

# Silver 1 100 - HMO

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



- ✓ 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	\$0.00 per month <del>was \$64.18</del>	▼
Deductible (Health + Rx)	\$0 per person	▼
Out-of-pocket max	\$2,700 per person	▼
Network type	HMO	▼
Metal tier	Silver	▼
Overall rating	3	▼

Official documents	<a href="#">Summary of benefits and coverages (PDF)</a> <a href="#">Drug formulary</a> <a href="#">Provider list</a> <a href="#">Plan brochure</a>
--------------------	---



## 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

No charge

No  
charge



Specialist visit	\$10	\$10
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	No charge	No charge
Brand	\$30	\$30
Non-preferred Brand	15%	15%
Specialty	15%	15%



### 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	\$30	\$30
Imaging (CT/PET/MRI)	15%	15%
Blood work	\$10	\$10



### 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	\$5	\$5
Emergency room	15%	15%
Ambulance	15%	15%
Hospital stay (facility)	15%	15%
Hospital stay (physician)	15%	15%
Outpatient procedure (facility)	15%	15%
Outpatient procedure (physician)	15%	15%
Physical rehabilitation	\$10	\$10



### 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	No charge	No charge
Psychiatric hospital stay	15%	15%



### 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.

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 \$90, 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 48 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	\$0
4	<a href="#">Doctor visits</a>	\$10
2	<a href="#">Labs or tests</a>	\$20
14	Prescriptions	\$60
Annual estimate		\$90
Monthly estimate (on average)		\$8 per month