

All Savers® Alternate Funding

Chicago/N IL/NW IN

Effective 1/1/2021

Benefit Plan Designs

TRADITIONAL & GATEKEEPER PLANS

These plans, except for HSA, are also available in the non LX version with the minor lab/X-ray benefit covered at 100% coinsurance.

Plan Code	Product ²	Rx ¹²	Available Networks ^{6,9,14}	Deductible				Ded Type ¹	Coinsurance		Out-of-Pocket Maximum				Copays								
				Network		Out-of-Network			Network	Out-of-Network	Network		Out-of-Network		PCP		SPEC	UC	ER	Minor Lab/X-Ray ^{10,11}	Major MRI/CT	IP/OP Surgery	
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP							
PPO																							
P500i100LX CnP500i100LX	PPO	RX1	Choice Plus CORE	\$500	\$1,000	\$1,000	\$2,000	Emb	100%	50%	\$3,000	\$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P500i100LXES CnP500i100LXES	PPO	RX1 ES	Choice Plus CORE	\$500	\$1,000	\$1,000	\$2,000	Emb	100%	50%	\$3,000	\$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P500i80LX CnP500i80LX	PPO	RX1	Choice Plus CORE	\$500	\$1,000	\$1,000	\$2,000	Emb	80%	50%	\$3,000	\$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P500i80LXES CnP500i80LXES	PPO	RX1 ES	Choice Plus CORE	\$500	\$1,000	\$1,000	\$2,000	Emb	80%	50%	\$3,000	\$6,000	\$6,000	\$12,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P1000i100LX CnP1000i100LX	PPO	RX2	Choice Plus CORE	\$1,000	\$2,000	\$2,000	\$4,000	Emb	100%	50%	\$3,500	\$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P1000i100LXES CnP1000i100LXES	PPO	RX2 ES	Choice Plus CORE	\$1,000	\$2,000	\$2,000	\$4,000	Emb	100%	50%	\$3,500	\$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P1000i80LX CnP1000i80LX	PPO	RX2	Choice Plus CORE	\$1,000	\$2,000	\$2,000	\$4,000	Emb	80%	50%	\$3,500	\$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P1000i80LXES CnP1000i80LXES	PPO	RX2 ES	Choice Plus CORE	\$1,000	\$2,000	\$2,000	\$4,000	Emb	80%	50%	\$3,500	\$7,000	\$7,000	\$14,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P1500i100LX CnP1500i100LX	PPO	RX2	Choice Plus CORE	\$1,500	\$3,000	\$3,000	\$6,000	Emb	100%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P1500i100LXES CnP1500i100LXES	PPO	RX2 ES	Choice Plus CORE	\$1,500	\$3,000	\$3,000	\$6,000	Emb	100%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P1500i80LX CnP1500i80LX	PPO	RX2	Choice Plus CORE	\$1,500	\$3,000	\$3,000	\$6,000	Emb	80%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P1500i80LXES CnP1500i80LXES	PPO	RX2 ES	Choice Plus CORE	\$1,500	\$3,000	\$3,000	\$6,000	Emb	80%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P2000i100LX CnP2000i100LX	PPO	RX2	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Emb	100%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P2000i100LXES CnP2000i100LXES	PPO	RX2 ES	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Emb	100%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P2000i80LX CnP2000i80LX	PPO	RX2	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P2000i80LXES CnP2000i80LXES	PPO	RX2 ES	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P2500i100LX CnP2500i100LX	PPO	RX2	Choice Plus CORE	\$2,500	\$5,000	\$5,000	\$10,000	Emb	100%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	

