

## Silver 12 100 with First 4 Primary Care Visits Free - 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 <small>was \$979.91</small>	▼
Deductible (Health + Rx)	\$170 per person	▼
Out-of-pocket max	\$3,050 per person	▼
Network type	HMO	▼
Metal tier	Silver	▼
Overall rating	Not Rated	▼

### Official documents



### 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	\$2	\$2
Specialist visit	\$4	\$4



**Preventive care visit**

No charge

No  
charge



## Prescription drugs

Prescription coverage is based on which category a drug falls into. 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**

\$2

\$2

A generic drug is identical to the brand name drug in form, safety, strength, quality and intended use. Although identical, generic drugs are substantially cheaper than their brand name counterparts.

**Brand**

\$20

\$20

Brand drugs are more expensive than generic drugs. Not every brand drug has a generic equivalent.

**Non-preferred Brand**

Full price

10%

**Specialty**

Full price

10%



## 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**

Full price

10%

**Imaging (CT/PET/MRI)**

Full price

10%

**Blood work**

Full price

10%



## Hospital & emergency

### Tier Selector

In network



	Before deductible is met	After deductible is met
<b>Urgent care</b>	\$3	\$3
<b>Emergency room</b>	Full price	10%
<b>Ambulance</b>	Full price	10%
<b>Hospital stay (facility)</b>	Full price	10%
<b>Hospital stay (physician)</b>	Full price	10%
<b>Outpatient procedure (facility)</b>	Full price	10%
<b>Outpatient procedure (physician)</b>	Full price	10%
<b>Physical rehabilitation</b>	\$2	\$2



## 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
<b>Outpatient services</b>	\$2	\$2
<b>Psychiatric hospital stay</b>	Full price	10%



## 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 \$469, 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 **5th lowest** annual out-of-pocket estimate of all 49 plans available to you.

## Estimate breakdown

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

<b>12</b>	<b>Monthly premiums</b>	<b>\$0</b>
3	Doctor visits	\$10
2	Labs or tests	\$303
24	Prescriptions	\$156
	<b>Annual estimate</b>	<b>\$469</b>
	Monthly estimate (on average)	\$39 per month