

All Savers® Alternate Funding

Benefit Plan Designs

Chicago/N IL/NW IN

Effective 9/1/2021

TRADITIONAL & GATEKEEPER PLANS

Plan Code	Product ²	Rx ¹¹	Network ^{5,8}	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 ^{9,10}	Major MRI/CT	IP/OP Surgery
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP						
PPO These plans are also available on the Choice Plus network.																						
CnP01575LX21	PPO	RX3 ADV	Core	\$0	\$0	\$1,000	\$2,000	Emb	100%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$15	\$15	\$75	\$300 Ded+Coins	Ded+Coins	Ded+Coins	\$750 Ded+Coins
CnP015100LX21	PPO	RX3 ADV	Core	\$0	\$0	\$1,000	\$2,000	Emb	90%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$15	\$15	\$100	\$300 Ded+Coins	Ded+Coins	Ded+Coins	\$750 Ded+Coins
CnP250i80LX21	PPO	RX4 ADV	Core	\$250	\$500	\$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
CnP500i100LX21	PPO	RX3 ADV	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
CnP500i90LX21	PPO	RX4 ADV	Core	\$500	\$1,000	\$3,000	\$6,000	Emb	90%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP500i80LX21	PPO	RX4 ADV	Core	\$500	\$1,000	\$1,000	\$2,000	Emb	80%	50%	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1000i100LX21	PPO	RX4 ADV	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
CnP1000i80LX21	PPO	RX4 ADV	Core	\$1,000	\$2,000	\$2,000	\$4,000	Emb	80%	50%	\$4,500	\$9,000	\$9,000	\$18,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP1500i100LX21	PPO	RX4 ADV	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
CnP1500i80LX21	PPO	RX4 ADV	Core	\$1,500	\$3,000	\$3,000	\$6,000	Emb	80%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP2000i100LX21	PPO	RX4 ADV	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
CnP2000i80LX21	PPO	RX4 ADV	Core	\$2,000	\$4,000	\$4,000	\$8,000	Emb	80%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP2500i100LX21	PPO	RX4 ADV	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
CnP2500i80LX21	PPO	RX4 ADV	Core	\$2,500	\$5,000	\$5,000	\$10,000	Emb	80%	50%	\$8,150	\$16,300	\$12,000	\$24,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP3000i100LX21	PPO	RX4 ADV	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
CnP3000i80LX21	PPO	RX4 ADV	Core	\$3,000	\$6,000	\$6,000	\$12,000	Emb	80%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP3500i100LX21	PPO	RX4 ADV	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
CnP3500i80LX21	PPO	RX4 ADV	Core	\$3,500	\$7,000	\$7,000	\$14,000	Emb	80%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP4000i100LX21	PPO	RX4 ADV	Core	\$4,000	\$8,000	\$8,000	\$16,000	Emb	100%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP4000i80LX21	PPO	RX4 ADV	Core	\$4,000	\$8,000	\$8,000	\$16,000	Emb	80%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP5000i100LX21	PPO	RX4 ADV	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP5000i80LX21	PPO	RX4 ADV	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP6000i100LX21	PPO	RX4 ADV	Core	\$6,000	\$12,000	\$12,000	\$24,000	Emb	100%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP6000i80LX21	PPO	RX4 ADV	Core	\$6,000	\$12,000	\$12,000	\$24,000	Emb	80%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnP8000i100LX21	PPO	RX4 ADV	Core	\$8,000	\$16,000	\$16,000	\$32,000	Emb	100%	50%	\$8,000	\$16,000	\$16,000	\$32,000	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
PPO HSA* These plans are also available on the Choice Plus network.																						
CnHP1500257521	HSA PPO	RX5 ADV	Core	\$1,500	\$3,000	\$4,500	\$9,000	Ded NonEmb/OOPM Emb	100%	50%	\$6,900	\$13,800	\$13,800	\$27,600	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP150021	HSA PPO	COINS ADV	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
CnHP15002575i8021	HSA PPO	RX5 ADV	Core	\$1,500	\$3,000	\$5,000	\$10,000	Ded NonEmb/OOPM Emb	80%	50%	\$4,500	\$9,000	\$10,000	\$20,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP2000257521	HSA PPO	RX5 ADV	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
CnHP2000Rx10i8021	HSA PPO	RX5 ADV	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
CnHP2000X21	HSA PPO	COINS ADV	Core	\$2,000	\$4,000	\$4,000	\$8,000	Ded NonEmb/OOPM Emb	80%	50%	\$4,000/\$6,550	\$8,000	\$8,000	\$16,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
CnHP20002575i8021	HSA PPO	RX5 ADV	Core	\$2,000	\$4,000	\$4,500	\$9,000	Ded NonEmb/OOPM Emb	80%	50%	\$6,900	\$13,800	\$13,800	\$27,600	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP2850257521	HSA PPO	RX5 ADV	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
CnHP2850Rx10i8021	HSA PPO	RX5 ADV	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