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Plan Code	Product ²	Rx ¹²	Available Networks ^{9,14}	Deductible				Coinsurance		Out-of-Pocket Maximum				Copays								
				Network		Out-of-Network		Ded Type ¹	Network	Out-of-Network	Network		Out-of-Network		PCP		SPEC	UC	ER	Minor Lab/X-Ray ^{10,11}	Major MRI/CT	IP/OP Surgery
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP						
P2500i100LXES CnP2500i100LXES	PPO	RX2 ES	Choice Plus CORE	\$2,500	\$5,000	\$5,000	\$10,000	Emb	100%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i80LX CnP2500i80LX	PPO	RX2	Choice Plus CORE	\$2,500	\$5,000	\$5,000	\$10,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P2500i80LXES CnP2500i80LXES	PPO	RX2 ES	Choice Plus CORE	\$2,500	\$5,000	\$5,000	\$10,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i100LX CnP3000i100LX	PPO	RX2	Choice Plus CORE	\$3,000	\$6,000	\$6,000	\$12,000	Emb	100%	50%	\$5,500	\$11,000	\$11,000	\$22,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i100LXES CnP3000i100LXES	PPO	RX2 ES	Choice Plus CORE	\$3,000	\$6,000	\$6,000	\$12,000	Emb	100%	50%	\$5,500	\$11,000	\$11,000	\$22,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i80LX CnP3000i80LX	PPO	RX2	Choice Plus CORE	\$3,000	\$6,000	\$6,000	\$12,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3000i80LXES CnP3000i80LXES	PPO	RX2 ES	Choice Plus CORE	\$3,000	\$6,000	\$6,000	\$12,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i100LX CnP3500i100LX	PPO	RX2	Choice Plus CORE	\$3,500	\$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,000	\$12,000	\$12,000	\$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i100LXES CnP3500i100LXES	PPO	RX2 ES	Choice Plus CORE	\$3,500	\$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,000	\$12,000	\$12,000	\$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i80LX CnP3500i80LX	PPO	RX2	Choice Plus CORE	\$3,500	\$7,000	\$7,000	\$14,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P3500i80LXES CnP3500i80LXES	PPO	RX2 ES	Choice Plus CORE	\$3,500	\$7,000	\$7,000	\$14,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i100LX CnP4000i100LX	PPO	RX2	Choice Plus CORE	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i100LXES CnP4000i100LXES	PPO	RX2 ES	Choice Plus CORE	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i80LX CnP4000i80LX	PPO	RX2	Choice Plus CORE	\$4,000	\$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P4000i80LXES CnP4000i80LXES	PPO	RX2 ES	Choice Plus CORE	\$4,000	\$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i100LX CnP5000i100LX	PPO	RX2	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
P5000i100LXES CnP5000i100LXES	PPO	RX2 ES	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

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				Network		Out-of-Network		Ded Type ¹	Network	Out-of-Network	Network		Out-of-Network		PCP		SPEC	UC	ER	Minor Lab/X-Ray ^{10,11}	Major MRI/CT	IP/OP Surgery	
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP							
P5000i80LX CnP5000i80LX	PPO	RX2	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
P5000i80LXES CnP5000i80LXES	PPO	RX2 ES	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,900	\$15,800	\$15,800	\$31,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
PPO HSA¹⁵																							
HP1500 HP1500CN	HSA PPO	Medical Coinsurance	Choice Plus CORE	\$1,500	\$3,000	\$3,000	\$6,000	NonEmb	80%	50%	\$3,000	\$6,000	\$6,000	\$12,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins	
HP1500ES CnHP1500ES	HSA PPO	Med Coins ES	Choice Plus CORE	\$1,500	\$3,000	\$3,000	\$6,000	NonEmb	80%	50%	\$3,000	\$6,000	\$6,000	\$12,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins	
HP20002575 CnHP20002575	HSA PPO	RX1 L4A	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,900	\$13,800	\$8,000	\$16,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP20002575ES CnHP20002575ES	HSA PPO	RX1 L4A ES	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,900	\$13,800	\$8,000	\$16,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP2000Rx10i80 HP2000Rx10i80CN	HSA PPO	RX1 L4A	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,550	\$13,100	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP2000Rx10i80ES CnHP2000Rx10i80ES	HSA PPO	RX1 L4A ES	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,550	\$13,100	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP2000X HP2000XCN	HSA PPO	Medical Coinsurance	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$4,000	\$6,550	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins	
HP2000XES CnHP2000XES	HSA PPO	Med Coins ES	Choice Plus CORE	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$4,000	\$6,550	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins	
HP28502575 CnHP28502575	HSA PPO	RX1 L4A	Choice Plus CORE	\$2,850	\$5,700	\$5,700	\$11,400	Emb	100%	50%	\$6,900	\$13,800	\$11,400	\$22,800	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP28502575ES CnHP28502575ES	HSA PPO	RX1 L4A ES	Choice Plus CORE	\$2,850	\$5,700	\$5,700	\$11,400	Emb	100%	50%	\$6,900	\$13,800	\$11,400	\$22,800	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP2850Rx10i80 HP2850Rx10i80CN	HSA PPO	RX1 L4A	Choice Plus CORE	\$2,850	\$5,700	\$5,700	\$11,400	Emb	80%	50%	\$6,550	\$13,100	\$11,400	\$22,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP2850Rx10i80ES CnHP2850Rx10i80ES	HSA PPO	RX1 L4A ES	Choice Plus CORE	\$2,850	\$5,700	\$5,700	\$11,400	Emb	80%	50%	\$6,550	\$13,100	\$11,400	\$22,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP35002575 CnHP35002575	HSA PPO	RX1 L4A	Choice Plus CORE	\$3,500	\$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,900	\$13,800	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP35002575ES CnHP35002575ES	HSA PPO	RX1 L4A ES	Choice Plus CORE	\$3,500	\$7,000	\$7,000	\$14,000	Emb	100%	50%	\$6,900	\$13,800	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
HP4000 CnHP4000	HSA PPO	Medical Coinsurance	Choice Plus CORE	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$4,000	\$8,000	\$32,000	\$64,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	

