



# Asuris Employee Select<sup>SM</sup> Plan Options

| Family deductible and out-of-pocket maximum (OOPM) is 2x individual                | Platinum 250                                                                                     | Platinum 500                          | No-math plan<br>Platinum 1200         | Gold 500                              | Gold 1000                             | Gold 1500                             |
|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| Networks offered on these plans                                                    | Preferred In network / Out of network                                                            | Preferred In network / Out of network | Preferred In network / Out of network | Preferred In network / Out of network | Preferred In network / Out of network | Preferred In network / Out of network |
| Deductible                                                                         | \$250 / \$3,000                                                                                  | \$500 / \$3,000                       | \$1,200 / \$3,000                     | \$500 / \$5,000                       | \$1,000 / \$5,000                     | \$1,500 / \$5,000                     |
| Out-of-pocket maximum                                                              | \$4,000 / \$10,000                                                                               | \$4,000 / \$10,000                    | \$1,200 / \$10,000                    | \$8,000 / \$10,000                    | \$7,000 / \$10,000                    | \$8,550 / \$10,000                    |
| Preventive care                                                                    | Covered in full for in-network services                                                          |                                       |                                       |                                       |                                       |                                       |
| Asuris Motivate®                                                                   | 3% discount on medical premium; up to \$150 for eligible employees and spouses/domestic partners |                                       |                                       |                                       |                                       |                                       |
| Employee Assistance Program                                                        | Covered in full (4 counseling visits per incident)                                               |                                       |                                       |                                       |                                       |                                       |
| Behavioral health                                                                  | \$20 / 50%                                                                                       | \$20 / 50%                            | 0% / 50%                              | \$30 / 50%                            | \$30 / 50%                            | \$30 / 50%                            |
| Virtual care                                                                       | \$10 / 50%                                                                                       | \$10 / 50%                            | 0% / 50%                              | \$10 / 50%                            | \$10 / 50%                            | \$10 / 50%                            |
| Primary care provider                                                              | \$20 / 50%                                                                                       | \$20 / 50%                            | 0% / 50%                              | \$30 / 50%                            | \$30 / 50%                            | \$30 / 50%                            |
| Specialist                                                                         | \$30 / 50%                                                                                       | \$30 / 50%                            | 0% / 50%                              | \$50 / 50%                            | \$50 / 50%                            | \$50 / 50%                            |
| Urgent care                                                                        | \$30 / 50%                                                                                       | \$30 / 50%                            | 0% / 50%                              | \$50 / 50%                            | \$50 / 50%                            | \$50 / 50%                            |
| Maternity                                                                          | 10% / 50%                                                                                        | 10% / 50%                             | 0% / 50%                              | 30% / 50%                             | 30% / 50%                             | 20% / 50%                             |
| Inpatient hospital                                                                 | 10% / 50%                                                                                        | 10% / 50%                             | 0% / 50%                              | 30% / 50%                             | 30% / 50%                             | 20% / 50%                             |
| Outpatient surgery & services                                                      | 10% / 50%                                                                                        | 10% / 50%                             | 0% / 50%                              | 30% / 50%                             | 30% / 50%                             | 20% / 50%                             |
