Level-Funded Plan Options

PPO Plans

Name	Platinum 120		Gold 220		Gold 221		Gold 222	
In/Out Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Type	Traditional	Traditional	Traditional	Traditional	H.S.A.	H.S.A.	Traditional	Traditional
Deductible (Ind/Fam)	\$500/\$1,000	\$1,000/\$2,000	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000	\$6,000/\$12,000	\$3,000/\$6,000	\$6,000/\$12,000
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coins. (Member Paid)	20%	50%	20%	50%	0%	30%	0%	30%
Total OOP (Ind/Fam)	\$3,500/\$7,000	\$7,000/\$14,000	\$3,500/\$7,000	\$7,000/\$14,000	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/\$10,000	\$10,000/\$20,000
PCP Copay	\$20	Deduct + Coins	\$20	Deduct + Coins	Deduct + Coins	Deduct + Coins	\$30	Deduct + Coins
Urgent Care Copay	\$40	Deduct + Coins	\$40	Deduct + Coins	Deduct + Coins	Deduct + Coins	\$50	Deduct + Coins
Prescription Drugs	\$0/\$35/\$75/\$150		\$0/\$35/\$75/\$150		Deduct then \$35 Formulary		\$0/\$35/\$75/\$150	

Name	Silver 320		Silver 321		Silver 322		Silver 323	
In/Out Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Type	Traditional	Traditional	Traditional	Traditional	Traditional	Traditional	Traditional	Traditional
Deductible (Ind/Fam)	\$2,000/\$4,000	\$4,000/\$8,000	\$2,000/\$4,000	\$4,000/\$8,000	\$3,000/\$6,000	\$6,000/\$12,000	\$4,000/\$8,000	\$8,000/\$16,000
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coins. (Member Paid)	20%	50%	30%	50%	20%	50%	20%	50%
Total OOP (Ind/Fam)	\$6,000/\$12,000	\$12,000/\$24,000	\$6,000/\$12,000	\$12,000/\$24,000	\$7,000/\$14,000	\$14,000/\$28,000	\$7,900/\$15,800	\$15,800/\$31,600
PCP Copay	\$40	Deduct + Coins	\$40	Deduct + Coins	\$35	Deduct + Coins	\$35	Deduct + Coins
Urgent Care Copay	\$60	Deduct + Coins	\$60	Deduct + Coins	\$55	Deduct + Coins	\$55	Deduct + Coins
Prescription Drugs	\$0/\$50/\$100/\$150		\$0/\$50/\$100/\$150		\$0/\$50/\$100/\$150		\$0/\$50/\$100/\$150	

Name	Bronze 420		Bronze 421		Bronze 422		Bronze MVP 423	
In/Out Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Type	H.S.A.	H.S.A.	H.S.A.	H.S.A.	H.S.A.	H.S.A.	Traditional	Traditional
Deductible (Ind/Fam)	\$4,000/\$8,000	\$8,000/\$16,000	\$5,000/\$10,000	\$10,000/\$20,000	\$6,000/\$12,000	\$12,000/\$24,000	\$5,000/\$10,000	\$10,000/\$20,000
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coins. (Member Paid)	20%	50%	20%	50%	0%	30%	30%	50%
Total OOP (Ind/Fam)	\$6,750/\$13,500	\$13,500/\$27,000	\$6,750/\$13,500	\$13,500/\$27,000	\$6,750/\$13,500	\$13,500/\$27,000	\$6,750/\$13,500	\$13,500/\$27,000
PCP Copay	Deduct + Coins	Deduct + Coins	Deduct + Coins	Deduct + Coins	Deduct + Coins	Deduct + Coins	\$40	Deduct + Coins
Urgent Care Copay	Deduct + Coins	Deduct + Coins	Deduct + Coins	Deduct + Coins	Deduct + Coins	Deduct + Coins	\$60	Deduct + Coins
Prescription Drugs	Deduct then \$35 Formulary							

Name	Vault 1000-20		Vault 3000		Vault 3500		Vault 5000-0	
In/Out Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Type	Traditional	Traditional	H.S.A	H.S.A.	Traditional	Traditional	Traditional	Traditional
Deductible (Ind/Fam)	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000	\$6,000/\$12,000	\$3,500/\$7,000	\$7,000/\$14,000	\$5,000/\$10,000	\$10,000/\$20,000
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coins. (Member Paid)	20%	50%	0%	50%	0%	50%	0%	50%
Total OOP (Ind/Fam)	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/\$10,000	\$10,000/\$20,000	\$6,750/\$13,500	\$13,500/\$27,000
PCP Copay	\$30	Deduct + Coins	Deduct + Coins	Deduct + Coins	\$30	Deduct + Coins	\$30	Deduct + Coins
Urgent Care Copay	\$50 w/\$250 limit	Deduct + Coins	Deduct + Coins	Deduct + Coins	\$50 w/\$250 limit	Deduct + Coins	\$50 w/\$250 limit	Deduct + Coins
Prescription Drugs	\$0/\$50/\$100/\$150		Deduct then \$35 Formulary		\$0/\$50/\$100/\$150		\$0/\$50/\$100/\$150	

Name	Vault	6500-0	Vault 7500-40		
In/Out Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
Plan Type	H.S.A.	H.S.A.	Traditional	Traditional	
Deductible (Ind/Fam)	\$6,500/\$13,000	\$13,000/\$26,000	\$7,500/\$15,000	\$15,000/\$30,000	
Deductible Type	Embedded	Embedded	Embedded	Embedded	
Coins. (Member Paid)	0%	50%	40%	50%	
Total OOP (Ind/Fam)	\$6,750/\$13,500	\$13,500/\$27,000	\$8,150/\$16,300	\$16,300/\$32,600	
PCP Copay	Deduct + Coins	Deduct + Coins	\$30	Deduct + Coins	
Urgent Care Copay	Deduct + Coins	Deduct + Coins	\$50 w/\$250 limit	Deduct + Coins	
Prescription Drugs	Deduct then \$	35 Formulary	\$0/\$50/\$100/\$150		

All Plans					
Other Pro. Services	Deduct + Coins				
Wellness/Prev*	Covered 100%				
X-Ray/Lab**	Deduct + Coins				
Emergency Room	Deduct + Coins				
In-Patient Facility	Deduct + Coins				
Out-Patient Facility	Deduct + Coins				

^{*}In-Network

All plan designs are available as both a PPO plan with in and out of network benefits as illustrated on this page, and as a Reference Based Pricing plan with only "In-Network" benefits. Reference Based Pricing plans pay claims based on a Medicare 125% model and negotiate claims as needed. This plan design illustration is for reference only. The Summary of Benefits Coverage documents can be found at www.AllThingsVault.com/vaultsbc



^{**}When not covered under the office visit benefit