Benefit Plan Designs

TRADITIONAL & GATEKEEPER PLANS

						Deductible		Coins	urance	Out-of-Pocl	ket Maximum					Copays				
Plan Code	Product	Rx ^{9,16}	Network	Net	work	Out-of-Network	Ded		Out-of-	Network	Out-of-Network	PC	CP CP				Minor Lab/	Major	OP	
				Single	Family	Single Family	Type ¹	Network		Single Family	Single Family	Dep <19	PCP	SPEC	UC	ER	X-Ray ^{8,10}	MRI/CT	Surgery	IP Hospital ¹¹
POS ^{13,14} These plans are	also available	on the Choice Plus net	twork and Essent	tial PDL. *	Plans ma	y not be available on all	networks or PDLs													
CnP01575LX21B	POS	RX3 ADVB	Core	\$0	\$0	\$1,000 \$2,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000 \$16,000	\$0	\$15	\$15	\$75	\$300	100%	100%	100%	\$750
CnP015100LX21B	POS	RX3 ADVB	Core	\$0	\$0	\$1,000 \$2,000	Emb	90%	50%	\$4,000 \$8,000	\$8,000 \$16,000	\$0	\$15	\$15	\$100	\$300+Coins	Coins	Coins	Coins	\$750+Coins
CnP040100i100LX24B	POS	RX19 ADVB	Core	\$0	\$0	\$6,000 \$12,000	Emb	100%	50%	\$6,000 \$12,000	\$24,000 \$48,000	\$0	\$40	\$100	\$100	\$525	100%	\$525	\$1,500	\$1,500
CnP0MAX2000LX24B	POS	RX3 ADVB	Core	\$0	\$0	\$4,000 \$8,000	Emb	100%	50%	\$2,000 \$4,000	\$8,000 \$16,000	\$0	\$0	\$0	\$0	\$250	100%	100%	100%	\$750
CnP0MAX3000LX24B	POS	RX3 ADVB	Core	\$0	\$0	\$6,000 \$12,000	Emb	100%	50%	\$3,000 \$6,000	\$12,000 \$24,000	\$0	\$0	\$0	\$0	\$250	100%	100%	100%	\$750
CnP0MAX5000LX24B	POS	RX3 ADVB	Core	\$0	\$0	\$10,000 \$20,000	Emb	100%	50%	\$5,000 \$10,000	\$20,000 \$40,000	\$0	\$0	\$0	\$0	\$250	100%	100%	100%	\$750
CnP0MAX7900LX24B	POS	RX3 ADVB	Core	\$0	\$0	\$12,000 \$24,000	Emb	100%	50%	\$7,900 \$15,800	\$24,000 \$48,000	\$0	\$0	\$0	\$0	\$250	100%	100%	100%	\$750
CnP250i80LX21B	POS	RX4 ADVB	Core	\$250	\$500	\$3,000 \$6,000	Emb	80%	50%	\$4,000 \$8,000	\$8,000 \$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP250i8024B*	POS	RX17 ADVB	Core	\$250	\$500	\$1,500 \$3,000	Emb	80%	50%	\$1,500 \$3,000	\$3,000 \$6,000	\$0	\$30	\$60	\$45	\$300 Ded+Coins	100%	Ded+Coins	Ded+Coins	Ded+Coins
CnP500i100LX21B	POS	RX3 ADVB	Core	\$500	\$1,000	\$1,000 \$2,000	Emb	100%	50%	\$3,000 \$6,000	\$6,000 \$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP500i90LX21B	POS	RX4 ADVB	Core	\$500	\$1,000	\$3,000 \$6,000	Emb	90%	50%	\$5,000 \$10,000	\$10,000 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP500i80LX21B	POS	RX4 ADVB	Core	\$500	\$1,000	\$1,000 \$2,000	Emb	80%	50%	\$4,000 \$8,000	\$8,000 \$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP500i80LX22B	POS	RX4 ADVB	Core	\$500	\$1,000	\$1,000 \$2,000	Emb	80%	50%	\$2,000 \$4,000	\$4,000 \$8,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP500i70LX21B	POS	RX4 ADVB	Core	\$500	\$1,000	\$3,000 \$6,000	Emb	70%	50%	\$5,000 \$10,000	\$10,000 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1000i100LX21B	POS	RX4 ADVB	Core	\$1,000	\$2,000	\$2,000 \$4,000	Emb	100%	50%	\$3,500 \$7,000	\$7,000 \$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1000i80LX21B	POS	RX4 ADVB	Core	\$1,000	\$2,000	\$2,000 \$4,000	Emb	80%	50%	\$4,500 \$9,000	\$9,000 \$18,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1000i80LX22B	POS	RX4 ADVB	Core	\$1,000	\$2,000	\$2,000 \$4,000	Emb	80%	50%	\$3,000 \$6,000	\$8,000 \$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1000i80Z24B*	POS	RX17 ADVB	Core	\$1,000	\$2,000	\$7,750 \$15,500	Emb	80%	50%	\$7,750 \$15,500	\$15,500 \$31,000	\$0	\$50	\$70	\$60	\$300 Ded+Coins	100%	Ded+Coins	Ded+Coins	Ded+Coins
CnP1500i100LX21B	POS	RX4 ADVB	Core	\$1,500	\$3,000	\$3,000 \$6,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000 \$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1500i80LX21B	POS	RX4 ADVB	Core	\$1,500	\$3,000	\$3,000 \$6,000	Emb	80%	50%	\$5,000 \$10,000	\$10,000 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1500i80LX22B	POS	RX4 ADVB	Core	\$1,500	\$3,000	\$3,000 \$6,000	Emb	80%	50%	\$3,500 \$7,000	\$10,000 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1500i80LXES24B*	POS	RX17 ESB	Core	\$1,500	\$3,000	\$3,000 \$6,000	Emb	80%	50%	\$6,100 \$12,200	\$10,000 \$20,000	\$0	\$15	\$50	\$35	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1500i8024B*	POS	RX17 ADVB	Core	\$1,500	\$3,000	\$6,250 \$12,500	Emb	80%	50%	\$6,250 \$12,500	\$12,500 \$25,000	\$0	\$40	\$60	\$50	\$300 Ded+Coins	100%	Ded+Coins	Ded+Coins	Ded+Coins
CnP2000i100LX21B	POS	RX4 ADVB	Core	\$2,000	\$4,000	\$4,000 \$8,000	Emb	100%	50%	\$4,000 \$8,000	\$8,000 \$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP2000i80LX21B	POS	RX4 ADVB	Core	\$2,000	\$4,000	\$4,000 \$8,000	Emb	80%	50%	\$5,000 \$10,000	\$10,000 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP2000i80LX22B	POS	RX4 ADVB	Core	\$2,000	\$4,000	\$4,000 \$8,000	Emb	80%	50%	\$4,000 \$8,000	\$10,000 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP2500i100LX21B	POS	RX4 ADVB	Core	\$2,500	\$5,000	\$5,000 \$10,000	Emb	100%	50%	\$5,000 \$10,000	\$10,000 \$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP2500i80LX21B	POS	RX4 ADVB	Core	\$2,500	\$5,000	\$5,000 \$10,000	Emb	80%	50%	\$8,150 \$16,300	\$12,000 \$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP2500i80LX22B	POS	RX4 ADVB	Core	\$2,500	\$5,000	\$5,000 \$10,000	Emb	80%	50%	\$5,500 \$11,000	\$12,000 \$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP3000i100LX21B	POS	RX4 ADVB	Core	\$3,000	\$6,000	\$6,000 \$12,000	Emb	100%	50%	\$5,500 \$11,000	\$11,000 \$22,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP3000i80LX21B	POS	RX4 ADVB	Core	\$3,000	\$6,000	\$6,000 \$12,000	Emb	80%	50%	\$8,150 \$16,300	\$16,300 \$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP3000i80LX22B	POS	RX4 ADVB	Core	\$3,000	\$6,000	\$6,000 \$12,000	Emb	80%	50%	\$6,500 \$13,000	\$12,000 \$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP3500i100LX21B	POS	RX4 ADVB	Core	\$3,500	\$7,000	\$7,000 \$14,000	Emb	100%	50%	\$6,000 \$12,000	\$12,000 \$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP3500i80LX21B	POS	RX4 ADVB	Core	\$3,500	\$7,000	\$7,000 \$14,000	Emb	80%	50%	\$8,150 \$16,300	\$16,300 \$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



