

BASE PLAN OPTIONS				BUY-UP PLAN OPTIONS				HDHP (HSA) PLAN OPTIONS			
\$2,500 Deductible PPO Plans				\$1,000 Deductible PPO Plans				\$3,000 Deductible HSA Plans			
	\$2500 VALENZ	\$2500 VALENZ PLUS	\$2500 COX		\$1000 VALENZ	\$1000 VALENZ PLUS	\$1000 COX		\$3000 VALENZ	\$3000 VALENZ PLUS	\$3000 COX
Plan Name	EV2500	DP2500	CV2500	Plan Name	EV1000	DP1000	CV1000	Plan Name	EV3000	DP3000	CV3000
Direct Hospital Physicians	Valenz	Valenz	Cox	Direct Hospital Physicians	Valenz	Valenz	Cox	Direct Hospital Physicians	Valenz	Valenz	Cox
Ind. Deductible		\$2,500		Ind. Deductible		\$1,000		Ind. Deductible		\$3,000	
Family Deductible		\$5,000		Family Deductible		\$2,000		Family Deductible		\$6,000	
Ind. Max OOP		\$4,500		Ind. Max OOP		\$3,000		Ind. Max OOP		\$6,000	
Family Max OOP		\$9,000		Family Max OOP		\$6,000		Family Max OOP		\$12,000	
Co-Insurance		80%		Co-Insurance		80%		Co-Insurance		80%	
Physician Co-Pay	\$10	\$25	\$25	Physician Co-Pay	\$10	\$25	\$25	Physician Co-Pay		20% After Deductible	
Specialist Co-Pay	\$35	\$50	\$50	Specialist Co-Pay	\$35	\$50	\$50	Specialist Co-Pay		20% After Deductible	
Urgent Care Co-Pay		\$50		Urgent Care Co-Pay		\$50		Urgent Care Co-Pay		20% After Deductible	
ER Co-pav	\$100	\$200	\$200	ER Co-pav		\$200		ER Co-pav		20% After Deductible	
Generic RX Co-Pay	\$5	\$15	\$15	Generic RX Co-Pay	\$5	\$15	\$15	Generic RX Co-Pay		20% After Deductible	
Brand RX Co-pav		\$35		Brand RX Co-pav		\$35		Brand RX Co-pav		20% After Deductible	
Non-Preferred Brand		\$75		Non-Preferred Brand		\$75		Non-Preferred Brand		\$0 After Deductible	
Intl Brand RX		\$0		Intl Brand RX		\$0		Intl Brand RX		\$0 dollar Co-Pay	
Specialty RX		\$0		Specialty RX		\$0		Specialty RX		\$0 dollar Co-Pay	
Preventive Services		\$0 dollar Co-Pay		Preventive Services		\$0 dollar Co-Pay		Preventive Services		\$0 dollar Co-Pay	
Tier 1 Rates	EV2500	DP2500	CV2500	Tier 2 Rates	EV1000	DP1000	CV1000	Tier 1 Rates	EV3000	DP3000	CV3000
Employee Only	\$0	\$0	\$20	Employee Only	\$81	\$81	\$101	Employee Only	**\$0.00	**\$0.00	**\$0.00
Employee and Spouse	\$503	\$503	\$528	Employee and Spouse	\$663	\$663	\$701	Employee and Spouse	\$418	\$418	\$441
Employee and Child(ren)	\$392	\$392	\$430	Employee and Child(ren)	\$535	\$535	\$569	Employee and Child(ren)	\$326	\$326	\$344
Family	\$924	\$924	\$962	Family	\$1,149	\$1,149	\$1,203	Family	\$768	\$768	\$810
Out-of-Network	All Plans - See SBC for Details			Out-of-Network	All Plans - See SBC for Details			Out-of-Network	All Plans - See SBC for Details		
DP Plans				EV Plans				CV Plans			
This Network is a National Physicians Network which includes Cox and Mercy along with all the Physicians and Hospitals associated with EV Plans. This Plan does not include Cox Hospital - only Cox Physicians https://www.multiplan.com (choose PHCS as the network and "Practitioners and Ancillary" at the drop down.) For Hospital Systems in this plan go to www.mercyoptions.net and choose Valenz.				This Network also included CMH, Lake Regional,TCMH,Ozarks Health, Missouri Ozarks Community Health, Prime Care, Burton Baxter Reginal and Mercy Hopsital www.mercyoptions.net Choose Valenz as the Employer				CV Plans are Cox Physician and Cox Doctors only. This Plan has an out-of network benefit like the others, but is more Narrow in Scope. This is the only Plan that allows employees to utilize Cox Hospital. www.coxhealth.com Choose Find a Physician			
Navigation Care (NaVcare)											
All Plans include NaVcare Network Concierge. This service acts as a patient advocate. In cases where specific care is needed for hard to treat illnesses you can call NaVcare and they can set up case specific pricing and benefits. Hopsitals we have set care up for in the past are Mayo Clinic, Md Anderson, Washington University, Oklahoma Surgical, and more. If NavCare is able to get a case agreement with one of these hospitals, you will get in-network benefits. The NavCare number will be on the back of your Insurance Card. Questions email michelle@hpmg-llc.com											