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Plan Code	Product ²	Rx ¹¹	Network ^{5,9}	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 ^{9,10}	Major MRI/CT	IP/OP Surgery		
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP								
CnHP300021	HSA PPO	COINS ADV	Core	\$3,000	\$6,000	\$6,000	\$12,000	Emb	100%	50%	\$3,000	\$6,000	\$14,000	\$28,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP30002575i8021	HSA PPO	RX5 ADV	Core	\$3,000	\$6,000	\$6,000	\$12,000	Emb	80%	50%	\$7,000	\$14,000	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP400021	HSA PPO	COINS ADV	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	Ded+Coins
CnHP40002575i8021	HSA PPO	RX5 ADV	Core	\$4,000	\$8,000	\$8,000	\$16,000	Emb	80%	50%	\$7,000	\$14,000	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP425021	HSA PPO	COINS ADV	Core	\$4,250	\$8,500	\$5,000	\$10,000	Emb	100%	50%	\$4,250	\$8,500	\$10,000	\$20,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP500021	HSA PPO	COINS ADV	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	100%	50%	\$5,000	\$10,000	\$14,000	\$28,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP5000257521	HSA PPO	RX5 ADV	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	Ded+Coins
CnHP50002575i8021	HSA PPO	RX5 ADV	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$7,000	\$14,000	\$14,000	\$28,000	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP600021	HSA PPO	CP COINS ADV	Core	\$6,000	\$12,000	\$12,000	\$24,000	Emb	100%	50%	\$6,000	\$12,000	\$24,000	\$48,000	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHP635021	HSA PPO	COINS ADV	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	Ded+Coins
EPO ⁵ These plans are also available on the Choice, Charter and Navigate networks.																								
CnE01575LX21	EPO	RX3 ADV	Core Essential	\$0	\$0	N/A	N/A	Emb	100%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$15	\$15	\$75	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	\$750 Ded+Coins	
CnE015100LX21	EPO	RX3 ADV	Core Essential	\$0	\$0	N/A	N/A	Emb	90%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$15	\$15	\$100	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	\$750 Ded+Coins	
CnE250i80LX21	EPO	RX4 ADV	Core Essential	\$25	\$500	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	Ded+Coins	
CnE500i100LX21	EPO	RX3 ADV	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	
CnE500i90LX21	EPO	RX4 ADV	Core Essential	\$500	\$1,000	N/A	N/A	Emb	90%	N/A	\$5,000	\$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE500i80LX21	EPO	RX4 ADV	Core Essential	\$500	\$1,000	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	Ded+Coins	
CnE1000i100LX21	EPO	RX4 ADV	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	
CnE1000i80LX21	EPO	RX4 ADV	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$4,500	\$9,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE1500i100LX21	EPO	RX4 ADV	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	Ded+Coins	
CnE1500i80LX21	EPO	RX4 ADV	Core Essential	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$5,000	\$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE2000i100LX21	EPO	RX4 ADV	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	Ded+Coins	
CnE2000i80LX21	EPO	RX4 ADV	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$5,000	\$10,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE2500i100LX21	EPO	RX4 ADV	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	Ded+Coins	
CnE2500i80LX21	EPO	RX4 ADV	Core Essential	\$2,500	\$5,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE3000i100LX21	EPO	RX4 ADV	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	Ded+Coins	
CnE3000i80LX21	EPO	RX4 ADV	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE3500i100LX21	EPO	RX4 ADV	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	Ded+Coins	
CnE3500i80LX21	EPO	RX4 ADV	Core Essential	\$3,500	\$7,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE4000i100LX21	EPO	RX4 ADV	Core Essential	\$4,000	\$8,000	N/A	N/A	Emb	100%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE4000i80LX21	EPO	RX4 ADV	Core Essential	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE5000i100LX21	EPO	RX4 ADV	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE5000i80LX21	EPO	RX4 ADV	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE6000i100LX21	EPO	RX4 ADV	Core Essential	\$6,000	\$12,000	N/A	N/A	Emb	100%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE6000i80LX21	EPO	RX4 ADV	Core Essential	\$6,000	\$12,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	
CnE8000i100LX21	EPO	RX4 ADV	Core Essential	\$8,000	\$16,000	N/A	N/A	Emb	100%	N/A	\$8,000	\$16,000	N/A	N/A	\$0	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	