| Outpatient lab & radiology                                                         | 0% / 50%                                                                                         | 0% / 50%                              | 0% / 50%                              | 30% / 50%                             | 30% / 50%                             | 20% / 50%                             |
| Outpatient complex lab & imaging                                                   | 10% / 50%                                                                                        | 10% / 50%                             | 0% / 50%                              | 30% / 50%                             | 30% / 50%                             | 20% / 50%                             |
| Outpatient rehab                                                                   | \$20 / 50%                                                                                       | \$20 / 50%                            | 0% / 50%                              | \$30 / 50%                            | \$30 / 50%                            | \$30 / 50%                            |
| Emergency room*                                                                    | \$250 then coinsurance                                                                           | \$250 then coinsurance                | 0%                                    | \$300 then coinsurance                | \$300 then coinsurance                | \$300 then coinsurance                |
| Hearing instruments and services: 1 instrument per ear every 36 months             | 0% / Covered in full out of network                                                              |                                       |                                       |                                       |                                       |                                       |
| Pediatric vision up to age 19                                                      | Annual eye exam plus 1 pair of frames and lenses or contacts once per year at \$0 / 50%          |                                       |                                       |                                       |                                       |                                       |
| Pediatric dental up to age 19*                                                     | 0% Preventive, 20% Basic, 50% Major                                                              |                                       |                                       |                                       |                                       |                                       |
| Acupuncture (no limit) / spinal manipulation (10 visits per year)                  | \$20 / 50%                                                                                       | \$20 / 50%                            | 0% / 50%                              | \$30 / 50%                            | \$30 / 50%                            | \$30 / 50%                            |
| In-network coinsurance for other covered medical care / out-of-network coinsurance | 10% / 50%                                                                                        | 10% / 50%                             | 0% / 50%                              | 30% / 50%                             | 30% / 50%                             | 20% / 50%                             |
| Optimum Value Medication List                                                      | N/A                                                                                              | N/A                                   | Yes                                   | N/A                                   | N/A                                   | N/A                                   |
| Rx Tier 1 (Preferred generics)*                                                    | \$8                                                                                              | \$8                                   | \$0                                   | \$10                                  | \$10                                  | \$15                                  |
| Rx Tier 2 (Generics)*                                                              | \$30                                                                                             | \$35                                  | \$0                                   | \$35                                  | \$35                                  | \$35                                  |
| Rx Tier 3 (Preferred brands)*                                                      | \$30                                                                                             | \$30                                  | \$0                                   | \$50                                  | \$50                                  | \$50                                  |
| Rx Tier 4 (Brands)*                                                                | 50%                                                                                              | 50%                                   | \$0                                   | 50%                                   | 50%                                   | 50%                                   |
| Rx Tier 5 (Preferred specialty)*                                                   | 20%                                                                                              | 20%                                   | \$0                                   | 20%                                   | 20%                                   | 20%                                   |
| Rx Tier 6 (Specialty)*                                                             | 50%                                                                                              | 50%                                   | \$0                                   | 50%                                   | 50%                                   | 50%                                   |

