

## Clear Choice Plan Design 2022

Benefits	Catastrophic	Bronze \$7,500	Bronze \$8,700	Bronze \$7,000 HSA	Bronze \$5,900 HSA	Silver \$3,500	Silver \$5,500	Silver \$3,500 HSA	Silver \$4,500 HSA	Gold \$1,500	Gold \$2,500	Platinum	
Estimated AV Value	N/A	64.19%	64.56%	64.60%	64.70%	70.53%	70.52%	70.51%	66.38%	80.14%	77.48%	88.54%	
Deductible	\$8,700	\$7,500	\$8,700	\$7,000	\$5,900	\$3,500	\$5,500	\$3,500	\$4,500	\$1,500	\$2,500	\$500	
Maximum OOP	\$8,700	\$8,700	\$8,700	\$7,000	\$7,050	\$8,700	\$7,500	\$7,000	\$7,000	\$5,000	\$6,000	\$3,000	
Coinsurance	0%	50%	0%	0%	50% Coins. After Ded.	40%	30%	10% Coins. After Ded.	20% Coins. After Ded.	30%	30%	20%	
PCP and Behavioral Health Office Visits*	\$50 for 2nd & 3rd visits then deductible	\$40	\$50			\$30	\$30			\$25	\$25	\$20	
Specialist Visit	0% Coins. After Ded.	50% Coins. After Ded.	\$100			\$60	\$60			\$50	\$50	\$40	
Free Standing Urgent Care		\$60	\$40			\$40	\$40			\$40	\$25		
Outpatient Facility Fee (e.g. Ambulatory Surgery Center)													
Outpatient Surgery and Physician/Surgical Services													
Inpatient Hospital Services and ER		50% Coins. After Ded.	0% Coins. After Ded.				40% After Deductible			30% After Deductible	30% Coins. After Ded.	30% Coins. After Ded.	20% Coins. After Ded.
Inpatient Physician, Rehabilitation, and Surgical Services													
Ambulance													

All Other Benefits												
RX- Tier 1 Generic		\$25	\$25			\$25	\$25			\$25	\$5/\$25	\$0
RX- Tier 2 Preferred Brand		\$50	0% After Deductible			\$50	\$50			\$50	\$50	\$15
RX- Tier 3 NonPreferred		\$100				\$100	30%			\$100	30% up to \$300	\$100
RX- Tier 4 Specialty		\$250				\$250	50%			\$250	50% up to \$600	\$250
Preventive Medical Benefits	0%											
Pediatric Dental- Preventive & Diagnostic	0%											
Pediatric Dental- Restorative & Basic Services	20% Coinsurance after Deductible											
Pediatric Dental- Major Services & Medically Necessary Orthodontics	50% Coinsurance after Deductible											

\*1st PCP and Behavioral Health Office Visit Have \$0 copay; subsequent visits have copay before deductible except HSA plans

Before deductible