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				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP							
HP4000ES CnHP4000ES	HSA PPO	Med Coins ES	Choice Plus CORE	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$4,000	\$8,000	\$32,000	\$64,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP50002575 CnHP50002575	HSA PPO	RX1 L4A	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$6,900	\$13,800	\$20,000	\$40,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP50002575ES CnHP50002575ES	HSA PPO	RX1 L4A ES	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$6,900	\$13,800	\$20,000	\$40,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP6350 CnHP6350	HSA PPO	Medical Coinsurance	Choice Plus CORE	\$6,350	\$12,700	\$12,700	\$25,400	Emb	100%	50%	\$6,350	\$12,700	\$25,400	\$50,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HP6350ES CnHP6350ES	HSA PPO	Med Coins ES	Choice Plus CORE	\$6,350	\$12,700	\$12,700	\$25,400	Emb	100%	50%	\$6,350	\$12,700	\$25,400	\$50,800	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO																							
E500i100LX NavE500i100LX CharE500i100LX CnE500i100LX	EPO	RX1	Choice Navigate Charter CORE Essential	\$500	\$1,000	N/A	N/A	Emb	100%	N/A	\$3,000	\$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i100LXES NavE500i100LXES CharE500i100LXES CnE500i100LXES	EPO	RX1 ES	Choice Navigate Charter CORE Essential	\$500	\$1,000	N/A	N/A	Emb	100%	N/A	\$3,000	\$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i80LX NavE500i80LX CharE500i80LX CnE500i80LX	EPO	RX1	Choice Navigate Charter CORE Essential	\$500	\$1,000	N/A	N/A	Emb	80%	N/A	\$3,000	\$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E500i80LXES NavE500i80LXES CharE500i80LXES CnE500i80LXES	EPO	RX1 ES	Choice Navigate Charter CORE Essential	\$500	\$1,000	N/A	N/A	Emb	80%	N/A	\$3,000	\$6,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i100LX NavE1000i100LX CharE1000i100LX CnE1000i100LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$1,000	\$2,000	N/A	N/A	Emb	100%	N/A	\$3,500	\$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i100LXES NavE1000i100LXES CharE1000i100LXES CnE1000i100LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$1,000	\$2,000	N/A	N/A	Emb	100%	N/A	\$3,500	\$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1000i80LX NavE1000i80LX CharE1000i80LX CnE1000i80LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$3,500	\$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

