

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 the Healthfirst Pro EPO 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 & X-rays)
- Maternity and newborn care
- Prescription drugs
- And more!



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

First Quarter Rates for 2018

| | Platinum | Gold | Silver | Bronze (HSA Compatible) |
|---------------------|------------|------------|------------|----------------------------|
| Single | \$842.93 | \$717.27 | \$616.33 | \$515.29 |
| Couple | \$1,685.86 | \$1,434.54 | \$1,232.66 | \$1,030.58 |
| Parent w/Child(ren) | \$1,432.98 | \$1,219.36 | \$1,047.76 | \$875.99 |
| Family | \$2,402.35 | \$2,044.22 | \$1,756.54 | \$1,468.58 |

Costs (Individual/Family)

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

Quick Reference Guide

| | Platinum | Gold | Silver | Bronze |
|---|---|---|---|---|
| Your Annual Checkup (Preventive Care) | \$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 |
| Primary Care Provider (PCP) Visit | \$20 copay | \$25 copay | \$35 copay—not subject to deductible | 20% coinsurance after deductible |
| Specialist Visit | \$35 copay | \$40 copay | \$70 copay—not subject to deductible | 20% coinsurance after deductible |
| Urgent Care | \$50 copay | \$60 copay | \$70 copay—not subject to deductible | 20% coinsurance after deductible |
| Emergency Room | \$250 copay | \$350 copay | \$600 copay after deductible | 20% coinsurance after deductible |
| Ambulance | \$150 copay | \$150 copay | \$300 copay after deductible | 20% coinsurance after deductible |
| Surgeon | \$100 copay | \$100 copay | \$200 copay after deductible | 20% coinsurance after deductible |
| Outpatient Facility | \$200 copay | \$300 copay | 30% coinsurance after deductible | 20% coinsurance after deductible |
| Inpatient Facility/ Skilled Nursing Facility | \$500 copay | \$500/day, \$1,500 max/admit | 30% coinsurance after deductible | 20% coinsurance after deductible |
| Physical, Occupational, and Speech Therapies | \$35 copay | \$40 copay | \$70 copay—not subject to deductible | 20% coinsurance after deductible |
| Acupuncture | \$35 copay | \$40 copay | \$70 copay—not subject to deductible | 20% coinsurance after deductible |
| Telemedicine | \$0 copay | \$0 copay | \$0 copay | n/a |

Prescription Drugs (30-day supply)

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

*Excludes Healthfirst Pro & Pro Plus Bronze EPO plans.

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.