
Out-of-pocket max per person	\$8,000	\$10,000
Out-of-pocket max per family	\$16,000	\$20,000
Care & services		
Preventive care under the ACA (out-of-network for select services)	\$0/visit	50% after deductible
Primary care provider (PCP) office visit	\$30/visit	50% after deductible
First 3 in-person or virtual PCP, naturopath and behavioral health office visits	\$5/visit	50% after deductible
Specialist office visit	\$50/visit	50% after deductible
Urgent care visit	\$50/visit	50% after deductible
Virtual care visit – CirrusMD	\$0/visit	N/A
Other providers	\$10/visit	50% after deductible
Outpatient diagnostic X-ray & lab	25%	50% after deductible
Emergency room visit	\$300 after deductible	\$300 after deductible
Ambulance	25% after deductible	25% after deductible
Inpatient/outpatient Care	25% after deductible	50% after deductible
Behavioral health office visit	\$30/visit	50% after deductible
Physical, speech or occupational therapy visit	\$30/visit	50% after deductible
Acupuncture and spinal manipulation services	\$30/visit	50% after deductible
Pediatric vision exam	\$0/visit	0%
Pediatric vision hardware	0%	0%
Prescription medications	(One copay for a 30-day supply. \$35 maximum per 30-day supply for insulin)	
Value	\$2	\$2
Select	\$10	\$10
Preferred	\$50	\$50
Non-Preferred	50%	50%
Preferred Specialty	25%	Not Covered
Non-Preferred Specialty	50%	Not Covered
Features		
Metallic level	Gold	
Exchange	Off	
Medicare Part D creditable	Creditable	
Provider network	Connexus	
Service area	Statewide	

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