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				Network		Out-of-Network		Ded Type ¹	Network	Out-of-Network	Network		Out-of-Network		PCP		SPEC	UC	ER	Minor Lab/X-Ray ^{10,11}	Major MRI/CT	IP/OP Surgery
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP						
E1000i80LXES NavE1000i80LXES CharE1000i80LXES CnE1000i80LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$3,500	\$7,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i100LX NavE1500i100LX CharE1500i100LX CnE1500i100LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$1,500	\$3,000	N/A	N/A	Emb	100%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i100LXES NavE1500i100LXES CharE1500i100LXES CnE1500i100LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$1,500	\$3,000	N/A	N/A	Emb	100%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i80LX NavE1500i80LX CharE1500i80LX CnE1500i80LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E1500i80LXES NavE1500i80LXES CharE1500i80LXES CnE1500i80LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i100LX NavE2000i100LX CharE2000i100LX CnE2000i100LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Emb	100%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i100LXES NavE2000i100LXES CharE2000i100LXES CnE2000i100LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Emb	100%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i80LX NavE2000i80LX CharE2000i80LX CnE2000i80LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2000i80LXES NavE2000i80LXES CharE2000i80LXES CnE2000i80LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i100LX NavE2500i100LX CharE2500i100LX CnE2500i100LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$2,500	\$5,000	N/A	N/A	Emb	100%	N/A	\$5,000	\$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

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				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP						
E2500i100LXES NavE2500i100LXES CharE2500i100LXES CnE2500i100LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$2,500	\$5,000	N/A	N/A	Emb	100%	N/A	\$5,000	\$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i80LX NavE2500i80LX CharE2500i80LX CnE2500i80LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E2500i80LXES NavE2500i80LXES CharE2500i80LXES CnE2500i80LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i100LX NavE3000i100LX CharE3000i100LX CnE3000i100LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$5,500	\$11,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i100LXES NavE3000i100LXES CharE3000i100LXES CnE3000i100LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$5,500	\$11,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i80LX NavE3000i80LX CharE3000i80LX CnE3000i80LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3000i80LXES NavE3000i80LXES CharE3000i80LXES CnE3000i80LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i100LX NavE3500i100LX CharE3500i100LX CnE3500i100LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,000	\$12,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i100LXES NavE3500i100LXES CharE3500i100LXES CnE3500i100LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,000	\$12,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E3500i80LX NavE3500i80LX CharE3500i80LX CnE3500i80LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$3,500	\$7,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

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				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP						
E3500i80LXES NavE3500i80LXES CharE3500i80LXES CnE3500i80LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$3,500	\$7,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i100LX NavE4000i100LX CharE4000i100LX CnE4000i100LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i100LXES NavE4000i100LXES CharE4000i100LXES CnE4000i100LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i80LX NavE4000i80LX CharE4000i80LX CnE4000i80LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E4000i80LXES NavE4000i80LXES CharE4000i80LXES CnE4000i80LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i100LX NavE5000i100LX CharE5000i100LX CnE5000i100LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i100LXES NavE5000i100LXES CharE5000i100LXES CnE5000i100LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i80LX NavE5000i80LX CharE5000i80LX CnE5000i80LX	EPO	RX2	Choice Navigate Charter CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
E5000i80LXES NavE5000i80LXES CharE5000i80LXES CnE5000i80LXES	EPO	RX2 ES	Choice Navigate Charter CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO HSA¹⁵																						
HE1500 NavHE1500 CharHE1500 HE1500CN	HSA EPO	Medical Coinsurance	Choice Navigate Charter CORE Essential	\$1,500	\$3,000	N/A	N/A	NonEmb	80%	N/A	\$3,000	\$6,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins

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				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP						
HE1500ES NavHE1500ES CharHE1500ES CnHE1500ES	HSA EPO	Med Coins ES	Choice Navigate Charter CORE Essential	\$1,500	\$3,000	N/A	N/A	NonEmb	80%	N/A	\$3,000	\$6,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE20002575 NavHE20002575 CharHE20002575 CnHE20002575	HSA EPO	RX1 L4A	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE20002575ES NavHE20002575ES CharHE20002575ES CnHE20002575ES	HSA EPO	RX1 L4A ES	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	100%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000Rx10i80 NavHE2000Rx10i80 CharHE2000Rx10i80 HE2000Rx10i80CN	HSA EPO	RX1 L4A	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,550	\$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000Rx10i80ES NavHE2000Rx10i80ES CharHE2000Rx10i80ES CnHE2000Rx10i80ES	HSA EPO	RX1 L4A ES	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,550	\$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2000X NavHE2000X CharHE2000X HE2000XCN	HSA EPO	Medical Coinsurance	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,000	\$6,550	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE2000XES NavHE2000XES CharHE2000XES CnHE2000XES	HSA EPO	Med Coins ES	Choice Navigate Charter CORE Essential	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,000	\$6,550	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
HE28502575 NavHE28502575 CharHE28502575 CnHE28502575	HSA EPO	RX1 L4A	Choice Navigate Charter CORE Essential	\$2,850	\$5,700	N/A	N/A	Emb	100%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE28502575ES NavHE28502575ES CharHE28502575ES CnHE28502575ES	HSA EPO	RX1 L4A ES	Choice Navigate Charter CORE Essential	\$2,850	\$5,700	N/A	N/A	Emb	100%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE2850Rx10i80 NavHE2850Rx10i80 CharHE2850Rx10i80 HE2850Rx10i80CN	HSA EPO	RX1 L4A	Choice Navigate Charter CORE Essential	\$2,850	\$5,700	N/A	N/A	Emb	80%	N/A	\$6,550	\$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

