



HEALTH REPUBLIC

INSURANCE

2015 Product Portfolio

We are chartered as a 501(c)(29) non-profit, otherwise known as a Consumer Operated and Oriented Plan (CO-OP). We passionately believe in giving everyone access to health care, so we apply our member's money to their health and our programs, including improving quality of care, increasing benefits, and even lowering premiums when possible.

OUR NETWORK PARTNERS



To make it easy for you to get the care you need, we use doctors in Providence's huge state-wide network of providers, practitioners, and facilities. This gives you a great range of choice and lets you receive care close to where you live. Providence providers are award-winning for their superior overall quality and care and we're proud to bring that quality to you. Our plans use the Providence EPO statewide (and SW Washington) network, giving you access to 61 hospitals, 3,373 PCPs (including pediatricians), and 7,548 individual specialty providers. **FoundationCare** primarily utilizes a subset of that network (known as the Providence Choice network) and is available in the fifteen Oregon counties with Patient-Centered Medical Homes.



Members of our **FoundationCare**, **PrimaryCare**, and **CoreCare** plans receive adult vision benefits through the Vision Service Plan (VSP), consumer's #1 choice in vision care. You'll receive an exam each 12 months at a \$30 copay, and every 2 years you are eligible for up to \$120 in hardware. As the only national not-for-profit vision care company, VSP members come first. VSP invests in the things you value most, like the best care at the lowest out-of-pocket costs. **Find a provider through www.healthrepublicinsurance.org/care-directory/ or at www.vsp.com.**



With **FoundationCare**, **PrimaryCare**, and **CoreCare** plans, 25 annual alternative health care visits (such as massage, acupuncture, chiropractic, and naturopathy) are covered. For 2015 we are partnering with The CHP Group for seamless access to flexible, high-quality complementary and alternative medicine (CAM). CHP is a regional network with a current concentration in Oregon (extending into Washington) and is dedicated to advocating for complementary and alternative medicine.

Details available at www.chpgroup.com. You may also search for a provider at www.healthrepublicinsurance.org/care-directory/ beginning in late 2014.



2015 KEYCARE PLANS

KeyCare plans feature our lowest monthly premium costs along with either one (Bronze) or two (Silver) no charge office visits. Medical and pharmacy deductibles accrue separately but they both apply towards the out-of-pocket-maximum (OOPM).

- ✓ All plans include full preventive benefits.
- ✓ Urgent Care visits are not subject to deductible and offer a \$15 copay (same for both tiers).
Please note, tests and other services done at the Urgent Care location may incur additional costs on all plans.
- ✓ In addition to preventive care, we offer no charge office visits (PCP or specialist): one on Bronze and two on Silver.

Tiers offered:

Bronze

Silver

Medical Deductible	\$5,000	\$2,500
Rx Deductible	\$1,600	\$1,500
OOPM*	\$6,600	\$5,000

- ✓ Generic Rx copays are not subject to the deductible: \$25/Bronze and \$10/Silver.
- ✓ After the deductible has been met, both tiers offer coinsurance (40% for Medical and 50% for Rx) until the OOPM has been met.



2015 PRIMARYCARE PLANS

One of our most popular plans, **PrimaryCare** offers 25 annual alternative care visits, adult vision through VSP, no charge office visits (to your PCP or to a specialist), and a deductible that equals the out-of-pocket maximum. Generic Rx are free on Silver and Gold, \$25 on Bronze. Copays are offered for the ER, Urgent Care, and Outpatient Mental Health.

- ✓ All plans include full preventive benefits.
- ✓ 25 alternative care visits (chiropractic, acupuncture, naturopathic, massage) are available at a \$25 copay/visit.

Tiers offered:

Bronze

Silver

Gold

Deductible = OOPM*	\$6,600	\$4,750	\$2,400
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- ✓ Vision benefits are covered through VSP: \$30 copay annual exam; \$120 in hardware every 24 months.
- ✓ In addition to preventive care, we offer no charge office visits (PCP or specialist): 1 on Bronze, 3 on Silver, and 4 on Gold.
- ✓ On Silver and Gold plans, all generic prescriptions are no charge! (Bronze members will pay only \$25 per generic Rx.)
- ✓ Copays that are not subject to the deductible include: the ER (\$250/\$250/\$250), Urgent Care (\$100/\$75/\$75), and Outpatient Mental Health (\$50/\$35/\$35).



