

## Focused Silver - EPO

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	\$21.76 per month <del>was \$975.76</del>	▼
Deductible (Health + Rx)	\$0 per person	▼
Out-of-pocket max	\$3,050 per person	▲
<p>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.</p> <p><b>Note:</b> monthly premiums don't count towards your out-of-pocket max.</p>		
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%
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
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%
Ambulance	50%	50%
Hospital stay (facility)	50%	50%
Hospital stay (physician)	50%	50%
Outpatient procedure (facility)	50%	50%
Outpatient procedure (physician)	50%	50%
Physical rehabilitation	50%	50%



## 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
Psychiatric hospital stay	50%	50%



## 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	<u>Doctor visits</u>	\$90
2	<u>Labs or tests</u>	\$40
24	Prescriptions	\$294
Annual estimate		\$685
Monthly estimate (on average)		\$57 per month