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Chicago/N IL/NW IN

Effective 9/1/2021

Benefit Plan Designs

TRADITIONAL & GATEKEEPER PLANS

Plan Code	Product ²	Rx ¹¹	Network ^{5,9}	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 ^{9,10}	Major MRI/CT	IP/OP Surgery
				Single	Family	Single	Family				Single	Family	Single	Family	Dep <19	PCP						
EPO HSA ^{2,4,5} These plans are also available on the Choice, Charter, and Navigate and networks.																						
CnHE1500257521	HSA EPO	RX5 ADV	Core Essential	\$1,500	\$3,000	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
CnHE150021	HSA EPO	COINS ADV	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
CnHE15002575i8021	HSA EPO	RX5 ADV	Core Essential	\$1,500	\$3,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,500	\$9,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE2000257521	HSA EPO	RX5 ADV	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
CnHE2000Rx10i8021	HSA EPO	RX5 ADV	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
CnHE2000X21	HSA EPO	COINS ADV	Core Essential	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$4,000/\$6,550	\$8,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+100%	Ded+Coins	Ded+Coins
CnHE20002575i8021	HSA EPO	RX5 ADV	Core Essential	\$2,000	\$4,000	N/A	N/A	Ded NonEmb/OOPM Emb	80%	N/A	\$6,900	\$13,800	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE2850257521	HSA EPO	RX5 ADV	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
CnHE2850Rx10i8021	HSA EPO	RX5 ADV	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
CnHE300021	HSA EPO	COINS ADV	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	100%	N/A	\$3,000	\$6,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE30002575i8021	HSA EPO	RX5 ADV	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$7,000	\$14,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE400021	HSA EPO	COINS ADV	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
CnHE40002575i8021	HSA EPO	RX5 ADV	Core Essential	\$4,000	\$8,000	N/A	N/A	Emb	80%	N/A	\$7,000	\$14,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE425021	HSA EPO	COINS ADV	Core Essential	\$4,250	\$8,500	N/A	N/A	Emb	100%	N/A	\$4,250	\$8,500	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE500021	HSA EPO	COINS ADV	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	100%	N/A	\$5,000	\$10,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE5000257521	HSA EPO	RX5 ADV	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
CnHE50002575i8021	HSA EPO	RX5 ADV	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$7,000	\$14,000	N/A	N/A	N/A	\$25	\$75	\$50	\$300 Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE600021	HSA EPO	CP COINS ADV	Core Essential	\$6,000	\$12,000	N/A	N/A	Emb	100%	N/A	\$6,000	\$12,000	N/A	N/A	N/A	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnHE635021	HSA EPO	COINS ADV	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

PROformance (w/Premium Designation on Specialist)