2015 CORECARE PLANS

One of our most benefit-rich plans, **CoreCare** plans offer alternative care, adult vision, four no charge office visits (to PCPs or specialists), flat copays for Generic and Preferred Rx, and the lowest deductibles offered.

- ✓ All plans include full preventive benefits.
- ✓ 25 alternative care visits (chiropractic, acupuncture, naturopathic, massage) are available at a \$25 copay/visit.
- ✓ Vision benefits are covered through VSP: \$30 copay annual exam; \$120 in hardware every 24 months.
- ✓ You'll receive four no charge office visits (PCP or specialist) per year, in addition to your preventive exam.

Tiers offered:

Silver

Gold

Platinum

Deductible	\$2,500	\$1,000	\$500
OOPM*	\$5,500	\$2,500	\$1,000

- ✓ All tiers offer \$10/prescription for Generic Rx and \$35/prescription for Preferred Rx.
- ✓ Urgent Care visits are not subject to the deductible and offer a \$75 copay for all tiers.
- ✓ Deductible is waived for both lab and X-ray; both receive a 50% coinsurance.
- ✓ Other services are subject to your deductible.



2015 FOUNDATIONCARE PLANS

FoundationCare is based on the Medical Home model: a highly comprehensive, team-based approach designed to give you faster access to care, coordination and continuity of care, a team of medical professionals who know you, and a single electronic health record. FoundationCare plans also offer alternative care and adult vision, low copays for Generic and Preferred Rx, and one low deductible that equals the out-of-pocket maximum.

- ✓ All plans include full preventive benefits.
- ✓ 25 alternative care visits (chiropractic, acupuncture, naturopathic, massage) are available at a \$25 copay/visit.

Tiers offered:

Silver

Gold

Platinum

Deductible = OOPM*	\$6,600	\$2,800	\$1,000
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- ✓ Vision benefits are covered through VSP: \$30 copay annual exam; \$120 in hardware every 24 months.
- ✓ Silver Rx is a \$10 copay for Generic/\$30 for Preferred Rx; Gold/Platinum Rx's are \$5 copay for Generic/\$25 for Preferred Rx.
- ✓ There is a two-tiered structure for many benefits: Tier 1 offers low copays for certain services that are coordinated and/or referred through the Medical Home. Tier 2 offers 50% coinsurance for the same services when self-referred or not coordinated through the Medical Home.



2015 HSA PLANS

Both of these plans are Health Savings Account (HSA)-eligible, meaning that you have the option

to fund a Health Savings Account to use pre-tax dollars to pay for your health care. Nearly all non-preventive care is then paid out-of-pocket until you reach your deductible. After that, flat copays are available for a variety of services.

- ✓ All plans include full preventive benefits.
- ✓ There is a third HSA-eligible plan: Oregon Standard Bronze (below).
- ✓ After your deductible has been met, your Medical coinsurance will be 60% (Bronze) or 40% (Gold).

Tiers offered:

Bronze

Gold

Deductible	\$3,000	\$1,300
OOPM*	\$6,000	\$2,250

- ✓ After your deductible has been met, your Generic prescriptions are free on Gold and \$25 on Bronze. All other Pharmacy costs after your deductible has been reached will be subject to 50% coinsurance.
- ✓ Copays offered after your deductible have been met include: \$25 for PCP office visits, \$50 for specialist office visits, \$25 for Outpatient Mental Health visits, and \$75 for Urgent Care.



2015 OREGON STANDARD PLANS

Standard plans were designed by the state of Oregon to provide an easy price comparison

across insurance carriers. The plans are the same, regardless of insurance company, and are built like a traditional insurance plan. The only differences between Standard plans are that each carrier chooses a provider network (we contract with Providence) and sets prices.

Please note that Oregon Standard Bronze is HSA-eligible. If you're interested in an HSA-eligible plan, you may also want to look at the two HSA-eligible plans above.

Tiers offered:

Bronze

Silver

Gold

Deductible	\$5,000	\$2,500	\$1,300
OOPM*	\$6,350	\$6,350	\$6,350

- ✓ All plans include full preventive benefits.
- ✓ Oregon Standard Bronze is HSA-eligible.
- ✓ Oregon Silver and Gold offer certain copays that are not subject to deductible (office visits, Generic and Preferred Rx).
- ✓ Almost all other non-preventive services are subject to the deductible.



