Group Name- Company XYZ

_		
	Deductible	In-network:
		\$500 individual
		\$1,000 family
		Out-of-network:
		\$1,000 individual
		\$2,000 family
	Coinsurance	In-network: 90%
		Out-of-network: 70%
Evaluation	Wath pfgpacket Maximumas o	reatectworkspire.XLS for Pythor
		\$3,000 individual
		\$6,000 family
		Out-of-network:
		\$6,000 individual
- - -		\$12,000 family
	HSA Contribution	None
	Annual visit	100%
	Individual premium	\$280/month
	Family premium	\$900/month

Group Name- MAX Bupa	a Plan A		Plan B		Plan C - HSA	
l l	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible Amount						
Single	\$1,000	\$2,000	\$2,500	\$5,000	\$4,000	\$8,000
Family	\$2,000	\$4,000	\$5,000	\$10,000	\$8,000	\$16,000
Co-Insurance	80%	60%	80%	60%	N/A	N/A
Out of Pocket Maximum		gle		gle		gle
aluation Warnin	U . I NEW	ocument	Was ere	ated with	Spire	S for Pyt
ridation Training		nily	Far		Far	nily
	\$4,000	\$8,000	\$7,000	\$14,000	\$8,000	\$16,000
	Max C	ut of Pocket is De	ductible + Co-Ins	urance	No Co-Pay or	Co-Insurance
Preventative	100%	Ded. & Co. Ins.	100%	Ded. & Co. Ins.	100%	Ded. & Co. Ins.
Dr. Office Co-Pay						
Primary Care	\$25	Ded. & Co. Ins.	\$25	Ded. & Co. Ins.	N/A	N/A
	\$25	Ded. & Co. Ins.	\$25	Ded. & Co. Ins.	N/A	N/A