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				Network		Out-of-Network		Ded Type ¹	Network	Out-of-Network	Network		Out-of-Network		PCP		SPEC	UC	ER	Minor Lab/X-Ray ^{10,11}	Major MRI/CT	IP/OP Surgery	
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP							
HE2850Rx10i80ES NavHE2850Rx10i80ES CharHE2850Rx10i80ES CnHE2850Rx10i80ES	HSA EPO	RX1 L4A ES	Choice Navigate Charter CORE Essential	\$2,850	\$5,700	N/A	N/A	Emb	80%	N/A	\$6,550	\$13,100	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE35002575 NavHE35002575 CharHE35002575 CnHE35002575	HSA EPO	RX1 L4A	Choice Navigate Charter CORE Essential	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE35002575ES NavHE35002575ES CharHE35002575ES CnHE35002575ES	HSA EPO	RX1 L4A ES	Choice Navigate Charter CORE Essential	\$3,500	\$7,000	N/A	N/A	Emb	100%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE4000 NavHE4000 CharHE4000 CnHE4000	HSA EPO	Medical Coinsurance	Choice Navigate Charter CORE Essential	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$4,000	\$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE4000ES NavHE4000ES CharHE4000ES CnHE4000ES	HSA EPO	Med Coins ES	Choice Navigate Charter CORE Essential	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$4,000	\$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE50002575 NavHE50002575 CharHE50002575 CnHE50002575	HSA EPO	RX1 L4A	Choice Navigate Charter CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE50002575ES NavHE50002575ES CharHE50002575ES CnHE50002575ES	HSA EPO	RX1 L4A ES	Choice Navigate Charter CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE6350 NavHE6350 CharHE6350 CnHE6350	HSA EPO	Medical Coinsurance	Choice Navigate Charter CORE Essential	\$6,350	\$12,700	N/A	N/A	Emb	100%	N/A	\$6,350	\$12,700	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
HE6350ES NavHE6350ES CharHE6350ES CnHE6350ES	HSA EPO	Med Coins ES	Choice Navigate Charter CORE Essential	\$6,350	\$12,700	N/A	N/A	Emb	100%	N/A	\$6,350	\$12,700	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

All Savers® Alternate Funding

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PRIMARY FOCUS (Primary Advantage equivalent)