Light-gray box = Deductible applies

Dark-gray box = Deductible waived for in-network care.  
Out-of-network care is subject to the out-of-network deductible.

\* In-network cost-share, deductible (when applicable) and out-of-pocket maximum apply for care you receive either in or out of the network.



# Asuris Employee Select<sup>SM</sup> Plan Options

| Family deductible and out-of-pocket maximum (OOPM) is 2x individual                | Gold 2000                                                                                                                                           | Gold 2500                             |                                       | No-math plan                          |
|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
|                                                                                    |                                                                                                                                                     |                                       |                                       | Gold Abound 3500*                     |
| Networks offered on these plans                                                    | Preferred In network / Out of network                                                                                                               | Preferred In network / Out of network | RealValue In network / Out of network | Preferred In network / Out of network |
| Deductible                                                                         | \$2,000 / \$5,000                                                                                                                                   | \$2,500 / \$5,000                     | \$2,500 / Not covered                 | \$3,500 / \$4,000                     |
| Out-of-pocket maximum                                                              | \$6,000 / \$10,000                                                                                                                                  | \$7,350 / \$10,000                    | \$7,350 / Not covered                 | \$3,500 / \$10,000                    |
| Preventive care                                                                    | Covered in full for in-network services                                                                                                             |                                       |                                       |                                       |
| Asuris Motivate®                                                                   | 3% discount on medical premium; up to \$150 for eligible employees and spouses/domestic partners                                                    |                                       |                                       |                                       |
| Employee Assistance Program                                                        | Covered in full (4 counseling visits per incident; 8 visits for Gold Abound 3500)                                                                   |                                       |                                       |                                       |
| Behavioral health                                                                  | \$40 / 50%                                                                                                                                          | \$30 / 50%                            | \$30 / Not covered                    | 0% / 50%                              |
| Virtual care                                                                       | \$10 / 50%                                                                                                                                          | \$10 / 50%                            | \$10 / Not covered                    | 0% / 50%                              |
| Primary care provider                                                              | \$40 / 50%                                                                                                                                          | \$30 / 50%                            | \$30 / Not covered                    | 0% / 50%                              |
| Specialist                                                                         | \$50 / 50%                                                                                                                                          | \$50 / 50%                            | \$50 / Not covered                    | 0% / 50%                              |
| Urgent care                                                                        | \$50 / 50%                                                                                                                                          | \$50 / 50%                            | \$50 / Not covered                    | 0% / 50%                              |
| Maternity                                                                          | 25% / 50%                                                                                                                                           | 30% / 50%                             | 30% / Not covered                     | 0% / 50%                              |
| Inpatient hospital                                                                 | 25% / 50%                                                                                                                                           | 30% / 50%                             | 30% / Not covered                     | 0% / 50%                              |
| Outpatient surgery & services                                                      | 25% / 50%                                                                                                                                           | 30% / 50%                             | 30% / Not covered                     | 0% / 50%                              |