_						
		Ihealth	Heartbeat Gold	Optima Restore	MediPrime	Star Health Comprehensive
	Basic sum insured	10 lacs	10 lacs	10 lacs	10 lacs	10 lacs
	Premium	10,643	22,696	13,607	12,205	17,483
	Hosptalization benefits					
	·	Pre-existing diseases:	Pre-existing diseases:	Pre-existing diseases: 3	Pre-existing diseases:	Pre-existing diseases:
		2 years	2 years	years	4 years	4 years
		Specific illnesses/	Specific	Specific illnesses/	Specific illnesses/	Specific illnesses/
4	14/-:4:id					
1	Waiting period	treatments: 2 years	illnesses/treatments: None	treatments: 2 years	treatments: 2 years	treatments: 2 years
		No restriction	No restriction	No restriction	No restriction	No restriction
2	Hospital accomodation	/sub-limits	/sub-limits	/sub-limits	/sub-limits	/sub-limits
					60 days if informed of	
					hospitalization 5 days in	
3	Pre-hospitalization	30 days	30 days	60 days	advance, else 30 days	30 days
	·				90 days if informed of	
					hospitalization 5 days in	
	Don't be a side lineation	co deve efter	SO days often	100		so dove
4	Post hospitalization	60 days after	60 days after	180 days	advance, else 60 days	60 days
				Only in case of shared	Only for accompanying	
				accomodation.	insured child. Rs 500 per day	Rs 750 per day upto 120 days
				Rs 800 per day for maximum	subject to a maximum of Rs	with a maximum of 7 days
5	Hospital cash/Daily Cash	No	Not applicable	of 6 days	15000	per occurrence
			Actual cost at Network			
		Rs. 1500 per	hospital, Rs 2000 per	Rs 2000 per	Rs 2500 per	Rs 3500 per
E	Emergency ambulance	hospitalization	hospitalization otherwise	hospitalization	hospitalization	policy period
			Covered	Covered		
	Organ donor expense	Not covered	Covered	Covered	Covered	Not covered
	Co-payment feature					
8	/Annual deductible	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
		140 day care procedures	All day care procedures	All day care procedures	140 day care procedures	101 day care
9	Day care procedures	covered	covered	covered	covered	procedures covered
10	Domicilliary hospitalization	No	Yes, upto Rs 50,000	Yes	Yes	No
11	Alternative treatments	No.	No .	No .	http://process.25000	No .
16	atopwan	UNIDO : I HODE WIN	ocument wa	COMPATE AND	MIT THE REPORT OF A	LIG FOYTROUTH
	CHOIP VV ANI	11199. · 1116 010	Waiting period of 34	backed the	THE PROPRETA	
	attore was in	ings. The G	Waiting period of 24	RACTE CHECK	MUPROPIPO-A	
	etto P wari	ings. The or	months. Expenses for 2	packa are a	nu Propir o. A	CLE FOR CITYPU
	GREAT TANK OF THE	111 99 1116-9 0	Waiting period of 24	PACKE CIT	MI PROPING-A	
	chois van	mgs. Hie oc	months. Expenses for 2	orteded.	ALLI PROPING-A	Waiting period of 36
	CHOIPMACH!	11199 1116- GC	months. Expenses for 2 deliveries,	orteded.	ALLI PROPING-A	
		11199 1116- GC	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be	Protected.	ALLI PROPING-A	Waiting period of 36 months.
12	Maternity benefits		months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same		·	Waiting period of 36 months. Upto Rs 40000 per delivery
12		Waiting period of 36 months	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same	None	None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries
12	Maternity benefits		months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy		·	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto
12	Maternity benefits		months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without		·	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional
12	Maternity benefits		months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy		·	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto
12	Maternity benefits		months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without		·	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional
12	Maternity benefits		months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the		·	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of
12	Maternity benefits		months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born.		·	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born.
	Maternity benefits (delivery expenses)	Waiting period of 36 months	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses	None	None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto
	Maternity benefits (delivery expenses) New born baby cover		months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born.		·	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born.
	Maternity benefits (delivery expenses)	Waiting period of 36 months	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses	None	None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto
	Maternity benefits (delivery expenses) New born baby cover	Waiting period of 36 months	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses	None None	None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto
	Maternity benefits (delivery expenses) New born baby cover	Waiting period of 36 months None	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses	None None No claim:	None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto
	Maternity benefits (delivery expenses) New born baby cover	Waiting period of 36 months	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses	None None	None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto
	Maternity benefits (delivery expenses) New born baby cover	Waiting period of 36 months None	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses	None None No claim:	None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto
	Maternity benefits (delivery expenses) New born baby cover	Waiting period of 36 months None No Claim:	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses	None None No claim: Bonus of 50% of the Basic	None None	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto
	Maternity benefits (delivery expenses) New born baby cover	Waiting period of 36 months None No Claim: Additional 10% sum insured at the time of renewal for	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim,	None None No claim: Sum insured enhanced by 10% (bonus)	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum
	Maternity benefits (delivery expenses) New born baby cover	None No Claim: Additional 10% sum insured at the time of renewal for every claim free year.	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the explry of policy year in which the baby was born. Vaccination expenses covered Irrespective of whether the claim was made:	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be	None None No claim: Sum insured enhanced by 10% (bonus) each year .	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum insured at 100% of basic
	Maternity benefits (delivery expenses) New born baby cover	None No Claim: Additional 10% sum insured at the time of renewal for every claim free year. In case of a claim,	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered Irrespective of whether the claim was made: Gift rewards worth 10% of	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be reduced	None None No claim: Sum insured enhanced by 10% (bonus) each year . In case of claim: Cumulative	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum insured at 100% of basic sum insured.
13	Maternity benefits (delivery expenses) New born baby cover Renewal benefits	None No Claim: Additional 10% sum insured at the time of renewal for every claim free year. In case of a claim, cumulative additional sum	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered Irrespective of whether the claim was made: Gift rewards worth 10% of last paid premium or	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be reduced by 50% of the basic sum	None No claim: Sum insured enhanced by 10% (bonus) each year . In case of claim: Cumulative bonus reduced by 10% of	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum insured at 100% of basic sum insured. In case of claim: bonus sum
13	Maternity benefits (delivery expenses) New born baby cover	None No Claim: Additional 10% sum insured at the time of renewal for every claim free year. In case of a claim,	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered Irrespective of whether the claim was made: Gift rewards worth 10% of	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be reduced	None None No claim: Sum insured enhanced by 10% (bonus) each year . In case of claim: Cumulative	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum insured at 100% of basic sum insured.
13	Maternity benefits (delivery expenses) New born baby cover Renewal benefits	None No Claim: Additional 10% sum insured at the time of renewal for every claim free year. In case of a claim, cumulative additional sum	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered Irrespective of whether the claim was made: Gift rewards worth 10% of last paid premium or	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be reduced by 50% of the basic sum	None No claim: Sum insured enhanced by 10% (bonus) each year . In case of claim: Cumulative bonus reduced by 10% of	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum insured at 100% of basic sum insured. In case of claim: bonus sum
13	Maternity benefits (delivery expenses) New born baby cover Renewal benefits	None No Claim: Additional 10% sum insured at the time of renewal for every claim free year. In case of a claim, cumulative additional sum insured to go down by 50%	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered Irrespective of whether the claim was made: Gift rewards worth 10% of last paid premium or additional 10% sum insured	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be reduced by 50% of the basic sum insured.	None No claim: Sum insured enhanced by 10% (bonus) each year . In case of claim: Cumulative bonus reduced by 10% of the basic sum insured	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum insured at 100% of basic sum insured. In case of claim: bonus sum insured becomes zero
14 15	Maternity benefits (delivery expenses) New born baby cover Renewal benefits Renewal benefits Loading on claims	None No Claim: Additional 10% sum insured at the time of renewal for every claim free year. In case of a claim, cumulative additional sum insured to go down by 50%	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered Irrespective of whether the claim was made: Gift rewards worth 10% of last paid premium or additional 10% sum insured NA	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be reduced by 50% of the basic sum insured.	None None No claim: Sum insured enhanced by 10% (bonus) each year . In case of claim: Cumulative bonus reduced by 10% of the basic sum insured NA Once every four years	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum insured at 100% of basic sum insured. In case of claim: bonus sum insured becomes zero NA Once every three
14 15	Maternity benefits (delivery expenses) New born baby cover Renewal benefits	No Claim: No Claim: Additional 10% sum insured at the time of renewal for every claim free year. In case of a claim, cumulative additional sum insured to go down by 50% NA	months. Expenses for 2 deliveries, upto Rs 50000 per year Husband and wife to be covered under the same policy Automatic covered (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses covered Irrespective of whether the claim was made: Gift rewards worth 10% of last paid premium or additional 10% sum insured	None No claim: Bonus of 50% of the Basic Sum Insured In case of claim, accumulated bonus to be reduced by 50% of the basic sum insured. NA	None No claim: Sum insured enhanced by 10% (bonus) each year . In case of claim: Cumulative bonus reduced by 10% of the basic sum insured	Waiting period of 36 months. Upto Rs 40000 per delivery for 2 deliveries Automatically covered upto Rs 1 lac (without additional charge) till the expiry of policy year in which the baby was born. Vaccination expenses upto Rs 1000 covered No claim: bonus sum insured at 100% of basic sum insured. In case of claim: bonus sum insured becomes zero