Benefit Plan Designs

TRADITIONAL & GATEKEEPER PLANS

						Deductib	le	Coins	urance	Out-of-Poo	ket Maximum					Copays				
Plan Code	Product	Rx ^{9,16}	Network	Network	Out-of-l	Network	Ded		Out-of-	Network	Out-of-Network		PCP				Minor Lab/	Major	OP	
				Single Family	Single	Family	Type ¹	Network		Single Family	Single Family	Dep <1	PCP	SPEC	UC	ER	X-Ray ^{8,10}	MRI/CT	Surgery	IP Hospital ¹
CnP4000i100LX21B	POS	RX4 ADVB	Core	\$4,000 \$8,000	\$8,000	\$16,000	Emb	100%	50%	\$8,150 \$16,300	\$16,300 \$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP4000i80LX21B	POS	RX4 ADVB	Core	\$4,000 \$8,000	\$8,000	\$16,000	Emb	80%	50%	\$8,150 \$16,300	\$16,300 \$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP5000i100LX21B	POS	RX4 ADVB	Core	\$5,000 \$10,000	\$10,000	\$20,000	Emb	100%	50%	\$8,150 \$16,300	\$16,300 \$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP5000i80LX21B	POS	RX4 ADVB	Core	\$5,000 \$10,000	\$10,000	\$20,000	Emb	80%	50%	\$8,150 \$16,300	\$16,300 \$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP6000i100LX21B	POS	RX4 ADVB	Core	\$6,000 \$12,000	\$12,000	\$24,000	Emb	100%	50%	\$8,150 \$16,300	\$16,300 \$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP6000i80LX21B	POS	RX4 ADVB	Core	\$6,000 \$12,000	\$12,000	\$24,000	Emb	80%	50%	\$8,150 \$16,300	\$16,300 \$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP8000i100LX21B	POS	RX4 ADVB	Core	\$8,000 \$16,000	\$16,000	\$32,000	Emb	100%	50%	\$8,000 \$16,000	\$16,000 \$32,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
POS HSA ^{4,13,14} These pla	ıns are also av	vailable on the Choice P	lus network and	l Essential PDL.																
HP1600257524B	HSA POS	RX5 ADVB	Choice Plus	\$1,600 \$3,200	\$7,000	\$14,000	Ded NonEmb/OOPM Emb	100%	50%	\$7,000 \$14,000	\$14,000 \$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP160024B	HSA POS	COINS ADVB 80	Choice Plus	\$1,600 \$3,200	\$3,200	\$6,400	NonEmb	80%	50%	\$3,200 \$6,400	\$6,400 \$12,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins	Ded+Coins
HP16002575i8024B	HSA POS	RX5 ADVB	Choice Plus	\$1,600 \$3,200	\$4,600	\$9,200	Ded NonEmb/OOPM Emb	80%	50%	\$4,600 \$9,200	\$9,200 \$18,400	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV2000257521B	HSA POS	RX5 ADVB	Core	\$2,000 \$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,900 \$13,800	\$8,000 \$16,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV200022B	HSA POS	COINS ADVB 100	Core	\$2,000 \$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,550 \$8,000	\$8,000 \$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
nHPVV2000Rx10i8021B	HSA POS	RX5 ADVB	Core	\$2,000 \$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,550 \$13,100	\$8,000 \$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
nHPVV20002575i8021B	HSA POS	RX5 ADVB	Core	\$2,000 \$4,000	\$4,500	\$9,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,900 \$13,800	\$13,800 \$27,600	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV250022B	HSA POS	COINS ADVB 100	Core	\$2,500 \$5,000	\$5,000	\$10,000	NonEmb	100%	50%	\$2,500 \$5,000	\$12,000 \$24,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
nHPVV25002575i8022B	HSA POS	RX5 ADVB	Core	\$2,500 \$5,000	\$5,000	\$10,000	Ded NonEmb/OOPM Emb	80%	50%	\$5,000 \$10,000	\$10,000 \$20,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP320024B	HSA POS	COINS ADVB 100	Choice Plus	\$3,200 \$6,400	\$6,400	\$12,800	Emb	100%	50%	\$3,200 \$6,400	\$15,000 \$30,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP3200X24B	HSA POS (CP COINS ADVB 100	Choice Plus	\$3,200 \$6,400	\$6,400	\$12,800	Emb	100%	50%	\$3,200 \$6,400	\$15,000 \$30,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP32002575i8024B	HSA POS	RX5 ADVB	Choice Plus	\$3,200 \$6,400	\$6,400	\$12,800	Emb	80%	50%	\$7,500 \$15,000	\$15,000 \$30,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP32002575i80X24B	HSA POS	RX5 ADVB	Choice Plus	\$3,200 \$6,400	\$6,400	\$12,800	Emb	80%	50%	\$7,500 \$15,000	\$15,000 \$30,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV350022B	HSA POS	COINS ADVB 100	Core	\$3,500 \$7,000	\$7,000	\$14,000	Emb	100%	50%	\$3,500 \$7,000	\$16,000 \$32,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV400021B	HSA POS	COINS ADVB 100	Core	\$4,000 \$8,000	\$8,000	\$16,000	Emb	100%	50%	\$4,000 \$8,000	\$32,000 \$64,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV400022B	HSA POS (CP COINS ADVB 100	Core	\$4,000 \$8,000	\$8,000	\$16,000	Emb	100%	50%	\$4,000 \$8,000	\$16,000 \$32,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
nHPVV40002575i8021B	HSA POS	RX5 ADVB	Core	\$4,000 \$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,000 \$14,000	\$14,000 \$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP40002575i8024B	HSA POS	CP RX5 ADVB	Core	\$4,000 \$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,000 \$14,000	\$14,000 \$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV425021B	HSA POS	COINS ADVB 100	Core	\$4,250 \$8,500	\$5,000	\$10,000	Emb	100%	50%	\$4,250 \$8,500	\$10,000 \$20,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV500021B	HSA POS	COINS ADVB 100	Core	\$5,000 \$10,000	\$10,000	\$20,000	Emb	100%	50%	\$5,000 \$10,000	\$14,000 \$28,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV500022B	HSA POS (CP COINS ADVB 100	Core	\$5,000 \$10,000	\$10,000	\$20,000	Emb	100%	50%	\$5,000 \$10,000	\$20,000 \$40,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV5000257521B	HSA POS	RX5 ADVB	Core	\$5,000 \$10,000	\$10,000	\$20,000	Emb	100%	50%	\$6,900 \$13,800	\$20,000 \$40,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP5000257524B	HSA POS	CP RX5 ADVB	Core	\$5,000 \$10,000	\$10,000	\$20,000	Emb	100%	50%	\$6,900 \$13,800	\$20,000 \$40,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
nHPVV50002575i8021B	HSA POS	RX5 ADVB	Core	\$5,000 \$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,000 \$14,000	\$14,000 \$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP50002575i8024B	HSA POS	CP RX5 ADVB	Core	\$5,000 \$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,000 \$14,000	\$14,000 \$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV600021B	HSA POS (CP COINS ADVB 100	Core	\$6,000 \$12,000	\$12,000	\$24,000	Emb	100%	50%	\$6,000 \$12,000	\$24,000 \$48,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHPVV635021B	HSA POS	COINS ADVB 100	Core	\$6,350 \$12,700	\$12,700	\$25,400	Emb	100%	50%	\$6,350 \$12,700	\$25,400 \$50,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



