

**CEDAR VALLEY HEALTH BY MEDICAL ASSOCIATES**

Platinum Plans		Doctor Visit/ Therapy/ Chiropractic Care	Preventive Care	Deductible	Coinsurance	Hospitalization	Out-of-Pocket Maximum	Emergency Room Visit	Prescription Drugs (Closed Formulary)
	<b>Platinum 1</b>	Employee pays: <b>\$10</b>	Employee pays: <b>\$0</b>	<b>\$500 Individual \$1,000 Family</b>	<b>90/10</b> (Plan pays 90%; Employee pays 10%)	<b>10%</b> of total cost after deductible	The most an employee would pay per year: <b>\$1,500 Individual \$3,000 Family</b>	<b>\$250</b>	Employee pays: <b>Tier 1 - \$15 Tier 2 - \$45 Specialty - \$70</b>
	<b>Platinum 2</b>	Employee pays: <b>\$15/primary \$35/specialty</b>	Employee pays: <b>\$0</b>	<b>\$750 Individual \$1,500 Family</b>	<b>90/10</b> (Plan pays 90%; Employee pays 10%)	<b>10%</b> of total cost after deductible	The most an employee would pay per year: <b>\$1,500 Individual \$3,000 Family</b>	<b>\$250</b>	Employee pays: <b>Tier 1 - \$15 Tier 2 - \$45 Specialty - \$70</b>
	<b>Platinum 3</b>	Employee pays: <b>\$5/primary \$25/specialty</b>	Employee pays: <b>\$0</b>	<b>\$1,000 Individual \$2,000 Family</b>	<b>80/20</b> (Plan pays 80%; Employee pays 20%)	<b>20%</b> of total cost after deductible	The most an employee would pay per year: <b>\$2,000 Individual \$4,000 Family</b>	<b>\$250</b>	Employee pays: <b>Tier 1 - \$5 Tier 2 - \$25 Specialty - \$60</b>
	<b>Platinum 4</b>	Employee pays: <b>\$10/primary \$30/specialty</b>	Employee pays: <b>\$0</b>	<b>\$1,500 Individual \$3,000 Family</b>	<b>90/10</b> (Plan pays 90%; Employee pays 10%)	<b>10%</b> of total cost after deductible	The most an employee would pay per year: <b>\$3,000 Individual \$6,000 Family</b>	<b>\$250</b>	Employee pays: <b>Tier 1 - \$15 Tier 2 - \$45 Specialty - \$60</b>

Gold Plans		Doctor Visit/ Therapy/ Chiropractic Care	Preventive Care	Deductible	Coinsurance	Hospitalization	Out-of-Pocket Maximum	Emergency Room Visit	Prescription Drugs (Closed Formulary)
	<b>Gold 1</b>	Employee pays: <b>\$20/primary \$60/specialty</b>	Employee pays: <b>\$0</b>	<b>Medical \$2,500 Individual \$5,000 Family Prescription drug \$200 Individual \$400 Family</b>	<b>75/25</b> (Plan pays 75%; Employee pays 25%)	<b>25%</b> of total cost after deductible	The most an employee would pay per year: <b>\$7,350 Individual \$14,700 Family</b>	<b>\$250</b>	Employee pays: <b>Tier 1 - \$15 Tier 2 - \$45 after prescription drug deductible Specialty - \$100 after prescription drug deductible</b>
	<b>Gold 2</b>	Employee pays: <b>\$15/primary \$30/specialty</b>	Employee pays: <b>\$0</b>	<b>Medical \$2,500 Individual \$5,000 Family Prescription drug \$200 Individual \$400 Family</b>	<b>80/20</b> (Plan pays 80%; Employee pays 20%)	<b>20%</b> of total cost after deductible	The most an employee would pay per year: <b>\$5,000 Individual \$10,000 Family</b>	<b>\$250</b>	Employee pays: <b>Tier 1 - \$10 Tier 2 - \$30 after prescription drug deductible Specialty - \$60 after prescription drug deductible</b>
	<b>Gold 3</b>	Employee pays: <b>\$20/primary \$40/specialty</b>	Employee pays: <b>\$0</b>	<b>Medical \$1,500 Individual \$3,000 Family Prescription drug \$200 Individual \$400 Family</b>	<b>70/30</b> (Plan pays 70%; Employee pays 30%)	<b>30%</b> of total cost after deductible	The most an employee would pay per year: <b>\$4,500 Individual \$9,000 Family</b>	<b>\$250</b>	Employee pays: <b>Tier 1 - \$20 Tier 2 - \$60 after prescription drug deductible Specialty - \$100 after prescription drug deductible</b>
	<b>Gold 4</b>	Employee pays: <b>\$25/primary \$60/specialty</b>	Employee pays: <b>\$0</b>	<b>Medical \$3,500 Individual \$7,000 Family Prescription drug \$200 Individual \$400 Family</b>	<b>70/30</b> (Plan pays 70%; Employee pays 30%)	<b>30%</b> of total cost after deductible	The most an employee would pay per year: <b>\$7,350 Individual \$14,700 Family</b>	<b>\$250</b>	Employee pays: <b>Tier 1 - \$20 Tier 2 - \$60 after prescription drug deductible Specialty - \$100 after prescription drug deductible</b>

Silver Plans		Doctor Visit/ Therapy/ Chiropractic Care	Preventive Care	Deductible	Coinsurance	Hospitalization	Out-of-Pocket Maximum	Emergency Room Visit	Prescription Drugs (Closed Formulary)
	<b>Silver 1</b>	Employee pays: <b>\$50</b>	Employee pays: <b>\$0</b>	<b>Medical \$5,350 Individual \$10,700 Family Prescription drug \$200 Individual \$400 Family</b>	<b>60/40</b> (Plan pays 60%; Employee pays 40%)	<b>40%</b> of total cost after deductible	The most an employee would pay per year: <b>\$7,100 Individual \$14,200 Family</b>	<b>40%</b> of total cost after deductible	Employee pays: <b>Tier 1 - \$20 Tier 2 - \$60 after prescription drug deductible Specialty - \$100 after prescription drug deductible</b>
<b>Silver 2</b>	Employee pays: <b>\$50/primary \$75/specialty</b>	Employee pays: <b>\$0</b>	<b>Medical \$5,500 Individual \$11,000 Family Prescription drug \$200 Individual \$400 Family</b>	<b>50/50</b> (Plan pays 50%; Employee pays 50%)	<b>50%</b> of total cost after deductible	The most an employee would pay per year: <b>\$7,350 Individual \$14,700 Family</b>	<b>50%</b> of total cost after deductible	Employee pays: <b>Tier 1 - \$30 Tier 2 - \$60 after prescription drug deductible Specialty - \$120 after prescription drug deductible</b>	