

2023 Healthfirst Essential Plans

(All with Vision & Dental)

Qualified Individuals

		Healthfirst Essential Plan 1	Healthfirst Essential Plan 2
	Deductible	\$0	\$0
	Maximum Out-of-Pocket Cost	\$2,000	\$200
	Your Annual Checkup (Preventive Care) [†]	\$0	\$0
DOCTOR VISITS	Primary Care Provider (PCP) Visit	\$15 copay	\$0 copay
	Specialist Doctor Visit	\$25 copay	\$0 copay
FACILITY CARE	Retail Health Clinics	\$25 copay	\$0 copay
	Urgent Care	\$25 copay	\$0 copay
	Emergency Room	\$75 copay	\$0 copay
	Ambulance ^{††}	\$75 copay	\$0 copay
	Surgery	\$50 copay	\$0 copay
	Outpatient Facility	\$50 copay	\$0 copay
	Inpatient Hospital Services (and Birthing Center) Skilled Nursing Facility	\$150 per admission	\$0 per admission
SUPPLIES AND SERVICES	Durable Medical Equipment (e.g., wheelchairs, walkers) Medical & Diabetic Supplies	5% coinsurance	\$0 copay
	Hearing Aids	5% coinsurance	\$0 copay
	Physical, Occupational, and Speech Therapies	\$15 copay	\$0 copay
Rx DRUGS	Generic Drugs (Tier 1)	\$6 copay	\$1 copay
	Brand Name Preferred Drugs (Tier 2)	\$15 copay	\$3 copay
	Brand Name Non-Preferred Drugs (Tier 3)	\$30 copay	\$3 copay
	90-Day Mail-Order Supply for Generic Drugs (Tier 1)	\$15 copay	\$2.50 copay
DENTAL [‡]	Preventive/Routine Dental Coverage	\$0 copay	\$0 copay
	Major Dental Care	\$0 copay	\$0 copay
VISION [‡]	Vision Exams	\$0 copay	\$0 copay
	Eyeglass Lenses & Frames	\$0 copay	\$0 copay
	Contact Lenses	\$0 copay	\$0 copay

*For covered prescription drugs, the Maximum Out-of-Pocket limit is \$50 per calendar quarter.

[†]No deductible or copay applies to recommended preventive care visits as defined by the Affordable Care Act and its implementing regulations.

^{††}**Emergency:** no preauthorization; **Non-emergency:** requires preauthorization.

The benefit information provided is a brief summary, not a complete description, of benefits. For more information, contact the plan.

[‡]Dental benefits are administered by DentaQuest. Vision benefits are administered by Davis Vision.

Benefits are subject to medical necessity review.