2015 CATASTROPHIC PLAN

We offer a single **Catastrophic** plan, designed to provide financial protection in the case of an

emergency. There are application limitations on this plan; prospective members may not apply a federal subsidy and must be either under-30 or receive a verified exception from the marketplace. Each member on this plan will receive three no charge Primary Care Physician visits in addition to all standard preventive care. Almost all other services will apply to your deductible. Since the deductible equals the out-of-pocket maximum, once you've met your deductible, you've also met your OOPM!

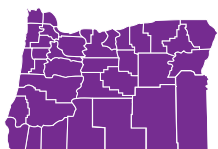
Single plan offered

Deductible = OOPM*	\$6,600
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- ✓ All plans include full preventive benefits.
- ✓ You'll receive three no charge Primary Care Physician (PCP) visits per year, in addition to your preventive visit.
- ✓ Beyond these elements, other services apply to your deductible.
- ✓ Once your deductible is met, everything is covered in full.

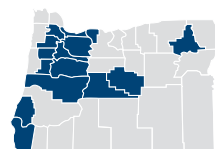
This plan used to be available only through the state or federal marketplace, but for 2015 you may also purchase it directly from Health Republic or through your broker.

OUR PROVIDER NETWORKS



61 hospitals
3,373 PCPs (including pediatricians)
7,548 individual specialty providers

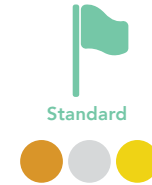
We are contracted with the Providence EPO statewide (and SW Washington) network for the following plans: **KeyCare, PrimaryCare, CoreCare, HSA, Oregon Standard,** and **Catastrophic.**



158 Medical Homes
2,679 PCPs (including pediatricians)
Same/next day services available

FoundationCare has a Medical Home model, which utilizes the Providence Choice network (a subset of the EPO). This network is available only in these 15 counties: Benton, Clackamas, Coos, Crook, Curry, Deschutes, Hood River, Lane, Linn, Marion, Multnomah, Polk, Union, Washington, and Yamhill.

HEALTH REPUBLIC 2015 PLAN COMPARISON



	KeyCare	PrimaryCare	CoreCare	FoundationCare	HSA	Standard	Catastrophic
Preventive care	✓	✓	✓	✓	✓	✓	✓
Bronze "metal tier"	✓	✓	✓	✓	✓	✓	✓
Silver "metal tier"	✓	✓	✓	✓	✓	✓	✓
Gold "metal tier"	✓	✓	✓	✓	✓	✓	✓
Platinum "metal tier"	✓	✓	✓	✓	✓	✓	✓
Alternative care 25 visits annually @ \$25	✓	✓	✓	✓	✓	✓	✓
Vision care (adult)	✓	✓	✓	✓	✓	✓	✓
Lowest monthly premium (typically)	✓						
Lowest deductible offered			✓				
Lowest OOPM ² offered			✓	✓			
Deductible = OOPM ²		✓		✓			✓
Combined deductible (medical + Rx)		✓	✓	✓	✓	✓	✓
Copay ³ , ER (\$)		250 250 250		250 250 250			
Copay ³ , Urgent Care (\$)	15 15	100 75 75	75 75 75	75 75 75		90 60	
Copay, Outpatient Mental/Behavioral Health & Substance Abuse (\$)		50 35 35		25 25 25		70 40	
No charge office visits per "metal tier" ⁴	1 2	1 3 4	4 4 4				3 (PCP only)
Coordinated care through the Medical Home model				✓			
Copay ³ , generic Rx (\$)	25 10	25 free free	10 10 10	10 5 5		15 10	
Copay ³ , preferred Rx (\$)		50 35	35 35 35	30 25 25		50 30	
HSA-eligible					✓	✓	
Applicant eligibility is restricted ⁵							✓
Subsidies ⁶ may be applied	✓	✓	✓	✓	✓	✓	

Bronze
Silver
Gold
Platinum

For 2015, Health Republic offers seven plan types, each with up to three "metal tiers," allowing you to scale how much you spend each month versus how much it costs to use your benefits.

¹Plan details subject to final federal review.

²OOPM=Out-of-pocket maximum

³Copay before deductible (deductible does not apply)

⁴PCP or Specialist office visit, in addition to preventive care visit.

⁵Must be under 30 or receive a verified exception from the Marketplace.

⁶Subsidies may include: cost share reduction available on silver tiers through the Marketplace, APTC (advanced premium tax credit), or end-of-the-year tax credit.