Benefit Plan Designs

TRADITIONAL & GATEKEEPER PLANS

Post								Deductible	e	Coins	urance	Out-of-Pocl	ket <u>Maxir</u>	num					Copays				
Part	Plan Code	Product	Rx ^{9,16}	Network	Net	twork	Out-of-	Network	Ded.		0.4.5	Network	Out-of-l	Network	P	СР				Min au Lab /	Maior	OD	
Control Cont					Single	Family	Single	Family		Network		Single Family	Single	Family	Dep <19	PCP	SPEC	uc	ER				IP Hospital ¹¹
Confident/Confident Confident Confid	CnE01575LX21B	EPO	RX3 ADVB	Core Essential	\$0	\$0	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$15	\$15	\$75	\$300	100%	100%	100%	\$750
CPC-000400000012-00 EPO	CnE015100LX21B	EPO	RX3 ADVB	Core Essential	\$0	\$0	N/A	N/A	Emb	90%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$15	\$15	\$100	\$300+Coins	Coins	Coins	Coins	\$750+Coins
Company Comp	CnE040100i100LX24B	EPO	RX19 ADVB	Core Essential	\$0	\$0	N/A	N/A	Emb	100%	N/A	\$6,000 \$12,000	N/A	N/A	\$0	\$40	\$100	\$100	\$525	100%	\$525	\$1,500	\$1,500
Composition	CnE0MAX2000LX24B	EPO	RX3 ADVB	Core Essential	\$0	\$0	N/A	N/A	Emb	100%	N/A	\$2,000 \$4,000	N/A	N/A	\$0	\$0	\$0	\$0	\$250	100%	100%	100%	\$750
Composition	CnE0MAX3000LX24B	EPO	RX3 ADVB	Core Essential	\$0	\$0	N/A	N/A	Emb	100%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$0	\$0	\$0	\$250	100%	100%	100%	\$750
Number 1948 Number 1940 Number 194	CnE0MAX5000LX24B	EPO	RX3 ADVB	Core Essential	\$0	\$0	N/A	N/A	Emb	100%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$0	\$0	\$0	\$250	100%	100%	100%	\$750
Chiesanolici/Clife EPO RVA ADVB Core Essential \$200 \$0.00 NA NA Emb 80% NA \$4.00 \$8.00 NA NA \$4.00 \$8.00 \$7.5 \$5.0 \$5.00 \$5.00 \$6.00	CnE0MAX7900LX24B	EPO	RX3 ADVB	Core Essential	\$0	\$0	N/A	N/A	Emb	100%	N/A	\$7,900 \$15,800	N/A	N/A	\$0	\$0	\$0	\$0	\$250	100%	100%	100%	\$750
Cheb00100LV218 EPO POX ADV8 Cove Essential \$500 \$1,000 N/A N/A Emb 100% N/A \$5,000 \$1,000 N/A N/A \$5,000 \$1,000 N/	NavE01045LX24B*	EPO	RX17 ADVB	Navigate	\$0	\$0	N/A	N/A	Emb	100%	N/A	\$1,500 \$3,000	N/A	N/A	\$0	\$10	\$45	\$30	\$300	100%	100%	100%	\$750
CrisS0080LV21B EPO FN4 ADVB Cove Essential \$500 \$1,000 N/A N/A Emb \$906 N/A \$5,000 \$10,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Deat-Coine De	CnE250i80LX21B	EPO	RX4 ADVB	Core Essential	\$250	\$500	N/A	N/A	Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CheS0060LV2218 EPO RXA ADVB Core Essential \$500 \$1,000 N/A N/A Emb 80% N/A \$2,000 \$4,000 N/A N/A \$0 \$2.5 \$7.5 \$5.0 \$5.00 \$0.00 \$	CnE500i100LX21B	EPO	RX3 ADVB	Core Essential	\$500	\$1,000	N/A	N/A	Emb	100%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CheE0000BULX22 EPO	CnE500i90LX21B	EPO	RX4 ADVB	Core Essential	\$500	\$1,000	N/A	N/A	Emb	90%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
Chie Escontion FPO	CnE500i80LX21B	EPO	RX4 ADVB	Core Essential	\$500	\$1,000	N/A	N/A	Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
Crit 10001001/21B EPO RX4 ADVB Core Essential \$1,000 \$2,000 NA N/A Emb 80% N/A \$3,500 \$3,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins D	CnE500i80LX22	EPO	RX4 ADVB	Core Essential	\$500	\$1,000	N/A	N/A	Emb	80%	N/A	\$2,000 \$4,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CRESONBOLYZEB EPO RVA ADVB Core Essential \$1,000 \$2,000 N/A N/A Emb 80% N/A \$4,000 \$9,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+Coin	CnE500i70LX21B	EPO	RX4 ADVB	Core Essential	\$500	\$1,000	N/A	N/A	Emb	70%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
Chief10001801LX22E EPO	CnE1000i100LX21B	EPO	RX4 ADVB	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	100%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CRESOURBULY21B EPO RX4 ADVB Core Essential \$1,500 \$3,000 N/A N/A Emb 80% N/A \$4,000 \$8,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+Coi	CnE1000i80LX21B	EPO	RX4 ADVB	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$4,500 \$9,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
Che Escontial EPO RX4 ADVB Core Essential \$1,500 \$3,000 N/A N/A Emb 80% N/A \$3,500 \$10,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins	CnE1000i80LX22B	EPO	RX4 ADVB	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$3,000 \$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE15001801X22B EPO RX4 ADVB Core Essential \$1,500 \$3,000 N/A N/A Emb 80% N/A \$3,500 \$7,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+Co	CnE1500i100LX21B	EPO	RX4 ADVB	Core Essential	\$1,500	\$3,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
Che20001100LX21B	CnE1500i80LX21B	EPO	RX4 ADVB	Core Essential	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE2000i80LX21B EPO RX4 ADVB Core Essential \$2,000 \$4,000 N/A N/A Emb 80% N/A \$5,000 \$10,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+C	CnE1500i80LX22B	EPO	RX4 ADVB	Core Essential	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$3,500 \$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE25001100LX21B EPO RX4 ADVB Core Essential \$2,000 \$4,000 N/A N/A Emb 80% N/A \$4,000 \$8,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+C	CnE2000i100LX21B	EPO	RX4 ADVB	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
Che2500i100LX21B EPO RX4 ADVB Core Essential \$2,500 \$5,000 N/A N/A Emb 100% N/A \$5,000 \$10,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded	CnE2000i80LX21B	EPO	RX4 ADVB	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE2500180LX21B EPO RX4 ADVB Core Essential \$2,500 \$5,000 N/A N/A Emb 80% N/A \$6,500 \$11,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+C	CnE2000i80LX22B	EPO	RX4 ADVB	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$4,000 \$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE2500i80LX22 EPO RX4 ADVB Core Essential \$2,500 \$5,000 N/A N/A Emb 80% N/A \$5,500 \$11,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+Co	CnE2500i100LX21B	EPO	RX4 ADVB	Core Essential	\$2,500	\$5,000	N/A	N/A	Emb	100%	N/A	\$5,000 \$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE30001100LX21B EPO RX4 ADVB Core Essential \$3,000 \$6,000 N/A N/A Emb 100% N/A \$5,500 \$11,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded	CnE2500i80LX21B	EPO	RX4 ADVB	Core Essential	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE3000i80LX21B EPO RX4 ADVB Core Essential \$3,000 \$6,000 N/A N/A Emb 80% N/A \$8,150 \$16,300 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+C	CnE2500i80LX22	EPO	RX4 ADVB	Core Essential	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$5,500 \$11,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE3000i80LX22B EPO RX4 ADVB Core Essential \$3,000 \$6,000 N/A N/A Emb 80% N/A \$6,500 \$13,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+C	CnE3000i100LX21B	EPO	RX4 ADVB	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$5,500 \$11,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE3500i100LX21B EPO RX4 ADVB Core Essential \$3,500 \$7,000 N/A N/A Emb 100% N/A \$6,000 \$12,000 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded	CnE3000i80LX21B	EPO	RX4 ADVB	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE3500i80LX21B EPO RX4 ADVB Core Essential \$3,500 \$7,000 N/A N/A Emb 80% N/A \$8,150 \$16,300 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+C	CnE3000i80LX22B	EPO	RX4 ADVB	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$6,500 \$13,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE4000i100LX21B EPO RX4 ADVB Core Essential \$4,000 \$8,000 N/A N/A Emb 100% N/A \$8,150 \$16,300 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded	CnE3500i100LX21B	EPO	RX4 ADVB	Core Essential	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,000 \$12,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE4000i80LX21B EPO RX4 ADVB Core Essential \$4,000 \$8,000 N/A N/A Emb 80% N/A \$8,150 \$16,300 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins Ded+C	CnE3500i80LX21B	EPO	RX4 ADVB	Core Essential	\$3,500	\$7,000	N/A	N/A	Emb	80%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE5000i100LX21B EPO RX4 ADVB Core Essential \$5,000 \$10,000 N/A N/A Emb 100% N/A \$8,150 \$16,300 N/A N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins De	CnE4000i100LX21B	EPO	RX4 ADVB	Core Essential	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE5000i80LX21B EPO RX4 ADVB Core Essential \$5,000 \$10,000 N/A Emb 80% N/A \$8,150 \$16,300 N/A \$0 \$25 \$75 \$50 \$300 Ded+Coins De	CnE4000i80LX21B	EPO	RX4 ADVB	Core Essential	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
	CnE5000i100LX21B	EPO	RX4 ADVB	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnF6000i1001X218 FPO RX4 ADVR Core Essential \$6,000 \$12,000 N/A N/A Fmh 100% N/A \$8,150 \$16,300 N/A N/A \$0 \$25 \$75 \$50 \$300 Dod+Coine Do	CnE5000i80LX21B	EPO	RX4 ADVB	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
0.0 2000 1971 1971 40 410 00 10 00 00 00 00 00 00 00 00 00 00 0	CnE6000i100LX21B	EPO	RX4 ADVB	Core Essential	\$6,000	\$12,000	N/A	N/A	Emb	100%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



