

# Health Advantage

## 2022 Dual Option 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      | 00N      | In-Net   | 00N      |             |     | In-Net                 | 00N       |          |           |                |                 |       |       |       |      |      |      |           |      |          |           |       |                 |             |
| Platinum 250 ELITE  | a, b, c            | \$250       | \$750    | \$500    | \$1,500  | 20%         | 40% | \$1,500                | Unlimited | \$3,000  | Unlimited | \$15           | \$15            | \$200 | \$100 | \$100 | \$55 | \$15 | \$55 | \$10      | \$30 | \$50     | \$100     | \$200 | Fulfillment     | Embedded    |
| Gold 2500 HSA       |                    | \$2,500     | \$7,500  | \$5,000  | \$15,000 | 0%          | 20% | \$2,500                | Unlimited | \$5,000  | 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 |
| Platinum 500 ELITE  | a, b, c            | \$500       | \$1,500  | \$1,000  | \$3,000  | 20%         | 40% | \$1,750                | Unlimited | \$3,500  | Unlimited | \$15           | \$15            | \$200 | \$100 | \$100 | \$55 | \$15 | \$55 | \$10      | \$30 | \$50     | \$100     | \$200 | Fulfillment     | Embedded    |
| Gold 2500 HSA       |                    | \$2,500     | \$7,500  | \$5,000  | \$15,000 | 0%          | 20% | \$2,500                | Unlimited | \$5,000  | 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 |
| Platinum 750 ELITE  | a, b, c            | \$750       | \$2,250  | \$1,500  | \$4,500  | 20%         | 40% | \$2,000                | Unlimited | \$4,000  | Unlimited | \$15           | \$15            | \$200 | \$100 | \$100 | \$55 | \$15 | \$55 | \$10      | \$30 | \$50     | \$100     | \$200 | Fulfillment     | Embedded    |
| Gold 2800 HSA       |                    | \$2,800     | \$8,400  | \$5,600  | \$16,800 | 0%          | 20% | \$2,800                | Unlimited | \$5,600  | 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    |
| Platinum 1000 ELITE | a, b, c            | \$1,000     | \$3,000  | \$2,000  | \$6,000  | 20%         | 40% | \$2,250                | Unlimited | \$4,500  | Unlimited | \$15           | \$15            | \$200 | \$100 | \$100 | \$55 | \$15 | \$55 | \$10      | \$30 | \$50     | \$100     | \$200 | Fulfillment     | Embedded    |
| Gold 2800 HSA       |                    | \$2,800     | \$8,400  | \$5,600  | \$16,800 | 0%          | 20% | \$2,800                | Unlimited | \$5,600  | 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 1000 ELITE     | a, b, c            | \$1,000     | \$3,000  | \$2,000  | \$6,000  | 20%         | 40% | \$7,800                | Unlimited | \$15,600 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | \$150     | \$300 | Fulfillment     | Embedded    |
| Silver 4250 HSA     |                    | \$4,250     | \$12,750 | \$8,500  | \$25,500 | 0%          | 20% | \$4,250                | Unlimited | \$8,500  | 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 1500 ELITE     | a, b, c            | \$1,500     | \$4,500  | \$3,000  | \$9,000  | 20%         | 40% | \$5,000                | Unlimited | \$10,000 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | \$150     | \$300 | Fulfillment     | Embedded    |
| Silver 4250 HSA     |                    | \$4,250     | \$12,750 | \$8,500  | \$25,500 | 0%          | 20% | \$4,250                | Unlimited | \$8,500  | 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 1000 ELITE     | a, b, c            | \$1,000     | \$3,000  | \$2,000  | \$6,000  | 20%         | 40% | \$7,800                | Unlimited | \$15,600 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | \$150     | \$300 | Fulfillment     | Embedded    |
| Bronze 6250 ELITE** |                    | \$6,250     | \$18,750 | \$12,500 | \$37,500 | 50%         | 50% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$30           | \$30            | n/a   | n/a   | n/a   | n/a  | \$30 | n/a  | \$30      | n/a  | n/a      | n/a       | n/a   | Embedded        | Embedded    |
| Gold 2000 ELITE     | a, b, c            | \$2,000     | \$6,000  | \$4,000  | \$12,000 | 20%         | 40% | \$6,750                | Unlimited | \$13,500 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | \$150     | \$300 | Fulfillment     | Embedded    |
| Bronze 6250 ELITE** |                    | \$6,250     | \$18,750 | \$12,500 | \$37,500 | 50%         | 50% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$30           | \$30            | n/a   | n/a   | n/a   | n/a  | \$30 | n/a  | \$30      | n/a  | n/a      | n/a       | n/a   | Embedded        | Embedded    |

\*\*Expanded Bronze

#### Deductible Types

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

**Aggregate (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:** (IP) & (SNF) have copay before deductible. Copays are per admit.