ICICI Lombard

Max Bupa

Apollo Munich

Tata AIG

Source: Policy documents for the respective policies (December 2014). For claim settlement data: Mint Mediclaim ratings, Claim settlement ratio calculated as 100%-(%claims repudiated +% claims pending for over six months)

Company Name- ABC Ltd. Source- Google

	Group Name	ABC Ltd	
	Group Number	123	
	Renewal Date	01-01-2024	
L E. etc.	No of employees enro	lled 20	- E 11
valuatio	parvyamings line document-was	ereated with spire.xus	Fior Python
	Market	Large	
	In Network (IN):		
	Copay	30/45	
	IN Coinsurance %	100/0	
	IN Deductible	2500/5000	
	Out of Network (OON)	:	
	OON Coinsurance %	100/0	
	OON Deductible	2500/5000	

			Group Financial Informat	<u>on</u>		
		Pleas	e see Rate Model for available p	lan combinations	Link to PDML:	http://pdml/
	Plan Design:	KACTOHP63RI				
	rian besign.	NAC TOTIF 65 RE				
		In-Network		Out-	of-Network	
	Office Copay:					
	PCP:	No Charge after Deductible	٦	UCR: 100% of Medicare	-I I	Modified UCR: Standard
	Specialist:	No Charge after Deductible	7			
	Specialist.	We charge and beddenbe	_			
	ER Copay:	No Charge after Deductible	7			
	Hospital Copay		_			
	Inpatient:		7			
		No Charge after Deductible				
- F	valuation War	ning : The docu	ment was cre	ated withuS	Spire XI S	Sufer Pythoni
Eval	ruation vvarr	ling. The docu	nent was cr	eated with	"Spire."	RLES FOYTENOR
	Outpatient Hospital Setting:	No Charge after Deductible	-		•	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Single Deductible:	\$2,850	Modified Cost Share:	Single Deductible:	\$2,850	Modified Cost Share:
	Family Deductible:	\$5,700		Family Deductible:	\$5,700	
	Coinsurance:	None		Coinsurance:	30%	
	Single M.O.O.P.	\$4,000		Single M.O.O.P.	\$5,850	
	Family M.O.O.P.	\$8,000		Family M.O.O.P.	\$11,700	
	Financial Accumulation Period:	Calendar Year ▼				
		_				
	100000000000000000000000000000000000000		Prescription Plan			
	Please see Rate Model for a	vailable plan combinations				
				Rx Tracking ID:		
_						