Plan Code	Product ²	Rx	Network ⁹	Deductible				Coinsurance		Out-of-Pocket Maximum				Copays									
				Network		Out-of-Network		Ded Type ¹	Network	Out-of-Network	Network		Out-of-Network		PCP		SPEC	UC	ER	Minor Lab/X-Ray	Major MRI/CT	IP/OP Surgery	
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP							
PPO																							
PrimFocus P1000i80 CnPrimFocus P1000i80	PPO	RX PA	Choice Plus CORE	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$7,900	\$15,800	\$10,000	\$20,000	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P2000i80 CnPrimFocus P2000i80	PPO	RX PA	Choice Plus CORE	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$7,900	\$15,800	\$10,000	\$20,000	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P3000i80 CnPrimFocus P3000i80	PPO	RX PA	Choice Plus CORE	\$3,000	\$6,000	\$10,000	\$20,000	Emb	80%	50%	\$7,900	\$15,800	\$20,000	\$40,000	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P5000i80 CnPrimFocus P5000i80	PPO	RX PA	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,900	\$15,800	\$20,000	\$40,000	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P1000i50 CnPrimFocus P1000i50	PPO	RX PA	Choice Plus CORE	\$1,000	\$2,000	\$5,000	\$10,000	Emb	50%	50%	\$7,900	\$15,800	\$10,000	\$20,000	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus P2000i50 CnPrimFocus P2000i50	PPO	RX PA	Choice Plus CORE	\$2,000	\$4,000	\$5,000	\$10,000	Emb	50%	50%	\$7,900	\$15,800	\$10,000	\$20,000	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO																							
PrimFocus E1000i80 CnPrimFocus E1000i80	EPO	RX PA	Choice CORE Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E2000i80 CnPrimFocus E2000i80	EPO	RX PA	Choice CORE Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E3000i80 CnPrimFocus E3000i80	EPO	RX PA	Choice CORE Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E5000i80 CnPrimFocus E5000i80	EPO	RX PA	Choice CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E1000i50 CnPrimFocus E1000i50	EPO	RX PA	Choice CORE Essential	\$1,000	\$2,000	N/A	N/A	Emb	50%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PrimFocus E2000i50 CnPrimFocus E2000i50	EPO	RX PA	Choice CORE Essential	\$2,000	\$4,000	N/A	N/A	Emb	50%	N/A	\$7,900	\$15,800	N/A	N/A	N/A	\$0	\$100	\$50	\$250	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

All Savers® Alternate Funding

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Benefit Plan Designs

PROformance (w/Premium Designation on Spec)

Plan Code	Product ²	Rx	Network ⁹	Deductible				Coinsurance		Out-of-Pocket Maximum				Copays									
				Network		Out-of-Network		Ded Type ¹	Network	Out-of-Network	Network		Out-of-Network		PCP		SPEC		UC	ER	Minor Lab/X-Ray	Major MRI/CT	IP/OP Surgery
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP	Tier 1 Spec ⁷	Spec ⁸					
PPO																							
PROP100010 PROP100010CN	PPO	RX1	Choice Plus CORE	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP200010 PROP200010CN	PPO	RX1	Choice Plus CORE	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP300010 PROP300010CN	PPO	RX1	Choice Plus CORE	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$7,150	\$14,300	\$15,000	\$30,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP500010 PROP500010CN	PPO	RX1	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,150	\$14,300	\$20,000	\$40,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROP100015 PROP100015CN	PPO	RX2	Choice Plus CORE	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP200015 PROP200015CN	PPO	RX2	Choice Plus CORE	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$7,150	\$14,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP300015 PROP300015CN	PPO	RX2	Choice Plus CORE	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$7,150	\$14,300	\$15,000	\$30,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROP500015 PROP500015CN	PPO	RX2	Choice Plus CORE	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,150	\$14,300	\$20,000	\$40,000	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO																							
PROE100010 PROE100010CN	EPO	RX1	Choice CORE Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE200010 PROE200010CN	EPO	RX1	Choice CORE Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE300010 PROE300010CN	EPO	RX1	Choice CORE Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE500010 PROE500010CN	EPO	RX1	Choice CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
PROE100015 PROE100015CN	EPO	RX2	Choice CORE Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE200015 PROE200015CN	EPO	RX2	Choice CORE Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE300015 PROE300015CN	EPO	RX2	Choice CORE Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PROE500015 PROE500015CN	EPO	RX2	Choice CORE Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,150	\$14,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

All Savers® Alternate Funding

Benefit Plan Designs

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Pharmacy

Rx Plan Code ¹²	Deductible		Tier 1	Tier 2	Tier 3	Tier 4	Mail Service Ratio (90 day supply)
	Individual	Family					
ADVANTAGE PDL on Broad Network							
RX1	N/A	N/A	\$10	\$35	\$60	\$200	2.5
RX1 L4A	N/A	N/A	\$10	\$35	\$60	\$100	2.5
RX2	N/A	N/A	\$15	\$35	\$75	\$250	2.5
RX FF	N/A	N/A	\$15	\$50	\$100	\$125	2.5
RX PA	\$250	\$500	\$0	\$50	\$100	\$250	2.5
Med Coins	N/A	N/A	Coins	Coins	Coins	Coins	2.5
ESSENTIAL PDL on Standard Select Narrow Network with Walgreens Anchor (Illinois) and CVS Anchor (Indiana)							
RX1 ES	N/A	N/A	\$10	\$50	\$150	\$300	2.5
RX1 L4A ES	N/A	N/A	\$10	\$50	\$150	\$300	2.5
RX2 ES	N/A	N/A	\$15	\$50	\$150	\$300	2.5
Med Coins ES	N/A	N/A	Coins	Coins	Coins*	Coins*	2.5

* The Essential PDL Rx plan "Med Coins ES" has a \$150 minimum on tier 3 and a \$300 minimum on tier 4.