| Outpatient lab & radiology                                                         | 25% / 50%                                                                                                                                           | 30% / 50%                             | 30% / Not covered                     | 0% / 50%                              |
| Outpatient complex lab & imaging                                                   | 25% / 50%                                                                                                                                           | 30% / 50%                             | 30% / Not covered                     | 0% / 50%                              |
| Outpatient rehab                                                                   | \$40 / 50%                                                                                                                                          | \$30 / 50%                            | \$30 / Not covered                    | 0% / 50%                              |
| Emergency room**                                                                   | \$300 then coinsurance                                                                                                                              | \$300 then coinsurance                | \$300 then coinsurance                | 0%                                    |
| Hearing instruments and services: 1 instrument per ear every 36 months             | 0% / Covered in full out of network                                                                                                                 |                                       | 0% / Not covered                      | 0% / Covered in full out of network   |
| Pediatric vision up to age 19                                                      | Annual eye exam plus 1 pair of frames and lenses or contacts once per year at \$0 / 50% (\$0 / Not covered for Gold 2500 plan on RealValue Network) |                                       |                                       |                                       |
| Pediatric dental up to age 19**                                                    | 0% Preventive, 20% Basic, 50% Major                                                                                                                 |                                       |                                       |                                       |
| Acupuncture (no limit) / spinal manipulation (10 visits per year)                  | \$40 / 50%                                                                                                                                          | \$30 / 50%                            | \$30 / Not covered                    | 0% / 50%                              |
| In-network coinsurance for other covered medical care / out-of-network coinsurance | 25% / 50%                                                                                                                                           | 30% / 50%                             | 30% / Not covered                     | 0% / 50%                              |
| Optimum Value Medication List                                                      | N/A                                                                                                                                                 | N/A                                   | N/A                                   | N/A                                   |
| Rx Tier 1 (Preferred generics)**                                                   | \$10                                                                                                                                                | \$10                                  | \$10                                  | 0%                                    |
| Rx Tier 2 (Generics)**                                                             | \$35                                                                                                                                                | \$35                                  | \$35                                  | 0%                                    |
| Rx Tier 3 (Preferred brands)**                                                     | \$50                                                                                                                                                | \$50                                  | \$50                                  | 0%                                    |
| Rx Tier 4 (Brands)**                                                               | 50%                                                                                                                                                 | 50%                                   | 50%                                   | 0%                                    |
| Rx Tier 5 (Preferred specialty)**                                                  | 20%                                                                                                                                                 | 20%                                   | 20%                                   | 0%                                    |
| Rx Tier 6 (Specialty)**                                                            | 50%                                                                                                                                                 | 50%                                   | 50%                                   | 0%                                    |

Light-gray box = Deductible applies

Dark-gray box = Deductible waived for in-network care.  
Out-of-network care is subject to the out-of-network deductible.

\*Gold Around 3500 is a sole plan offering.

\*\*In-network cost-share, deductible (when applicable) and out-of-pocket maximum apply for care you receive either in or out of the network. (Excludes pediatric dental on Gold 2500 plan on RealValue Network which is not covered out of the network.)