**c:** (OP) copay refers to OP facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

# Health Advantage

## 2022 Dual Option 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       |          |           |                |                 |       |       |       |      |      |      |           |      |          |           |       |                 |            |
| Gold 2000 ELITE       | a, b, c            | \$2,000     | \$6,000  | \$4,000  | \$12,000 | 20%         | 40% | \$6,750                | Unlimited | \$13,500 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | \$150     | \$300 | Fulfillment     | Embedded   |
| Bronze 6850 HSA**     |                    | \$6,850     | \$20,550 | \$13,700 | \$41,100 | 0%          | 20% | \$6,850                | Unlimited | \$13,700 | 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   |
| Silver 2500 ELITE     | c                  | \$2,500     | \$7,500  | \$5,000  | \$15,000 | 20%         | 40% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$45           | \$45            | n/a   | \$200 | n/a   | n/a  | \$45 | n/a  | \$25      | \$60 | \$100    | \$200     | \$400 | Fulfillment     | Embedded   |
| Bronze 6850 HSA**     |                    | \$6,850     | \$20,550 | \$13,700 | \$41,100 | 0%          | 20% | \$6,850                | Unlimited | \$13,700 | 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   |
| Platinum 500 ELITE    | a, b, c            | \$500       | \$1,500  | \$1,000  | \$3,000  | 20%         | 40% | \$1,750                | Unlimited | \$3,500  | Unlimited | \$15           | \$15            | \$200 | \$100 | \$100 | \$55 | \$15 | \$55 | \$10      | \$30 | \$50     | \$100     | \$200 | Fulfillment     | Embedded   |
| Gold 1500 ELITE       | a, b, c            | \$1,500     | \$4,500  | \$3,000  | \$9,000  | 20%         | 40% | \$5,000                | Unlimited | \$10,000 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | \$150     | \$300 | Fulfillment     | Embedded   |
| Gold 1000 ELITE       | a, b, c            | \$1,000     | \$3,000  | \$2,000  | \$6,000  | 20%         | 40% | \$7,800                | Unlimited | \$15,600 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | \$150     | \$300 | Fulfillment     | Embedded   |
| Silver 3000 ELITE     | c                  | \$3,000     | \$9,000  | \$6,000  | \$18,000 | 20%         | 40% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$35           | \$35            | n/a   | \$200 | n/a   | \$65 | \$35 | \$65 | \$25      | \$60 | \$100    | coins     | coins | Fulfillment     | Embedded   |
| Gold 1000 ESSENTIAL   | a, b, c            | \$1,000     | \$3,000  | \$2,000  | \$6,000  | 20%         | 40% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | coins     | coins | Fulfillment     | Embedded   |
| Gold 2800 HSA         |                    | \$2,800     | \$8,400  | \$5,600  | \$16,800 | 0%          | 20% | \$2,800                | Unlimited | \$5,600  | 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 1500 ESSENTIAL   | a, b, c            | \$1,500     | \$4,500  | \$3,000  | \$9,000  | 20%         | 40% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$20           | \$20            | \$200 | \$100 | \$100 | \$55 | \$20 | \$55 | \$15      | \$45 | \$75     | coins     | coins | Fulfillment     | Embedded   |
| Silver 3000 ELITE     | c                  | \$3,000     | \$9,000  | \$6,000  | \$18,000 | 20%         | 40% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$35           | \$35            | n/a   | \$200 | n/a   | \$65 | \$35 | \$65 | \$25      | \$60 | \$100    | coins     | coins | Fulfillment     | Embedded   |
| Silver 2000 ESSENTIAL | a, c               | \$2,000     | \$6,000  | \$4,000  | \$12,000 | 30%         | 50% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$45           | \$45            | n/a   | \$200 | \$200 | \$90 | \$45 | n/a  | \$25      | \$60 | \$100    | coins     | coins | Fulfillment     | Embedded   |
| Bronze 6250 ELITE**   |                    | \$6,250     | \$18,750 | \$12,500 | \$37,500 | 50%         | 50% | \$8,500                | Unlimited | \$17,000 | Unlimited | \$30           | \$30            | n/a   | n/a   | n/a   | n/a  | \$30 | n/a  | \$30      | n/a  | n/a      | n/a       | n/a   | Embedded        | Embedded   |

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d: (OP) copay refers to OP facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.