Benefit Plan Designs

TRADITIONAL & GATEKEEPER PLANS

						Deductib	ile	Coins	urance	Out-of-Pock	ket Maxin	num					Copays				
Plan Code	Product	Rx ^{9,16}	Network	Network	Out-of-l	Vetwork	Ded		Out-of-	Network	Out-of-l	Network		PCP				Minor Lab/	Major	OP	
				Single Family	Single	Family	Type ¹	Network		Single Family	Single	Family	Dep <19	PCP	SPEC	uc	ER	X-Ray ^{8,10}	MRI/CT	Surgery	IP Hospital ¹¹
CnE6000i80LX21B	EPO	RX4 ADVB	Core Essential	\$6,000 \$12,000	N/A	N/A	Emb	80%	N/A	\$8,150 \$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnE8000i100LX21B	EPO	RX4 ADVB	Core Essential	\$8,000 \$16,000	N/A	N/A	Emb	100%	N/A	\$8,000 \$16,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO HSA ^{2,4,5,13,14,15} T	hese plans a	re also available on the	Choice, Charter,	Navigate networks	and Esser	ntial PDL.															
HE1600257524B	HSA EPO	RX5 ADVB	Choice	\$1,600 \$3,200	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$7,000 \$14,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE160024B	HSA EPO	COINS ADVB 80	Choice	\$1,600 \$3,200	N/A	N/A	NonEmb	80%	N/A	\$3,200 \$6,400	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins	Ded+Coins
HE16002575i8024B	HSA EPO	RX5 ADVB	Choice	\$1,600 \$3,200	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,600 \$9,200	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV2000257521B	HSA EPO	RX5 ADVB	Core Essential	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV200022B	HSA EPO	COINS ADVB 100	Core Essential	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$6,550 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV2000Rx10i8021E	HSA EPO	RX5 ADVB	Core Essential	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,550 \$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV20002575i8021E	HSA EPO	RX5 ADVB	Core Essential	\$2,000 \$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV250022B	HSA EPO	COINS ADVB 100	Core Essential	\$2,500 \$5,000	N/A	N/A	NonEmb	100%	N/A	\$2,500 \$5,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV25002575i8022E	HSA EPO	RX5 ADVB	Core Essential	\$2,500 \$5,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$5,000 \$10,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE320024B	HSA EPO	COINS ADVB 100	Choice	\$3,200 \$6,400	N/A	N/A	Emb	100%	N/A	\$3,200 \$6,400	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE3200X24B	HSA EPO	CP COINS ADVB 100	Choice	\$3,200 \$6,400	N/A	N/A	Emb	100%	N/A	\$3,200 \$6,400	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE32002575i8024B	HSA EPO	RX5 ADVB	Choice	\$3,200 \$6,400	N/A	N/A	Emb	80%	N/A	\$7,500 \$15,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE32002575i80X24B	HSA EPO	RX5 ADVB	Choice	\$3,200 \$6,400	N/A	N/A	Emb	80%	N/A	\$7,500 \$15,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV350022B	HSA EPO	COINS ADVB 100	Core Essential	\$3,500 \$7,000	N/A	N/A	Emb	100%	N/A	\$3,500 \$7,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV400021B	HSA EPO	COINS ADVB 100	Core Essential	\$4,000 \$8,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV400022B	HSA EPO	CP COINS ADVB 100	Core Essential	\$4,000 \$8,000	N/A	N/A	Emb	100%	N/A	\$4,000 \$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV40002575i8021E	HSA EPO	RX5 ADVB	Core Essential	\$4,000 \$8,000	N/A	N/A	Emb	80%	N/A	\$7,000 \$14,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE40002575i8024B	HSA EPO	CP RX5 ADVB	Core Essential	\$4,000 \$8,000	N/A	N/A	Emb	80%	N/A	\$7,000 \$14,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV425021B	HSA EPO	COINS ADVB 100	Core Essential	\$4,250 \$8,500	N/A	N/A	Emb	100%	N/A	\$4,250 \$8,500	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV500021B	HSA EPO	COINS ADVB 100	Core Essential	\$5,000 \$10,000	N/A	N/A	Emb	100%	N/A	\$5,000 \$10,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV500022B	HSA EPO	CP COINS ADVB 100	Core Essential	\$5,000 \$10,000	N/A	N/A	Emb	100%	N/A	\$5,000 \$10,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV5000257521B	HSA EPO	RX5 ADVB	Core Essential	\$5,000 \$10,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE5000257524B	HSA EPO	CP RX5 ADVB	Core Essential	\$5,000 \$10,000	N/A	N/A	Emb	100%	N/A	\$6,900 \$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV50002575i8021E	HSA EPO	RX5 ADVB	Core Essential	\$5,000 \$10,000	N/A	N/A	Emb	80%	N/A	\$7,000 \$14,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE50002575i8024B	HSA EPO	CP RX5 ADVB	Core Essential	\$5,000 \$10,000	N/A	N/A	Emb	80%	N/A	\$7,000 \$14,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV600021B	HSA EPO	CP COINS ADVB 100	Core Essential	\$6,000 \$12,000	N/A	N/A	Emb	100%	N/A	\$6,000 \$12,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHEVV635021B	HSA EPO	COINS ADVB 100	Core Essential	\$6,350 \$12,700	N/A	N/A	Emb	100%	N/A	\$6,350 \$12,700	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