## Asuris Employee Select<sup>SM</sup> Plan Options

| Family deductible and out-of-pocket maximum (OOPM) is 2x individual                | Silver 3000                                                                                                                                           |                                       | Silver Essential 3000                                            | Silver Essential 4000                                           |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| Networks offered on these plans                                                    | Preferred In network / Out of network                                                                                                                 | RealValue In network / Out of network | Preferred In network / Out of network                            | Preferred In network / Out of network                           |
| Deductible                                                                         | \$3,000 / \$5,000                                                                                                                                     | \$3,000 / Not covered                 | \$3,000 / \$5,000                                                | \$4,000 / \$5,000                                               |
| Out-of-pocket maximum                                                              | \$8,650 / \$10,000                                                                                                                                    | \$8,650 / Not covered                 | \$8,500 / \$10,000                                               | \$8,150 / \$10,000                                              |
| Preventive care                                                                    | Covered in full for in-network services                                                                                                               |                                       |                                                                  |                                                                 |
| Asuris Motivate®                                                                   | 3% discount on medical premium; up to \$150 for eligible employees and spouses/domestic partners                                                      |                                       |                                                                  |                                                                 |
| Employee Assistance Program                                                        | Covered in full (4 counseling visits per incident)                                                                                                    |                                       |                                                                  |                                                                 |
| Behavioral health                                                                  | \$40 / 50%                                                                                                                                            | \$40 / Not covered                    | 30% / 50%                                                        | 20% / 50%                                                       |
| Virtual care                                                                       | \$10 / 50%                                                                                                                                            | \$10 / Not covered                    | Covered in full for in-network services                          |                                                                 |
| Primary care provider                                                              | \$40 / 50%                                                                                                                                            | \$40 / Not covered                    | \$40 for first 10 combined visits; then deductible and 30% / 50% | \$40 for first 4 combined visits; then deductible and 20% / 50% |
| Specialist                                                                         | \$60 / 50%                                                                                                                                            | \$60 / Not covered                    |                                                                  |                                                                 |
| Urgent care                                                                        | \$60 / 50%                                                                                                                                            | \$60 / Not covered                    |                                                                  |                                                                 |
| Maternity                                                                          | 35% / 50%                                                                                                                                             | 35% / Not covered                     | 30% / 50%                                                        | 20% / 50%                                                       |
| Inpatient hospital                                                                 | 35% / 50%                                                                                                                                             | 35% / Not covered                     | 30% / 50%                                                        | 20% / 50%                                                       |
| Outpatient surgery & services                                                      | 35% / 50%                                                                                                                                             | 35% / Not covered                     | 30% / 50%                                                        | 20% / 50%                                                       |
| Outpatient lab & radiology                                                         | 35% / 50%                                                                                                                                             | 35% / Not covered                     | 30% / 50%                                                        | 20% / 50%                                                       |
| Outpatient complex lab & imaging                                                   | 35% / 50%                                                                                                                                             | 35% / Not covered                     | 30% / 50%                                                        | 20% / 50%                                                       |
| Outpatient rehab                                                                   | \$40 / 50%                                                                                                                                            | \$40 / Not covered                    | 30% / 50%                                                        | 20% / 50%                                                       |
| Emergency room*                                                                    | \$400 then coinsurance                                                                                                                                | \$400 then coinsurance                | 30%                                                              | 20%                                                             |
| Hearing instruments and services: 1 instrument per ear every 36 months             | 0% / 50%                                                                                                                                              | 0% / Not covered                      | 0% / Covered in full out of network                              |                                                                 |
| Pediatric vision up to age 19                                                      | Annual eye exam plus 1 pair of frames and lenses or contacts once per year at \$0 / 50% (\$0 / Not covered for Silver 3000 plan on RealValue Network) |                                       |                                                                  |                                                                 |
| Pediatric dental up to age 19*                                                     | 0% Preventive, 20% Basic, 50% Major                                                                                                                   |                                       |                                                                  |                                                                 |
| Acupuncture (no limit) / spinal manipulation (10 visits per year)                  | \$40 / 50%                                                                                                                                            | \$40 / Not covered                    | 30% / 50%                                                        | 20% / 50%                                                       |
| In-network coinsurance for other covered medical care / out-of-network coinsurance | \$35 / 50%                                                                                                                                            | 35% / Not covered                     | 30% / 50%                                                        | 20% / 50%                                                       |
| Optimum Value Medication List                                                      | N/A                                                                                                                                                   | N/A                                   | N/A                                                              | N/A                                                             |
| Rx Tier 1 (Preferred generics)*                                                    | \$20                                                                                                                                                  | \$20                                  | \$15                                                             | \$10                                                            |
| Rx Tier 2 (Generics)*                                                              | \$35                                                                                                                                                  | \$35                                  | \$35                                                             | \$35                                                            |
| Rx Tier 3 (Preferred brands)*                                                      | \$60                                                                                                                                                  | \$60                                  | 25%                                                              | 25%                                                             |
| Rx Tier 4 (Brands)*                                                                | 50%                                                                                                                                                   | 50%                                   | 50%                                                              | 50%                                                             |
| Rx Tier 5 (Preferred specialty)*                                                   | 20%                                                                                                                                                   | 20%                                   | 20%                                                              | 20%                                                             |
| Rx Tier 6 (Specialty)*                                                             | 50%                                                                                                                                                   | 50%                                   | 50%                                                              | 50%                                                             |

