

NORTH IOWA 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)
	Platinum 1	Employee pays: \$10	Employee pays: \$0	\$500 Individual \$1,000 Family	90/10 (Plan pays 90%; Employee pays 10%)	10% of total cost after deductible	The most an employee would pay per year: \$1,500 Individual \$3,000 Family	\$250	Employee pays: Tier 1 - \$15 Tier 2 - \$45 Specialty - \$70
	Platinum 2	Employee pays: \$15/primary \$35/specialty	Employee pays: \$0	\$750 Individual \$1,500 Family	90/10 (Plan pays 90%; Employee pays 10%)	10% of total cost after deductible	The most an employee would pay per year: \$1,500 Individual \$3,000 Family	\$250	Employee pays: Tier 1 - \$15 Tier 2 - \$45 Specialty - \$70
	Platinum 3	Employee pays: \$5/primary \$25/specialty	Employee pays: \$0	\$1,000 Individual \$2,000 Family	80/20 (Plan pays 80%; Employee pays 20%)	20% of total cost after deductible	The most an employee would pay per year: \$2,000 Individual \$4,000 Family	\$250	Employee pays: Tier 1 - \$5 Tier 2 - \$25 Specialty - \$60
	Platinum 4	Employee pays: \$10/primary \$30/specialty	Employee pays: \$0	\$1,500 Individual \$3,000 Family	90/10 (Plan pays 90%; Employee pays 10%)	10% of total cost after deductible	The most an employee would pay per year: \$3,000 Individual \$6,000 Family	\$250	Employee pays: Tier 1 - \$15 Tier 2 - \$45 Specialty - \$60

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

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