Deductible	\$1000/\$2000
Out-of-Pocket Max	\$6850/\$13,700
Office Visit – Primary Care	\$10
Office Visit - Specialty Care	\$40
from Wagning: The durument was cre	eateowith Spire.XLS for Pyt
Urgent Care	\$50
Inpatient Care	70% covered
Preventive Care	100% covered
Rx	\$10 Generic ONLY
POS	1

Group Name-

UnitedHealthcare

Effective Date: 11/1/2020

DEDUCTIBLE			
Individual	PPO: \$ <mark>250</mark> OON: \$1,000		
Family	PPO: \$500 (embedded) OON: \$2,000 (embedded)		
OUT-OF-POCKET MAX			
Individual	PPO: \$3,500 (includes ded.) OON: \$7,000 (includes ded.)		
Family	PPO: \$7,000 (embedded; includes ded.) OON: \$14,000 (embedded; includes ded.)		
RHYSICIAN SERVICES	ument was created with Spire.XLS for Python		
Office Visits	PPO: 0%/\$75 (ded. waived) OON: 50% after ded.		
Telemedicine	PPO: Virtual Visits: 0% (ded. waived) OON: Not Covered		
Preventive Care	PPO: 0% (ded. waived) OON: Not Covered		
Diagnostic Lab/X-Ray	PPO: 20% after ded. OON: 50% after ded.		
Imaging (CT/PET scans, MRIs)	PPO: 20% after ded. OON: 50% after ded.		
Rehabilitation/Habilitation (PT/OT/ST)	PPO: 0% (ded. waived) OON: 50% after ded.		
Chiropractic Care	PPO: 0% (ded. waived; 24 Manipulative Treatments) OON: 50% after ded.		

Group Name = Vantage Medical

Evalu

Vantage Medical Home HMO

Medical Coverage						
	Employee- Only	Employee +1 (Spouse or child)	Employee + Children	Family		
Deductible (Tier I)	\$400	\$800	\$1,200	\$1,200		
Deductible (Tier II & Out-of-Network)	\$1,500	\$3,000	\$4,500	\$4,500		
Out-of-pocket max (Tier I)	\$2,500	\$5,000	\$5,000	\$7,500		
ation Wem ing The work	n re mtewas	s [∪] cirëated v	with the Spire	. %l m⊕ofor P	ython	
Co-Payment PCP (Tier I)	\$10 AHN/\$20	\$10 AHN/\$20	\$10 AHN/\$20	\$10 AHN/\$20		
Co-Payment Specialist (Tier I)	\$35 AHN/\$45	\$35 AHN/\$45	\$35 AHN/\$45	\$35 AHN/\$45		
Coinsurance – PCP (Out-of-Network) 50% coverage; subject to out-of-network deductible						
Coinsurance – Specialist (Out-of-Network)	t-of-Network) 50% coverage; subject to out-of-network deductible					

Prescription Coverage				
Tier	Member Responsibility			
Tier 1 Preferred Generics	\$5			
Tier 2 Non-Preferred Generics	\$20			
Tier 3 Preferred Brand	\$50			
Tier 4 Non-Preferred Brand	\$80			
Tier 5 Specialty	\$150			

Tier I Providers

Members seeing Tier I providers pay the Tier I co-pays, co-insurance and deductibles as listed in the Certificate of Coverage and Cost Share Schedule. Tier I consists of two networks:

- A preferred provider network, Affinity Health Network (AHN), which has lower co-payments for certain covered services; and
- A standard provider network

Tier II Providers

Members who chose to see these providers will have to pay an additional 20% coinsurance in addition to their Tier I cost share, after the applicable deductible is met.

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