Light-gray box = Deductible applies

Dark-gray box = Deductible waived for in-network care.

Out-of-network care is subject to the out-of-network deductible.

\*In-network cost-share, deductible (when applicable) and out-of-pocket maximum apply for care you receive either in or out of the network. (Excludes pediatric dental on Silver 3000 plan on RealValue Network, which is not covered out of the network.)



## Asuris Employee Select<sup>SM</sup> Plan Options

| Family deductible and out-of-pocket maximum (OOPM) is 2x individual                | Silver 5500                                                                                                                                                     | No-math plan<br>Bronze 8850                 | Bronze Essential 7500                                           |                                                                         |
|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------|
| Networks offered on these plans                                                    | Preferred<br>In network /<br>Out of network                                                                                                                     | Preferred<br>In network /<br>Out of network | Preferred<br>In network /<br>Out of network                     | RealValue<br>In network /<br>Out of network                             |
| Deductible                                                                         | \$5,500 / \$7,500                                                                                                                                               | \$8,850 / \$10,000                          | \$7,500 / \$10,000                                              | \$7,500 / Not covered                                                   |
| Out-of-pocket maximum                                                              | \$7,900 / \$10,000                                                                                                                                              | \$8,850 / \$15,000                          | \$9,600 / \$15,000                                              | \$9,600 / Not covered                                                   |
| Preventive care                                                                    | Covered in full for in-network services                                                                                                                         |                                             |                                                                 |                                                                         |
| Asuris Motivate®                                                                   | 3% discount on medical premium; up to \$150 for eligible employees and spouses/domestic partners                                                                |                                             |                                                                 |                                                                         |
| Employee Assistance Program                                                        | Covered in full (4 counseling visits per incident)                                                                                                              |                                             |                                                                 |                                                                         |
| Behavioral health                                                                  | \$40 / 50%                                                                                                                                                      | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| Virtual care                                                                       | \$10 / 50%                                                                                                                                                      | 0% / 50%                                    | Covered in full for in-network services                         |                                                                         |
| Primary care provider                                                              | \$40 / 50%                                                                                                                                                      | 0% / 50%                                    | \$40 for first 4 combined visits; then deductible and 30% / 50% | \$40 for first 4 combined visits; then deductible and 30% / Not covered |
| Specialist                                                                         | \$60 / 50%                                                                                                                                                      | 0% / 50%                                    |                                                                 |                                                                         |
| Urgent care                                                                        | \$60 / 50%                                                                                                                                                      | 0% / 50%                                    |                                                                 |                                                                         |
| Maternity                                                                          | 50% / 50%                                                                                                                                                       | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| Inpatient hospital                                                                 | 50% / 50%                                                                                                                                                       | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| Outpatient surgery & services                                                      | 50% / 50%                                                                                                                                                       | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| Outpatient lab & radiology                                                         | 50% / 50%                                                                                                                                                       | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| Outpatient complex lab & imaging                                                   | 50% / 50%                                                                                                                                                       | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| Outpatient rehab                                                                   | \$40 / 50%                                                                                                                                                      | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| Emergency room*                                                                    | \$400 then coinsurance                                                                                                                                          | 0%                                          | 30%                                                             | 30%                                                                     |
| Hearing instruments and services: 1 instrument per ear every 36 months             | 0% / Covered in full out of network                                                                                                                             |                                             |                                                                 | 0% / Not covered                                                        |
| Pediatric vision up to age 19                                                      | Annual eye exam plus 1 pair of frames and lenses or contacts once per year at \$0 / 50% (\$0 / Not covered for Bronze Essential 7500 plan on RealValue Network) |                                             |                                                                 |                                                                         |
| Pediatric dental up to age 19*                                                     |                                                                                                                                                                 | 0% Preventive, 20% Basic, 50% Major         |                                                                 |                                                                         |
| Acupuncture (no limit) / spinal manipulation (10 visits per year)                  | \$40 / 50%                                                                                                                                                      | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| In-network coinsurance for other covered medical care / out-of-network coinsurance | 50% / 50%                                                                                                                                                       | 0% / 50%                                    | 30% / 50%                                                       | 30% / Not covered                                                       |
| Optimum Value Medication List                                                      | N/A                                                                                                                                                             | Yes                                         | N/A                                                             | N/A                                                                     |
| Rx Tier 1 (Preferred generics)*                                                    | \$20                                                                                                                                                            | 0%                                          | \$10                                                            | \$10                                                                    |
| Rx Tier 2 (Generics)*                                                              | \$35                                                                                                                                                            | 0%                                          | \$35                                                            | \$35                                                                    |
| Rx Tier 3 (Preferred brands)*                                                      | \$60                                                                                                                                                            | 0%                                          | 25%                                                             | 25%                                                                     |
| Rx Tier 4 (Brands)*                                                                | 50%                                                                                                                                                             | 0%                                          | 50%                                                             | 50%                                                                     |
| Rx Tier 5 (Preferred specialty)*                                                   | 20%                                                                                                                                                             | 0%                                          | 20%                                                             | 20%                                                                     |
| Rx Tier 6 (Specialty)*                                                             | 50%                                                                                                                                                             | 0%                                          | 50%                                                             | 50%                                                                     |

