

Tri-State Markets 2019

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 for all medical services</b> <b>\$10 for adult eye exam</b>	<b>\$500 Individual</b> <b>\$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</b> <b>\$3,000 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$15</b> <b>Tier 2 - \$45</b> <b>Specialty - \$70</b>
<b>Platinum 2</b>	Employee pays: <b>\$15/primary</b> <b>\$35/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$35 for adult eye exam</b>	<b>\$750 Individual</b> <b>\$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</b> <b>\$3,000 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$15</b> <b>Tier 2 - \$45</b> <b>Specialty - \$70</b>	
<b>Platinum 3</b>	Employee pays: <b>\$5/primary</b> <b>\$25/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$25 for adult eye exam</b>	<b>\$1,000 Individual</b> <b>\$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</b> <b>\$4,000 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$5</b> <b>Tier 2 - \$25</b> <b>Specialty - \$60</b>	
<b>Platinum 4</b>	Employee pays: <b>\$10/primary</b> <b>\$30/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$30 for adult eye exam</b>	<b>\$1,500 Individual</b> <b>\$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</b> <b>\$6,000 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$15</b> <b>Tier 2 - \$45</b> <b>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</b> <b>\$60/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$60 for adult eye exam</b>	<b>Medical</b> <b>\$2,500 Individual</b> <b>\$5,000 Family</b> <b>Prescription drug</b> <b>\$200 Individual</b> <b>\$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</b> <b>\$14,700 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$15</b> <b>Tier 2 - \$45 after prescription drug</b> <b>deductible</b> <b>Specialty - \$100 after prescription drug</b> <b>deductible</b>
<b>Gold 2</b>	Employee pays: <b>\$15/primary</b> <b>\$30/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$30 for adult eye exam</b>	<b>Medical</b> <b>\$2,500 Individual</b> <b>\$5,000 Family</b> <b>Prescription drug</b> <b>\$200 Individual</b> <b>\$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</b> <b>\$10,000 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$10</b> <b>Tier 2 - \$30 after prescription drug</b> <b>deductible</b> <b>Specialty - \$60 after prescription drug</b> <b>deductible</b>	
<b>Gold 3</b>	Employee pays: <b>\$20/primary</b> <b>\$40/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$40 for adult eye exam</b>	<b>Medical</b> <b>\$1,500 Individual</b> <b>\$3,000 Family</b> <b>Prescription drug</b> <b>\$200 Individual</b> <b>\$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</b> <b>\$9,000 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$20</b> <b>Tier 2 - \$60 after prescription drug</b> <b>deductible</b> <b>Specialty - \$100 after prescription drug</b> <b>deductible</b>	
<b>Gold 4</b>	Employee pays: <b>\$25/primary</b> <b>\$60/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$60 for adult eye exam</b>	<b>Medical</b> <b>\$3,500 Individual</b> <b>\$7,000 Family</b> <b>Prescription drug</b> <b>\$200 Individual</b> <b>\$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</b> <b>\$14,700 Family</b>	<b>\$250</b>	Employee pays:	<b>Tier 1 - \$20</b> <b>Tier 2 - \$60 after prescription drug</b> <b>deductible</b> <b>Specialty - \$100 after prescription drug</b> <b>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 for all medical services</b> <b>\$50 for adult eye exam</b>	<b>Medical</b> <b>\$5,350 Individual</b> <b>\$10,700 Family</b> <b>Prescription drug</b> <b>\$200 Individual</b> <b>\$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</b> <b>\$14,200 Family</b>	<b>40%</b> of total cost after deductible	Employee pays:	<b>Tier 1 - \$20</b> <b>Tier 2 - \$60 after prescription drug</b> <b>deductible</b> <b>Specialty - \$100 after prescription drug</b> <b>deductible</b>
<b>Silver 2</b>	Employee pays: <b>\$50/primary</b> <b>\$75/specialty</b>	Employee pays: <b>\$0 for all medical services</b> <b>\$75 for adult eye exam</b>	<b>Medical</b> <b>\$5,500 Individual</b> <b>\$11,000 Family</b> <b>Prescription drug</b> <b>\$200 Individual</b> <b>\$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</b> <b>\$14,700 Family</b>	<b>50%</b> of total cost after deductible	Employee pays:	<b>Tier 1 - \$30</b> <b>Tier 2 - \$60 after prescription drug</b> <b>deductible</b> <b>Specialty - \$120 after prescription drug</b> <b>deductible</b>	