All Savers plan options key

LX	Minor Lab/X-ray covered at Deductible then Coinsurance
i100	100% Coinsurance
i80	80% Coinsurance
Rx10	Rx Copay after Deductible
Nav	Plan is available on the Navigate network. Ex: NavE2000i80LX
Char	Plan is available on the Charter network. Ex: CharE2000i80LX
Cn	Plan is available on the CORE network. Ex: CnE2000i80LX
CN	Plan is available on the CORE network. Ex: E2000i80LXCN
X	Out of Pocket for one person max \$6,550
ES	Plan is paired with the Essential Rx PDL

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¹“Emb” means once an individual meets his or her portion of the plan coverage, services are paid for that person without the entire family amount being met. “Non-Emb” means no covered family member will satisfy an individual portion until the entire family amount is met. “OOPM Emb” means once an individual meets his or her portion of the OOP, services are paid for that person without the full OOP amount being met.

²EPO plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by an out-of-network pathologist, emergency room physician, anesthesiologist, radiologist or assistant surgeons; and (2) Services performed under the Emergency Care benefit.

³Plans feature \$0 copay for the first 3 Primary Care Physician (PCP) and/or Specialist office visits for a maximum of 3 combined during the Plan Year. Office visits 4+ will be subject to plan deductible/coinsurance. Plans also feature \$0 copay for the first 2 Urgent Care visits during the Plan Year. Urgent Care visits 3+ will be subject to plan deductible/coinsurance. Preventive Care visits do not count against the office visit copayment limit.

⁴With the HP2000X/HE2000X/NavHE2000X/CharHE2000X family plans, the Out-of-Pocket for 1 person is capped at \$6,550 and \$8,000 for family.

⁵If there are copayments on HSA plans, they will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.

⁶“Navigate” and “Charter” plans require referrals for certain services. Failure to obtain a referral may result in either non-payment of claims or a reduction of benefits.

⁷This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myallsavers.com for details.

⁸This tier of benefits applies to physicians in specialties where there is no UnitedHealth Premium® Program and for physicians who are not UnitedHealth Premium Tier 1 Designated. Primary Care Physicians include Family Practice, Internal medicine and Pediatrics.

⁹All Savers plans on the CORE and Navigate Networks are available in specific Illinois and Indiana counties:

* IL Counties: Cook, Iroquois, DuPage, Lake, Kane, Will, McHenry, Winnebago, Kankakee, Kendall, LaSalle, DeKalb, Boone and Grundy.

* IN Counties: Lake, Porter and LaPorte.

¹⁰ When selecting multiple Traditional and or Navigate/Charter category plans, the LX PPO and EPO plans cannot be offered in combination with non-LX PPO and EPO Plans.

¹¹ The Traditional and Navigate/Charter category of plans are available in the non-LX version with the benefit covered at 100 percent coinsurance.

¹² The Traditional and Navigate/Charter category of plans are available with the Essential PDL or Advantage PDL. The two PDL’s cannot be combined in these plan categories

¹³ For the Advanced and Direct plan category, copayment only applies for Minor Lab/X-Ray, Major MRI/CT and OP Surgery when services are done in an out-patient hospital setting.

¹⁴ For the Charter plan category, employers must be situated in and employees must reside in one of the following 7 counties to enroll in a Charter Plan: Cook, DuPage, Kane, Kendall, Lake, or McHenry.

* Charter enrolled members must select an Advocate Health Care network primary care physician (PCP) – either a general or family practitioner, internist or pediatrician.

* Out-of-network coverage is not available on Charter except in the case of emergency care.

* Charter members must obtain a referral from their designated Advocate Health Care network primary care physician (PCP) before they see any other network physician or specialist.

All plans may not be available in all markets. Plan availability is subject to change and is controlled via the quoting process on myallsavers.com.

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