Light-gray box = Deductible applies

Dark-gray box = Deductible waived for in-network care.

Out-of-network care is subject to the out-of-network deductible.

\* In-network cost-share, deductible (when applicable) and out-of-pocket maximum apply for care you receive either in or out of the network. (Excludes pediatric dental on Bronze Essential 7500 plan on RealValue Network, which is not covered out of the network.)



# Asuris Employee Select<sup>SM</sup> Plan Options

| Family deductible and out-of-pocket maximum (OOPM) is 2x individual                | Gold HSA 1800                                                                                                                                                                |                                             | Silver HSA 3000                                                                                  |                                             | Silver HSA Embedded 3600                                                                         |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------|--------------------------------------------------------------------------------------------------|
| Networks offered on these plans                                                    | Preferred<br>In network /<br>Out of network                                                                                                                                  | RealValue<br>In network /<br>Out of network | Preferred<br>In network /<br>Out of network                                                      | RealValue<br>In network /<br>Out of network | Preferred<br>In network /<br>Out of network                                                      |
| Deductible                                                                         | \$1,800 / \$5,000                                                                                                                                                            | \$1,800 /<br>Not covered                    | \$3,000 / \$5,000                                                                                | \$3,000 /<br>Not covered                    | \$3,600 / \$5,000                                                                                |
| Out-of-pocket maximum                                                              | \$4,500 / \$10,000                                                                                                                                                           | \$4,500 /<br>Not covered                    | \$7,000 / \$10,000                                                                               | \$7,000 /<br>Not covered                    | \$6,700 / \$10,000                                                                               |
| Preventive care                                                                    | Covered in full for in-network services                                                                                                                                      |                                             |                                                                                                  |                                             |                                                                                                  |
| Asuris Motivate®                                                                   | 3% discount on medical premium; up to \$150 for eligible employees and spouses/domestic partners                                                                             |                                             |                                                                                                  |                                             |                                                                                                  |
| Employee Assistance Program                                                        | Covered in full (4 counseling visits per incident)                                                                                                                           |                                             |                                                                                                  |                                             |                                                                                                  |
| Behavioral health                                                                  | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Virtual care                                                                       | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Primary care provider                                                              | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Specialist                                                                         | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Urgent care                                                                        | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Maternity                                                                          | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Inpatient hospital                                                                 | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Outpatient surgery & services                                                      | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Outpatient lab & radiology                                                         | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Outpatient complex lab & imaging                                                   | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Outpatient rehab                                                                   | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Emergency room*                                                                    | 20%                                                                                                                                                                          | 20%                                         | 30%                                                                                              | 30%                                         | 25%                                                                                              |
| Hearing instruments and services: 1 instrument per ear every 36 months             | 0% after the IRS Minimum Required Deductible of \$1,700 is met / 0% after full deductible is met                                                                             | 0% / Not covered                            | 0% after the IRS Minimum Required Deductible of \$1,700 is met / 0% after full deductible is met | 0% / Not covered                            | 0% after the IRS Minimum Required Deductible of \$1,700 is met / 0% after full deductible is met |
| Pediatric vision up to age 19                                                      | Annual eye exam plus 1 pair of frames and lenses or contacts once per year at \$0 / 50% (\$0 / Not covered for Gold HSA 1800 and Silver HSA 3000 plans on RealValue Network) |                                             |                                                                                                  |                                             |                                                                                                  |
| Pediatric dental up to age 19*                                                     | 0% Preventive, 20% Basic, 50% Major                                                                                                                                          |                                             |                                                                                                  |                                             |                                                                                                  |
| Acupuncture (no limit) / spinal manipulation (10 visits per year)                  | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| In-network coinsurance for other covered medical care / out-of-network coinsurance | 20% / 50%                                                                                                                                                                    | 20% / Not covered                           | 30% / 50%                                                                                        | 30% / Not covered                           | 25% / 50%                                                                                        |
| Optimum Value Medication List                                                      | Yes                                                                                                                                                                          | Yes                                         | Yes                                                                                              | Yes                                         | Yes                                                                                              |
| Rx Tier 1 (Preferred generics)*                                                    | 10%                                                                                                                                                                          | 10%                                         | 10%                                                                                              | 10%                                         | 10%                                                                                              |
| Rx Tier 2 (Generics)*                                                              | 25%                                                                                                                                                                          | 25%                                         | 25%                                                                                              | 25%                                         | 25%                                                                                              |
| Rx Tier 3 (Preferred brands)*                                                      | 25%                                                                                                                                                                          | 25%                                         | 35%                                                                                              | 35%                                         | 35%                                                                                              |
| Rx Tier 4 (Brands)*                                                                | 50%                                                                                                                                                                          | 50%                                         | 50%                                                                                              | 50%                                         | 50%                                                                                              |
| Rx Tier 5 (Preferred specialty)*                                                   | 20%                                                                                                                                                                          | 20%                                         | 20%                                                                                              | 20%                                         | 20%                                                                                              |
| Rx Tier 6 (Specialty)*                                                             | 50%                                                                                                                                                                          | 50%                                         | 50%                                                                                              | 50%                                         | 50%                                                                                              |

Light-gray box = Deductible applies

Dark-gray box = Deductible waived

\*In-network cost-share, deductible (when applicable) and out-of-pocket maximum apply for care you receive either in or out of the network. (Excludes pediatric dental on Gold HSA 1800 and Silver HSA 3000 plans on RealValue Network, which is not covered out of the network.)



