

Focused Silver - EPO

Because you qualify for a Cost Sharing Reduction (CSR), Silver plans like this one are an *especially* good value.

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- ✓ Cheaper doctor visits
 - ✓ Cheaper hospital visits
 - ✓ Cheaper prescriptions
 - ✓ Lower deductibles
 - ✓ Lower out-of-pocket max



Plan costs

Click the down arrow to learn more about each of these.

Monthly premium	\$21.76 per month <small>was \$975.76</small>	▼
Deductible (Health + Rx)	\$0 per person	▼
Out-of-pocket max	\$3,050 per person	▲
This is the most you'll have to pay for healthcare services during your coverage period (typically 12 months) – think of it as your safety net in the event of a major health problem.		
Note: monthly premiums don't count towards your out-of-pocket max.		
Network type	EPO	▼
Metal tier	Silver	▼
Overall rating	3	▼
Official documents	Summary of benefits and coverages (PDF) Drug formulary Provider list Plan brochure	



Doctor visits

This applies to doctor visits when you have a condition or symptom. For preventive care visits, such as annual checkups, visits are free.

Tier Selector

In network



Before deductible is met

After deductible is met

Primary care visit	\$15	\$15
Specialist visit	\$30	\$30
Preventive care visit	No charge	No charge



Prescription drugs

Prescription coverage is based on which category a drug falls into. To see how this plan categorizes prescriptions, browse its [drug formulary](#). Note that prior authorization may be required for some prescriptions. Some plans may have a separate Rx deductible. Please confirm details in the [Summary of Benefits and Coverages](#).

Tier Selector

In network



	Before deductible is met	After deductible is met
Generic	\$3	\$3
Brand	\$40	\$40
Non-preferred Brand	45%	45%
Specialty	50%	50%



Labs & imaging

These are tests your doctor may run when diagnosing a condition.

Tier Selector

In network



	Before deductible is met	After deductible is met
X-rays	50%	50%
Imaging (CT/PET/MRI)	50%	50%
Blood work	\$20	\$20

This covers the use of X-rays to diagnose a condition.

Imaging (CT/PET/MRI)

50%

50%

Blood work

\$20

\$20



Hospital & emergency

To see which hospitals, ERs, and Urgent Care centers are part of this plan's network, browse the [provider list](#).

Tier Selector

In network



Before deductible is met

After deductible is met

Urgent care	\$10	\$10
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An urgent care center can be a convenient option if you have a non-life-threatening injury and your doctor is not available.

Urgent care is usually less expensive than going to the Emergency Room, and will usually have shorter wait times for non-life-threatening injuries.

Emergency room	50%	50%
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Ambulance	50%	50%
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Hospital stay (facility)	50%	50%
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Hospital stay (physician)	50%	50%
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Outpatient procedure (facility)	50%	50%
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Outpatient procedure (physician)	50%	50%
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Physical rehabilitation	50%	50%
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Mental health & substance abuse

All plans cover behavioral health treatment (such as psychotherapy or counseling), mental and behavioral health inpatient services, and substance use treatment.

Tier Selector

In network



Before deductible is met

After deductible is met

Outpatient services	\$15	\$15
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Psychiatric hospital stay	50%	50%
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Pregnancy & birth

Every plan covers services provided before and after your child is born.

Tier Selector

In network



Before deductible is met

After deductible is met

Well baby care

No charge

No
charge

Labor, delivery, hospital stay

50%

50%



Free preventive care

Every plan includes over 74 preventive care services that are completely free on day one. These services keep you healthy before you become sick, including routine check-ups, counseling, screenings, and immunizations.

Adults

Women

Children

Abdominal aortic aneurysm one-time screening

Alcohol misuse screening and counseling

Aspirin use

Blood pressure screening

Cholesterol screening

Colorectal cancer screening

Depression screening

Diabetes screening

Diet counseling

Falls prevention

Hepatitis B screening

Hepatitis C screening

HIV screening

Immunization vaccines

Lung cancer screening

Obesity screening and counseling

Sexually transmitted infection (STI) prevention counseling

Statin preventive medication

Syphilis screening

Tobacco Use counseling

Tuberculosis screening



Estimated all-in costs

We estimate that your total annual out-of-pocket costs will be \$685, based on:

- This **plan's** monthly premium costs x 12 months
- Your healthcare usage estimate of **Medium** applied to this plan's deductible and copayments.



This plan has the **lowest** annual out-of-pocket estimate of all 64 plans available to you.

Estimate breakdown

This **does not limit** what you can use — it's just an estimate of what you might use.

12	Monthly premiums	\$261
4	Doctor visits	\$90
2	Labs or tests	\$40
24	Prescriptions	\$294
Annual estimate		\$685
Monthly estimate (on average)		\$57 per month