Benefit Plan Designs

NexusACO

						Ded	uctible	Coins	ırance	Out-of-Po	ocket Ma	ximum							Copays					
Plan Code ¹⁷	Product	Rx	Network	Network	C	Out-of-Netw				Network	Out-	of-Networl	С	СР	SP	EC								
				Single Fan	nily S	ingle Fa	Ded Type ¹	Network	Out-of- Networl	Single Fami	y Sing	le Famil	y Tier 1 PC	Tier 2 PCP	Tier 1 Spec	Tier 2 Spec	uc	ER	Minor Lab/X-Ray	Major MRI/CT	IP Tier 1	IP Tier 2	OP Tier 1	OP Tier 2
POS ¹³ These plans are also	available on the Essential	PDL.											_		<u>' </u>									
NexOAP500i10024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$500 \$1,0	000 \$	5,000 \$10	,000 Emb	100%	70%	\$4,000 \$8,00	0 \$10,0	000 \$20,00	0 \$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAP500i8024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$500 \$1,0	000 \$	5,000 \$10	,000 Emb	80%	50%	\$4,000 \$8,00	0 \$10,0	000 \$20,00	0 \$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAP1000i10024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$1,000 \$2,0	000 \$	5,000 \$10	,000 Emb	100%	70%	\$4,000 \$8,00	0 \$10,0	000 \$20,00	0 \$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAP1000i8024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$1,000 \$2,0	000 \$	5,000 \$10	,000 Emb	80%	50%	\$4,000 \$8,00	0 \$10,0	000 \$20,00	0 \$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAP2000i10024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$2,000 \$4,0	000 \$	5,000 \$10	,000 Emb	100%	70%	\$5,000 \$10,0	0,01\$	000 \$20,00	0 \$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAP2000i8024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$2,000 \$4,0	000 \$	5,000 \$10	,000 Emb	80%	50%	\$5,000 \$10,0	0,00\$	000 \$20,00	0 \$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAP3000i10024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$3,000 \$6,0	000 \$	7,500 \$15	,000 Emb	100%	70%	\$6,000 \$12,0	00 \$15,0	000 \$30,00	0 \$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAP3000i8024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$3,000 \$6,0	000 \$	7,500 \$15	,000 Emb	80%	50%	\$6,000 \$12,0	00 \$15,0	000 \$30,00	0 \$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAP5000i10024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$5,000 \$10,	,000 \$1	10,000 \$20	,000 Emb	100%	70%	\$7,900 \$15,8	00 \$20,0	000 \$40,00	0 \$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAP5000i8024B	Nexus OAP POS	Nex 3 ADVB	Nexus	\$5,000 \$10,	,000 \$1	0,000 \$20	,000 Emb	80%	50%	\$7,900 \$15,8	00 \$20,0	000 \$40,00	0 \$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
POS HSA ^{4,13} These plans	are also available on the E	ssential PDL.																						
NexOAHP2000i10024B	Nexus OAP HSA	Nex 1 COINS ADVB 100	Nexus	\$2,000 \$4,0	000 \$	6,000 \$12	,000 Ded NonEmb/OOPM Emb	100%	70%	\$2,700 \$5,40	0 \$12,0	000 \$24,00	0 Ded+1009	6 Ded+80%	Ded+100%	Ded+80%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAHP2000i100X24B	Nexus OAP HSA	Nex 1 COINS ADVB 100	Nexus	\$2,000 \$4,0	000 \$	6,000 \$12	,000 Ded NonEmb/OOPM Emb	100%	70%	\$3,000 \$6,00	0 \$12,0	000 \$24,00	0 Ded+1009	6 Ded+80%	Ded+100%	Ded+80%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAHP3500i8024B	Nexus OAP HSA	Nex 1 COINS ADVB 80	Nexus	\$3,500 \$7,0	000 \$	7,500 \$15	,000 Emb	80%	50%	\$6,500 \$13,0	00 \$15,0	000 \$30,00	0 Ded+80%	Ded+60%	Ded+80%	Ded+60%	Ded+80%	Ded+80%	Ded+80%	Ded+80%	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAHP4000i80X24B	Nexus OAP HSA	Nex 1 COINS ADVB 80	Nexus	\$4,000 \$8,0	000 \$	7,500 \$15	,000 Emb	80%	50%	\$6,000 \$12,0	00 \$15,0	000 \$30,00	0 Ded+80%	Ded+60%	Ded+80%	Ded+60%	Ded+80%	Ded+80%	Ded+80%	Ded+80%	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAHP5000i10024B	Nexus OAP HSA	Nex 1 COINS ADVB 100	Nexus	\$5,000 \$10,	,000 \$1	10,000 \$20	,000 Emb	100%	70%	\$6,500 \$13,0	00 \$20,0	000 \$40,00	0 Ded+1009	6 Ded+80%	Ded+100%	Ded+80%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAHP6000i10024B	Nexus OAP HSA	Nex 1 COINS ADVB 100	Nexus	\$6,000 \$12,	,000 \$1	0,000 \$20	,000 Emb	100%	70%	\$6,500 \$13,0	0,0\$20	000 \$40,00	0 Ded+1009	6 Ded+80%	Ded+100%	Ded+80%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
EPO ² These plans are also a	vailable on the Essential P	DL.																						
NexOAE500i10024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$500 \$1,0	000	N/A N	/A Emb	100%	N/A	\$4,000 \$8,00	0 N/A	A N/A	\$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAE500i8024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$500 \$1,0	000	N/A N	/A Emb	80%	N/A	\$4,000 \$8,00	0 N/A	A N/A	\$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAE1000i10024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$1,000 \$2,0	000	N/A N	/A Emb	100%	N/A	\$4,000 \$8,00	0 N/A	A N/A	\$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAE1000i8024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$1,000 \$2,0	000	N/A N	/A Emb	80%	N/A	\$4,000 \$8,00	0 N/A	A N/A	\$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAE2000i10024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$2,000 \$4,0	000	N/A N	/A Emb	100%	N/A	\$5,000 \$10,0	00 N/A	A N/A	\$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAE2000i8024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$2,000 \$4,0	000	N/A N	/A Emb	80%	N/A	\$5,000 \$10,0	00 N/A	A N/A	\$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAE3000i10024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$3,000 \$6,0	000	N/A N	/A Emb	100%	N/A	\$6,000 \$12,0	00 N/A	A N/A	\$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAE3000i8024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$3,000 \$6,0	000	N/A N	/A Emb	80%	N/A	\$6,000 \$12,0	00 N/A	A N/A	\$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAE5000i10024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$5,000 \$10,	,000	N/A N	/A Emb	100%	N/A	\$7,900 \$15,8	00 N/A	A N/A	\$10	\$40	\$40	\$100	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAE5000i8024B	Nexus OAP EPO	Nex 3 ADVB	Nexus	\$5,000 \$10,	,000	N/A N	/A Emb	80%	N/A	\$7,900 \$15,8	00 N/A	A N/A	\$15	\$45	\$50	\$125	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
EPO HSA ^{2,4} These plans a	re also available on the Es	sential PDL.																						
NexOAHE2000i10024B	Nexus OAP HSA EPO	Nex 1 COINS ADVB 100	Nexus	\$2,000 \$4,0	000	N/A N	/A Ded NonEmb/OOPM Emb	100%	N/A	\$2,700 \$5,40	0 N/A	A N/A	Ded+1009	6 Ded+80%	Ded+100%	Ded+80%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAHE2000i100X24B	Nexus OAP HSA EPO	Nex 1 COINS ADVB 100	Nexus	\$2,000 \$4,0	000	N/A N	/A Ded NonEmb/OOPM Emb	100%	N/A	\$3,000 \$6,00	0 N/A	A N/A	Ded+1009	6 Ded+80%	Ded+100%	Ded+80%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAHE3500i8024B	Nexus OAP HSA EPO	Nex 1 COINS ADVB 80	Nexus	\$3,500 \$7,0	000	N/A N	/A Emb	80%	N/A	\$6,500 \$13,0	00 N/A	A N/A	Ded+80%	Ded+60%	Ded+80%	Ded+60%	Ded+80%	Ded+80%	Ded+80%	Ded+80%	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAHE4000i80X24B	Nexus OAP HSA EPO	Nex 1 COINS ADVB 80	Nexus	\$4,000 \$8,0	000	N/A N	/A Emb	80%	N/A	\$6,000 \$12,0	00 N/A	A N/A	Ded+80%	Ded+60%	Ded+80%	Ded+60%	Ded+80%	Ded+80%	Ded+80%	Ded+80%	Ded+80%	\$500 Ded+60%	Ded+80%	\$250 Ded+60%
NexOAHE5000i10024B	Nexus OAP HSA EPO	Nex 1 COINS ADVB 100	Nexus	\$5,000 \$10,	,000	N/A N	/A Emb	100%	N/A	\$6,500 \$13,0	00 N/A	A N/A	Ded+1009	6 Ded+80%	Ded+100%	Ded+80%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%
NexOAHE6000i10024B	Nexus OAP HSA EPO	Nex 1 COINS ADVB 100	Nexus	\$6,000 \$12,	,000	N/A N	/A Emb	100%	N/A	\$6,500 \$13,0	00 N/A	A N/A	Ded+1009	6 Ded+80%	Ded+100%	Ded+80%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	Ded+100%	\$500 Ded+80%	Ded+100%	\$250 Ded+80%



Benefit Plan Designs

Personal Protect

						Deductibl	е		Coins	ırance	0	ut-of-Pocl	cet Maxim	num					Сора	ıys		
Plan Code	Product	Rx ⁹	Network	Net	work	Out-of-N	letwork	Ded	Network	Out-of-	Net	work	Out-of-I	Network	PCP		SPEC	ш	ER	Minor Lab/	Major	IP/OP
				Single	Family	Single	Family	Type ¹	Network	Network	Single	Family	Single	Family	Dep <19		SPEC		EN	X-Ray	MRI/CT	Surgery
POS ¹³ Personal Prot	tect These	e plans are al	lso available o	n the Ess	sential PD	L.																
PRTP3000i10021B	POS	RX4 ADVB	Choice Plus	\$3,000	\$6,000	\$10,000	\$20,000	Emb	100%	50%	\$3,000	\$6,000	\$20,000	\$40,000	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTP4000i10021B	POS	RX4 ADVB	Choice Plus	\$4,000	\$8,000	\$10,000	\$20,000	Emb	100%	50%	\$4,000	\$8,000	\$20,000	\$40,000	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTP5000i10021B	POS	RX4 ADVB	Choice Plus	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$5,000	\$10,000	\$20,000	\$40,000	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTP6000i10021B	POS	RX4 ADVB	Choice Plus	\$6,000	\$12,000	\$10,000	\$20,000	Emb	100%	50%	\$6,000	\$12,000	\$20,000	\$40,000	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTP7000i10021B	POS	RX4 ADVB	Choice Plus	\$7,000	\$14,000	\$10,000	\$20,000	Emb	100%	50%	\$7,000	\$14,000	\$20,000	\$40,000	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTP8500i10021B	POS	RX4 ADVB	Choice Plus	\$8,500	\$17,000	\$10,000	\$20,000	Emb	100%	50%	\$8,500	\$17,000	\$20,000	\$40,000	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO Personal Prote	ct ² These	plans are als	so available o	n the Ess	ential PDI																	
PRTE3000i10021B	EPO	RX4 ADVB	Choice	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$3,000	\$6,000	N/A	N/A	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTE4000i10021B	EPO	RX4 ADVB	Choice	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTE5000i10021B	EPO	RX4 ADVB	Choice	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$5,000	\$10,000	N/A	N/A	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTE6000i10021B	EPO	RX4 ADVB	Choice	\$6,000	\$12,000	N/A	N/A	Emb	100%	N/A	\$6,000	\$12,000	N/A	N/A	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTE7000i10021B	EPO	RX4 ADVB	Choice	\$7,000	\$14,000	N/A	N/A	Emb	100%	N/A	\$7,000	\$14,000	N/A	N/A	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PRTE8500i10021B	EPO	RX4 ADVB	Choice	\$8,500	\$17,000	N/A	N/A	Emb	100%	N/A	\$8,500	\$17,000	N/A	N/A	\$0	\$25	\$75	\$50	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

