

Healthfirst Pro EPO Plans

We offer a broad range of health insurance plans to fit the needs and budget of small business owners, employees, and their families. With an emphasis on comprehensive coverage, highlights of the Healthfirst Pro EPO plans include benefits such as:

- \$0 copay for access to 24/7 telemedicine* (talk to doctors by phone or video chat)
- Up to \$600 in exercise rewards for individuals and covered spouses
- Coverage for unlimited acupuncture visits

In addition, we'll cover important health benefits such as:

- No-cost annual checkups
- Retail health clinic and urgent care visits
- Hospital stays
- Lab tests (blood tests and X-rays)
- Maternity and newborn care
- Prescription drugs (same-day delivery and mail-order options available)
- And more!



To enroll in a Healthfirst Pro EPO plan, please talk to your broker or call Healthfirst at 1-844-785-1652, Monday to Friday, 9am–5pm.

Second Quarter Rates 2021

| | Platinum Pro EPO | Gold Pro EPO | Gold 25/50/0 Pro EPO | Silver Pro EPO | Silver 40/75/4700 Pro EPO | Bronze Pro EPO (HSA Compatible) | Bronze 6850 Pro EPO (HSA Compatible) | Bronze 8150 Pro EPO |
|----------------------|------------------|--------------|----------------------|----------------|---------------------------|---------------------------------|--------------------------------------|---------------------|
| Single | \$878.46 | \$747.52 | \$717.62 | \$642.32 | \$624.97 | \$537.03 | \$508.57 | \$489.84 |
| Couple | \$1,756.92 | \$1,495.04 | \$1,435.24 | \$1,284.64 | \$1,249.94 | \$1,074.06 | \$1,017.14 | \$979.68 |
| Parent w/ Child(ren) | \$1,493.38 | \$1,270.78 | \$1,219.95 | \$1,091.94 | \$1,062.45 | \$912.95 | \$864.57 | \$832.73 |
| Family | \$2,503.61 | \$2,130.43 | \$2,045.22 | \$1,830.61 | \$1,781.16 | \$1,530.54 | \$1,449.42 | \$1,396.04 |

*Bronze Pro and Bronze 6850 Pro plans must meet the deductible before the \$0 copay applies.

| Costs (Individual/Family) | | | | | | | | |
|----------------------------|---------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------------|--------------------------------------|----------------------|
| | Platinum Pro EPO | Gold Pro EPO | Gold 25/50/0 Pro EPO | Silver Pro EPO | Silver 40/75/4700 Pro EPO | Bronze Pro EPO (HSA Compatible) | Bronze 6850 Pro EPO (HSA Compatible) | Bronze 8150 Pro EPO |
| Deductible | \$0/\$0 | \$0/\$0 | \$0/\$0 | \$4,300/ \$8,600 | \$4,700/ \$9,400 | \$5,950/ \$11,900 | \$6,850/ \$13,700 | \$8,150/ \$16,300 |
| Maximum Out-of-Pocket Cost | \$2,000/ \$4,000 | \$5,250/ \$10,500 | \$7,000/ \$14,000 | \$8,150/ \$16,300 | \$7,900/ \$15,800 | \$6,900/ \$13,800 | \$6,850/ \$13,700 | \$8,150/ \$16,300 |

Quick Reference Guide

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|---|---|-------------|-------------|----------------------------------|----------------------------------|----------------------------------|---------------------------------|---------------------------------|
| Your Annual Checkup (Preventive Care) | \$0—No deductible or cost sharing applies to recommended preventive care visits or services | | | | | | | |
| Primary Care Provider (PCP) Visit* | \$20 copay | \$25 copay | \$25 copay | \$35 copay | \$40 copay | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Specialist Visit* | \$35 copay | \$40 copay | \$50 copay | \$70 copay | \$75 copay | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Urgent Care | \$50 copay | \$60 copay | \$60 copay | \$70 copay | \$75 copay | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Emergency Room | \$250 copay | \$350 copay | \$350 copay | \$600 copay after deductible | \$600 copay after deductible | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Ambulance | \$150 copay | \$150 copay | \$150 copay | \$300 copay after deductible | \$300 copay after deductible | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Surgeon | \$100 copay | \$100 copay | \$100 copay | \$200 copay after deductible | \$200 copay after deductible | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Outpatient Facility | \$200 copay | \$300 copay | \$300 copay | 40% coinsurance after deductible | 45% coinsurance after deductible | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Inpatient Facility/Skilled Nursing Facility | \$500 copay | \$500 copay | \$500 copay | 40% coinsurance after deductible | 45% coinsurance after deductible | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Physical, Occupational, and Speech Therapies | \$35 copay | \$40 copay | \$50 copay | \$70 copay | \$75 copay | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Acupuncture | \$35 copay | \$40 copay | \$50 copay | \$70 copay | \$75 copay | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Telemedicine (Teladoc)** | \$0 copay | \$0 copay | \$0 copay | \$0 copay | \$0 copay | \$0 copay after deductible | \$0 copay after deductible | \$0 copay |

Prescription Drugs (30-day supply)

| | | | | | | | | |
|-------------------------------|------------|------------|------------|-------------|-------------|----------------------------------|---------------------------------|---------------------------------|
| Generic (Tier 1)† | \$10 copay | \$10 copay | \$10 copay | \$20 copay | \$20 copay | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Preferred (Tier 2) | \$30 copay | \$50 copay | \$50 copay | \$60 copay | \$60 copay | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |
| Non-Preferred (Tier 3) | \$60 copay | \$85 copay | \$85 copay | \$110 copay | \$110 copay | 50% coinsurance after deductible | 0% coinsurance after deductible | 0% coinsurance after deductible |

*Copay applies to both in-person and virtual visits.

**Telemedicine (Teladoc) isn't a replacement for your Primary Care Provider (PCP). Your PCP should always be your first choice for care (both in-person and virtual visits).

†May include low-cost brands.

Coverage is provided by Healthfirst Health Plan, Inc., Healthfirst PHSP, Inc., and/or Healthfirst Insurance Company, Inc. (together, "Healthfirst").

Plans contain exclusions and limitations. The benefit information provided is a brief summary, not a complete description, of benefits.