

# Healthfirst Pro EPO Plans

Healthfirst is proud to offer hardworking small business owners, employees, and their families a new choice in health insurance. With an emphasis on comprehensive coverage, highlights of our Pro plans include benefits such as:

- \$0 copay for access to 24/7 telemedicine\*
- Up to \$600 in exercise rewards for individuals and covered spouses
- Coverage for acupuncture visits

In addition, we'll cover important health benefits such as:

- No-cost annual checkups
- Urgent care visits
- Hospital stays
- Lab tests (blood tests and X-rays)
- Maternity and newborn care
- Prescription drugs
- And more!



To enroll in a Pro plan, please talk to your broker or call Healthfirst at 1-844-785-1652, Monday to Friday, 9am–5pm.

## Second Quarter Rates for 2018

	Platinum	Gold	Silver	Bronze (HSA Compatible)
Single	\$855.57	\$728.03	\$625.57	\$523.02
Couple	\$1,711.14	\$1,456.06	\$1,251.14	\$1,046.04
Parent w/Child(ren)	\$1,454.47	\$1,237.65	\$1,063.47	\$889.13
Family	\$2,438.37	\$2,074.89	\$1,782.87	\$1,490.61

## Costs (Individual/Family)

	Platinum	Gold	Silver	Bronze (HSA Compatible)
<b>Deductible</b>	\$0/\$0	\$0/\$0	\$2,600/\$5,200	\$5,000/\$10,000
<b>Maximum Out-of-Pocket Cost</b>	\$2,000/\$4,000	\$5,000/\$10,000	\$7,300/\$14,600	\$6,550/\$13,100

## Quick Reference Guide

	Platinum	Gold	Silver	Bronze
<b>Your Annual Checkup (Preventive Care)</b>	\$0—No deductible or cost sharing applies to recommended preventive care visits or services	\$0—No deductible or cost sharing applies to recommended preventive care visits or services	\$0—No deductible or cost sharing applies to recommended preventive care visits or services	\$0—No deductible or cost sharing applies to recommended preventive care visits or services
<b>Primary Care Provider (PCP) Visit</b>	\$20 copay	\$25 copay	\$35 copay—not subject to deductible	20% coinsurance after deductible
<b>Specialist Visit</b>	\$35 copay	\$40 copay	\$70 copay—not subject to deductible	20% coinsurance after deductible
<b>Urgent Care</b>	\$50 copay	\$60 copay	\$70 copay—not subject to deductible	20% coinsurance after deductible
<b>Emergency Room</b>	\$250 copay	\$350 copay	\$600 copay after deductible	20% coinsurance after deductible
<b>Ambulance</b>	\$150 copay	\$150 copay	\$300 copay after deductible	20% coinsurance after deductible
<b>Surgeon</b>	\$100 copay	\$100 copay	\$200 copay after deductible	20% coinsurance after deductible
<b>Outpatient Facility</b>	\$200 copay	\$300 copay	30% coinsurance after deductible	20% coinsurance after deductible
<b>Inpatient Facility/ Skilled Nursing Facility</b>	\$500 copay	\$500/day, \$1,500 max/admit	30% coinsurance after deductible	20% coinsurance after deductible
<b>Physical, Occupational, and Speech Therapies</b>	\$35 copay	\$40 copay	\$70 copay—not subject to deductible	20% coinsurance after deductible
<b>Acupuncture</b>	\$35 copay	\$40 copay	\$70 copay—not subject to deductible	20% coinsurance after deductible
<b>Telemedicine</b>	\$0 copay	\$0 copay	\$0 copay	N/A

## Prescription Drugs (30-day supply)

	Platinum	Gold	Silver	Bronze
<b>Generic (Tier 1)</b>	\$10 copay	\$10 copay	\$20 copay	20% coinsurance after deductible
<b>Brand Name Preferred (Tier 2)</b>	\$30 copay	\$50 copay	\$60 copay	20% coinsurance after deductible
<b>Brand Name Non-Preferred (Tier 3)</b>	\$60 copay	\$85 copay	\$110 copay	20% coinsurance after deductible

\*Excludes Bronze level plans for Healthfirst Pro and Healthfirst Pro Plus.

Plans are offered by affiliates of Healthfirst, Inc. Plans contain exclusions and limitations. The benefit information provided is a brief summary, not a complete description, of benefits.