# Asuris Employee Select<sup>SM</sup> Plan Options

| Family deductible and out-of-pocket maximum (OOPM) is 2x individual                | No-math plan                                                                                                                                                 | Silver HSA 3500                             | Bronze HSA 6000                             |                                             |
|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|---------------------------------------------|---------------------------------------------|
|                                                                                    | Silver HSA 5450                                                                                                                                              |                                             |                                             |                                             |
| Networks offered on these plans                                                    | Preferred<br>In network /<br>Out of network                                                                                                                  | Preferred<br>In network /<br>Out of network | Preferred<br>In network /<br>Out of network | RealValue<br>In network /<br>Out of network |
| Deductible                                                                         | \$5,450 / \$7,500                                                                                                                                            | \$3,500 / \$5,000                           | \$6,000 / \$10,000                          | \$6,000 / Not covered                       |
| Out-of-pocket maximum                                                              | \$5,450 / \$15,000                                                                                                                                           | \$6,900 / \$10,000                          | \$7,500 / \$15,000                          | \$7,500 / Not covered                       |
| Preventive care                                                                    | Covered in full for in-network services                                                                                                                      |                                             |                                             |                                             |
| Asuris Motivate®                                                                   | 3% discount on medical premium; up to \$150 for eligible employees and spouses/domestic partners                                                             |                                             |                                             |                                             |
| Employee Assistance Program                                                        | Covered in full (4 counseling visits per incident)                                                                                                           |                                             |                                             |                                             |
| Behavioral health                                                                  | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Virtual care                                                                       | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Primary care provider                                                              | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Specialist                                                                         | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Urgent care                                                                        | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Maternity                                                                          | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Inpatient hospital                                                                 | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Outpatient surgery & services                                                      | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Outpatient lab & radiology                                                         | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Outpatient complex lab & imaging                                                   | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Outpatient rehab                                                                   | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / Not covered                           |
| Emergency room*                                                                    | 0%                                                                                                                                                           | 20%                                         | 50%                                         | 50%                                         |
| Hearing instruments and services: 1 instrument per ear every 36 months             | 0% after the IRS Minimum Required Deductible of \$1,700 is met /<br>0% after full deductible is met                                                          |                                             |                                             | 0% / Not covered                            |
| Pediatric vision up to age 19                                                      | Annual eye exam plus 1 pair of frames and lenses or contacts once per year at \$0 / 50%<br>(\$0 / Not covered for Bronze HSA 6000 plan on RealValue Network) |                                             |                                             |                                             |
| Pediatric dental up to age 19*                                                     | 0% Preventive, 20% Basic, 50% Major                                                                                                                          |                                             |                                             |                                             |
| Acupuncture (no limit) / spinal manipulation (10 visits per year)                  | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / 50%                                   |
| In-network coinsurance for other covered medical care / out-of-network coinsurance | 0% / 50%                                                                                                                                                     | 20% / 50%                                   | 50% / 50%                                   | 50% / 50%                                   |
| Optimum Value Medication List                                                      | Yes                                                                                                                                                          | Yes                                         | Yes                                         | Yes                                         |
| Rx Tier 1 (Preferred generics)*                                                    | 0%                                                                                                                                                           | 10%                                         | 50%                                         | 50%                                         |
| Rx Tier 2 (Generics)*                                                              | 0%                                                                                                                                                           | 25%                                         | 50%                                         | 50%                                         |
| Rx Tier 3 (Preferred brands)*                                                      | 0%                                                                                                                                                           | 35%                                         | 50%                                         | 50%                                         |
| Rx Tier 4 (Brands)*                                                                | 0%                                                                                                                                                           | 50%                                         | 50%                                         | 50%                                         |
| Rx Tier 5 (Preferred specialty)*                                                   | 0%                                                                                                                                                           | 20%                                         | 20%                                         | 20%                                         |
| Rx Tier 6 (Specialty)*                                                             | 0%                                                                                                                                                           | 50%                                         | 50%                                         | 50%                                         |

Light-gray box = Deductible applies

Dark-gray box = Deductible waived

\*In-network cost-share, deductible (when applicable) and out-of-pocket maximum apply for care you receive either in or out of the network. (Excludes pediatric dental on Bronze HSA 6000 plan on RealValue Network, which is not covered out of the network.)

Asuris Northwest Health  
528 East Spokane Falls Boulevard,  
Suite 301, Spokane, WA 99202

ANH-325464-25/06  
© 2025 Asuris Northwest Health