PROFormance (w/Premium Designation on Specialist)

						Deductib	le		Coins	urance	Οι	ıt-of-Pock	et Maxir	num						Copays			
Plan Code	Product	Rx ^{3,9}	Network	Net	work	Out-of-l	Network	Ded		Out-of-	Net	work	Out-of-	Network	PCP		5	SPEC			Minor Lab/	Major	IP/OP
				Single	Family	Single	Family		Network		Single	Family	Single	Family	Dep <19	PCP	Tier 1 Spec ⁶	Spec ⁷	UC	ER	X-Ray	MRI/CT	Surgery
POS ^{13,14} These plans are	also avai	lable on the C	hoice Plus netwo	rk and Es	sential PC	L.																	
CnPROP100010i8021B	POS	RX3 ADVB	Core	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40	\$500	Ded+Coins
CnPROP200010i8021B	POS	RX3 ADVB	Core	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40	\$500	Ded+Coins
CnPROP300010i8021B	POS	RX3 ADVB	Core	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$6,000	\$12,000	\$15,000	\$30,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40	\$500	Ded+Coins
CnPROP500010i8021B	POS	RX3 ADVB	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$8,150	\$16,300	\$20,000	\$40,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40	\$500	Ded+Coins
CnPROP100015i8021B	POS	RX4 ADVB	Core	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$8,150	\$16,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP200015i8021B	POS	RX4 ADVB	Core	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$8,150	\$16,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP300015i8021B	POS	RX4 ADVB	Core	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$8,150	\$16,300	\$15,000	\$30,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP400015i8022B	POS	RX4 ADVB	Core	\$4,000	\$8,000	\$7,500	\$15,000	Emb	80%	50%	\$8,150	\$16,300	\$15,000	\$30,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP500015i8021B	POS	RX4 ADVB	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$8,150	\$16,300	\$20,000	\$40,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP50020i9024B	POS	RX6 ADVB	Core	\$500	\$1,000	\$5,000	\$10,000	Emb	90%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$20	\$30	Ded+Coins	\$60	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP150020i8024B	POS	RX6 ADVB	Core	\$1,500	\$3,000	\$5,000	\$10,000	Emb	80%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$20	\$30	Ded+Coins	\$60	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



Benefit Plan Designs

PROFormance (w/Premium Designation on Specialist)

					[Deductib	le		Coins	urance	Ou	ıt-of-Pock	cet Maxin	num						Copays			
Plan Code	Product	Rx ^{3,9}	Network	Net	work	Out-of-	Network			Out-of-	Net	work	Out-of-N	Network	PCP			SPEC			Minor Lab/	Maior	IP/OP
				Single	Family	Single	Family	Ded Type ¹	Network	Network	Single	Family	Single	Family	Dep <19	РСР	Tier 1 Spec ⁶	Spec ⁷	UC	ER	X-Ray	MRI/CT	Surgery
CnPROP250020i7024B	POS	RX6 ADVB	Core	\$2,500	\$5,000	\$7,500	\$15,000	Emb	70%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$20	\$30	Ded+Coins	\$60	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP550020i7024B	POS	RX6 ADVB	Core	\$5,500	\$11,000	\$11,000	\$22,000	Emb	70%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$20	\$30	Ded+Coins	\$60	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO ^{2,13,14,15} These pla	ns are als	o available on	the Choice, Navi	gate netw	orks and	Essential	PDL.																
CnPROE100010i8021B	EPO	RX3 ADVB	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40	\$500	Ded+Coins
CnPROE200010i8021B	EPO	RX3 ADVB	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$5,000	\$10,000	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40	\$500	Ded+Coins
CnPROE300010i8021B	EPO	RX3 ADVB	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$6,000	\$12,000	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40	\$500	Ded+Coins
CnPROE500010i8021B	EPO	RX3 ADVB	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40	\$500	Ded+Coins
CnPROE100015i8021B	EPO	RX4 ADVB	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE200015i8021B	EPO	RX4 ADVB	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE300015i8021B	EPO	RX4 ADVB	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE400015i8022B	EPO	RX4 ADVB	Core Essential	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE500015i8021B	EPO	RX4 ADVB	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE50020i9024B	EPO	RX6 ADVB	Core Essential	\$500	\$1,000	N/A	N/A	Emb	90%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$20	\$30	Ded+Coins	\$60	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE150020i8024B	EPO	RX6 ADVB	Core Essential	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$20	\$30	Ded+Coins	\$60	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE250020i7024B	EPO	RX6 ADVB	Core Essential	\$2,500	\$5,000	N/A	N/A	Emb	70%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$20	\$30	Ded+Coins	\$60	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE550020i7024B	EPO	RX6 ADVB	Core Essential	\$5,500	\$11,000	N/A	N/A	Emb	70%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$20	\$30	Ded+Coins	\$60	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins



Benefit Plan Designs

Pharmacy

Rx Plan Code ⁹	HSA	Prescription Drug List	Pharmacy Retail Network	Deduct	tible	Tier 1	Tier 1 Specialty	Tier 2	Tier 2 Specialty	Tier 3	Tier 3 Specialty	Tier 4	Tier 4 Specialty	Mail Service Ratio
nx Fian Coue	RX	(PDL)	Filamiacy netall Network	Individual	Family	Heri	Tier i Specialty	Her 2	Tier 2 Specialty	Tiers	Tier 3 Specialty	Her 4	Tier 4 Specialty	(90 day supply)
RX3 ESB	No	Essential	Broad	N/A	N/A	\$5	\$5	\$30	\$30	\$65	\$65	\$150	\$500	2.5
RX4 ESB	No	Essential	Broad	N/A	N/A	\$10	\$10	\$35	\$35	\$75	\$75	\$250	\$500	2.5
RX5 ESB	Yes	Essential	Broad	N/A	N/A	\$10	\$10	\$35	\$35	\$70	\$70	\$150	\$500	2.5
CP RX5 ESB	Yes	Essential	Broad	N/A	N/A	\$10	\$10	\$35	\$35	\$70	\$70	\$150	\$500	2.5
RX10 ESB	No	Essential	Broad	N/A	N/A	\$10	\$10	\$50	\$50	\$115	\$115	\$250	\$500	2.5
RX11 ESB	No	Essential	Broad	N/A	N/A	\$15	\$15	\$55	\$55	\$135	\$135	\$350	\$500	2.5
RX17 ESB	No	Essential	Broad	N/A	N/A	\$10	\$10	\$40	\$40	\$125	\$125	\$300	\$500	2.5
RX19 ESB	No	Essential	Broad	N/A	N/A	\$5	\$5	\$60	\$60	\$105	\$105	\$300	\$500	2.5
COINS ESB*/***	Yes	Essential	Broad	N/A	N/A	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins	2.5
CP COINS ESB***	Yes	Essential	Broad	N/A	N/A	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins	2.5
RX3 ADVB	No	Advantage	Broad	N/A	N/A	\$5	\$5	\$30	\$150	\$65	\$350	\$150	\$500	2.5
RX4 ADVB	No	Advantage	Broad	N/A	N/A	\$10	\$10	\$35	\$150	\$75	\$350	\$250	\$500	2.5
RX5 ADVB	Yes	Advantage	Broad	N/A	N/A	\$10	\$10	\$35	\$150	\$70	\$350	\$150	\$500	2.5
CP RX5 ADVB	Yes	Advantage	Broad	N/A	N/A	\$10	\$10	\$35	\$150	\$70	\$350	\$150	\$500	2.5
RX6 ADVB**	No	Advantage	Broad	N/A	N/A	\$10	\$10	\$40	\$150	30%	\$350	50%	\$500	2.5
RX17 ADVB	No	Advantage	Broad	N/A	N/A	\$10	\$10	\$40	\$165	\$125	\$350	\$300	\$500	2.5
RX19 ADVB	No	Advantage	Broad	N/A	N/A	\$5	\$5	\$20	\$165	\$50	\$350	\$100	\$500	2.5
COINS ADVB***	Yes	Advantage	Broad	N/A	N/A	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins	2.5
CP COINS ADVB***	Yes	Advantage	Broad	N/A	N/A	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins	2.5

^{*} The Essential PDL Rx plan "Coins ES" has a \$150 minimum on tier 3 and a \$300 minimum on tier 4



^{**} When utilizing the RX6 ADV design for PROformance Plans, a tier 3 coinsurance with a \$75 minimum and a Tier 4 coinsurance with a \$150 minimum will be applied

 $^{^{\}star\,\star\,\star}\text{For any COINS}$ plans, the coinsurance amount is represented within the Rx plan name

Benefit Plan Designs

UnitedHealthcare Level Funded plan options key

LX	Minor Lab/X-ray covered at Deductible then Coinsurance
i	% of coinsurance
Nav	Plan is available on the Navigate network. Ex: NavE2000i80LX21B
Char	Plan is available on the Charter network. Ex: CharE2000i80LX21B
Cn	Plan is available on the CORE network. Ex: CnE2000i80LX21B
Nex	Plan is available on the Nexus network. Ex: NexOAP500i10024B
ES	Plan is paired with the Essential Rx PDL
CP	Plan is paired with the Core Plus Preventive Medication List
Rx10	Rx Copay after Deductible
В	Pharmacy Retail on the Broad Network
VV	Virtual Visit benefit covered at 100%
21	2021 Plan
22	2022 Plan
23	2023 Plan
24	2024 Plan
	*Some of these values may not apply to this plan grid but applicable in other states



Benefit Plan Designs

1"Emb" means once an individual meets his or her portion of the plan coverage, services are paid for that person without the entire family amount being met. "Non-Emb" means no covered family member will satisfy an individual portion until the entire family amount is met. "OOPM Emb" means once an individual meets his or her portion of the OOP, services are paid for that person without the full OOP amount being met.

²EPO plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by an out-of-network pathologist, emergency room physician, anesthesiologist, radiologist or assistant surgeons; and (2) Services performed under the Emergency Care benefit.

³PROFormance plans with a \$20 PCP copay are tied to RX4 on the Essential PDL and RX6 on the Advantage PDL.

⁴ If there are copayments on HSA plans, they will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.

⁵ Navigate, Charter and Metro plans require PCP designation upon enrollment and referrals for certain services. Failure to obtain a referral may result in either non-payment of claims or a reduction in benefits.

⁶This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit uhceservices.com for details.

⁷This tier of benefits applies to physicians in specialties where there is no UnitedHealth Premium Program and for physicians who are not UnitedHealth Premium Tier 1 Designated.

⁸When selecting multiple Traditional (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter) category plans, the LX POS and EPO plans cannot be offered in combination with non-LX POS and EPO Plans.

⁹Traditional POS/EPO/HSA (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter), Proformance, Premier Proformance, Personal Protect categories of plans are available with the Essential PDL or Advantage PDL. The two PDL's cannot be combined in these plan categories.

¹⁰ Traditional POS and EPO (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter) are available in the non-LX version with the benefit covered at 100 percent coinsurance.

¹¹ The \$750 or \$1,500 copay benefit applies to inpatient services only.

¹² Plans feature \$0 copay for the first 3 Primary Care Physician (PCP) and/or Specialist office visits for a maximum of 3 combined during the Plan Year. Office visits 4+ will be subject to plan deductible/coinsurance. Plans also feature \$0 copay for the first 2 Urgent Care visits during the Plan Year. Urgent Care visits 3+ will be subject to plan deductible/coinsurance. Preventive Care visits do not count against the office visit copayment limit.

¹³ POS - Open Access, National In and Out of Network Coverage, No PCP or Specialist referral required.

¹⁴ Plans on the CORE, CORE Essential and Navigate Networks are available in specific Illinois and Indiana counties:

* IL Counties: Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, LaSalle, McHenry, Will and Winnebago

* IN Counties: Lake, Porter and LaPorte,

15 For the Charter plan category, employers must be sitused in and employees must reside in one of the following 6 counties to enroll in a Charter Plan:

* Cook, DuPage, Kane, Kendall, Lake or McHenry

* Charter enrolled members must select an Advocate Health Care network primary care physician (PCP) - either a general or family practitioner, internist or pediatrician.

* Out-of-network coverage is not available on Charter except in the case of emergency care.

* Charter members must obtain a referral from their designated Advocate Health Care network primary care physician (PCP) before they see any other network physician or specialist

¹⁶ MAX Rx plans on the Essential PDL are tied to RX10 ESB or RX11ESB.

17 NexusACO plans are available in the following counties: Boone, Cook, DeKalb, DuPage, Grundy, Kane, Kendall, La Salle, Lake, McHenry

All plans may not be available in all markets. Plan availability is subject to change and is controlled via the quoting process on uhceservices.com/SAMx.

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