

MVP Health Care Liberty Small Group Plan Grid
Off-Exchange

	EPO	EPO	EPO	EPO	QHDHP	EPO	QHDEPO	QHDEPO
	LIBERTY PLATINUM 1	LIBERTY GOLD 3	LIBERTY GOLD 4	LIBERTY SILVER 3 QHDEPO (HSA Qualified)	LIBERTY SILVER 8 QHDEPO (HSA Qualified)	LIBERTY SILVER 10	LIBERTY BRONZE 5 QHDEPO (HSA Qualified)	LIBERTY BRONZE 6 QHDEPO (HSA Qualified)
Single	\$732.76	\$614.30	\$645.75	\$525.83	\$510.15	\$510.15	\$437.65	\$452.87
Double	\$1,465.52	\$1,228.60	\$1,291.50	\$1,051.66	\$1,020.30	\$1,020.30	\$875.30	\$905.74
Employee/Child(ren)	\$1,245.69	\$1,044.31	\$1,097.78	\$893.91	\$867.26	\$867.26	\$744.01	\$769.88
Family	\$2,088.37	\$1,750.76	\$1,840.39	\$1,498.62	\$1,453.93	\$1,453.93	\$1,247.30	\$1,290.68
Deductible (Individual/Family)	\$0/\$0	\$800/\$1,600 Embedded	\$0/\$0	\$2,200/\$4,400 Aggregate	\$3,700/\$7,400 Embedded	\$6,550/\$13,100 Aggregate	\$5,350/\$10,700 Embedded	\$6,550/\$13,100 Embedded
* Deductible applied to this benefit - Member amount after deductible is met								
Out of Pocket/Coinsurance Maximum	\$2,450/\$4,900	\$4,400/\$8,800	\$6,750/\$13,500	\$4,800/\$9,600	\$5,500/\$11,000	\$6,550/\$13,100	\$6,550/\$13,100	\$6,550/\$13,100
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care	3 visits at \$0, then \$5	\$10 *	\$40	\$25 *	\$0 *	\$30	\$5 *	\$0 *
Specialist Visit	\$45	\$40 *	\$60	\$50 *	\$0 * / \$0 *	\$0 * / \$0 *	50% *	\$0 *
Inpatient Hospitalization	\$300	\$800 *	\$750	\$500 *	\$0 *	\$0 *	50% *	\$0 *
Outpatient Surgery	\$100	\$100 *	\$300	\$200 *	\$0 *	\$0 *	50% *	\$0 *
Emergency Room	\$100	\$300 *	\$500	\$300 *	\$0 *	\$0 *	\$100 *	\$0 *
Urgent Care	\$45	\$40 *	\$60	\$50 *	\$0 *	\$0 *	50% *	\$0 *
Ambulance	\$100	\$300 *	\$500	300 *	\$0 *	\$0 *	\$100 *	\$0 *
Telemedicine (My Visit Now)	\$5	\$10 *	\$40	\$25 *	\$0	\$30	\$5 *	\$0 *
Durable Medicare Equipment (DME)	50%	50%	50%	50%	\$0 *	\$0 *	50% *	\$0 *
Vision	Adult & Pediatric	Adult & Pediatric	Adult & Pediatric	Adult & Pediatric	Adult & Pediatric	Adult & Pediatric	Adult & Pediatric	Adult & Pediatric
Prescription Deductible Ind/Fam	\$0 / \$0	\$0 / \$0	\$0 / \$0	Integrated w/Medical	Integrated w/Medical	\$0/\$0	Integrated w/Medical	Integrated w/Medical
Prescription Co-payment	\$5 / \$30 / \$50	\$10 / \$35 / 50%	\$10 / \$40 / \$60	\$10 / \$40 / \$60 *	\$10 / \$40 / \$60 *	\$10 / \$40 / \$60	\$5 / \$30 / 50% *	0% / 0% / 0% *
Preventive Drug List	No	No	No	Yes	Yes	No	Yes	Yes

2018 PLAN HIGHLIGHTS

Eligibility	Open Enrollment	New: Pediatric Dental	Telemedicine	Aggregate Plan	Embedded Plan	HSA Contribution Limits
To participate in the Chamber's insurance program, businesses must maintain their Chamber Membership. For Small Group eligibility, there must be at least one Common Law Employee (CLE) enrolled. An employee does not include the sole owner or the spouse of the owner. If you do not qualify for a Small Group product, please contact our office for INDIVIDUAL plan options available to Members without a CLE. If you do not qualify for a Small Group product, please contact our office for INDIVIDUAL plan options available to Members without a CLE.	November is Open Enrollment for January 1st coverage. All applications must be received in our office by Friday, December 1st.	Benefit is now included in all small group plans - \$25 co-pay deductible applied to HDHP plans - Routine: 20% coinsurance * - Major: 50% coinsurance * including medically necessary orthodontists	With MyVistNow - 24/7 Online Doctor Visits WellLife Rewards Up to \$325. reimbursement for health-related activities.	Out of pocket maximum must be met by any one or any combination of members before the plan will make payments. Domestic Partner Coverage for Same or Opposite Sex	Each member will pay towards, but never exceed their individual and/or OOPM until the larger Family deductible is met.	Single: \$3,450 Family: \$6,900 HSA Catch-up Contributions (Age 55 or older) \$1,000

Monthly premium rates shown do not include administrative fees - Plan summaries available upon request or online

This comparison has been prepared as a guide to assist you in evaluating the program.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.