Plan Code	Product ²	Rx ¹¹	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 ⁶	Spec ⁷					
PPO These plans are also available on the Choice Plus network.																							
CnPROP100010i8021	PPO	RX3 ADV	Core	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROP200010i8021	PPO	RX3 ADV	Core	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROP300010i8021	PPO	RX3 ADV	Core	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$6,000	\$12,000	\$15,000	\$30,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROP500010i8021	PPO	RX3 ADV	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$8,150	\$16,300	\$20,000	\$40,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROP100010i6021	PPO	RX3 ADV	Core	\$1,000	\$2,000	\$5,000	\$10,000	Emb	60%	50%	\$8,150	\$16,300	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROP200010i6021	PPO	RX3 ADV	Core	\$2,000	\$4,000	\$5,000	\$10,000	Emb	60%	50%	\$8,150	\$16,300	\$10,000	\$20,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROP300010i6021	PPO	RX3 ADV	Core	\$3,000	\$6,000	\$7,500	\$15,000	Emb	60%	50%	\$8,150	\$16,300	\$15,000	\$30,000	\$0	\$10	\$40	\$80	\$25	\$300 Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins

All Savers® Alternate Funding

Benefit Plan Designs

Chicago/N IL/NW IN

Effective 9/1/2021

PROformance (w/Premium Designation on Specialist)

Plan Code	Product ²	Rx ¹¹	Network ⁶	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 ⁸	Spec ⁷						
CnPROP500010i6021	PPO	RX3 ADV	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	60%	50%	\$8,150	\$16,300	\$20,000	\$40,000	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROP100015i8021	PPO	RX4 ADV	Core	\$1,000	\$2,000	\$5,000	\$10,000	Emb	80%	50%	\$8,150	\$16,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP200015i8021	PPO	RX4 ADV	Core	\$2,000	\$4,000	\$5,000	\$10,000	Emb	80%	50%	\$8,150	\$16,300	\$10,000	\$20,000	\$0	\$15	\$50	\$100	\$25	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP300015i8021	PPO	RX4 ADV	Core	\$3,000	\$6,000	\$7,500	\$15,000	Emb	80%	50%	\$8,150	\$16,300	\$15,000	\$30,000	\$0	\$15	\$50	\$100	\$25	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP500015i8021	PPO	RX4 ADV	Core	\$5,000	\$10,000	\$10,000	\$20,000	Emb	80%	50%	\$8,150	\$16,300	\$20,000	\$40,000	\$0	\$15	\$50	\$100	\$25	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP50020i9021	PPO	RX6 ADV	Core	\$500	\$1,000	\$5,000	\$10,000	Emb	90%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$20	\$30	Ded+Coins	\$60	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP150020i8021	PPO	RX6 ADV	Core	\$1,500	\$3,000	\$5,000	\$10,000	Emb	80%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$20	\$30	Ded+Coins	\$60	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP250020i7021	PPO	RX6 ADV	Core	\$2,500	\$5,000	\$7,500	\$15,000	Emb	70%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$20	\$30	Ded+Coins	\$60	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROP550020i7021	PPO	RX6 ADV	Core	\$5,500	\$11,000	\$11,000	\$22,000	Emb	70%	50%	\$8,150	\$16,300	\$16,300	\$32,600	\$0	\$20	\$30	Ded+Coins	\$60	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
EPO ² These plans are also available on the Choice and Navigate networks.																								
CnPROE100010i8021	EPO	RX3 ADV	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$4,000	\$8,000	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROE200010i8021	EPO	RX3 ADV	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$5,000	\$10,000	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROE300010i8021	EPO	RX3 ADV	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$6,000	\$12,000	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROE500010i8021	EPO	RX3 ADV	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROE100010i6021	EPO	RX3 ADV	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	60%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROE200010i6021	EPO	RX3 ADV	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	60%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROE300010i6021	EPO	RX3 ADV	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	60%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROE500010i6021	EPO	RX3 ADV	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	60%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$10	\$40	\$80	\$25	\$300	Ded+Coins	\$40 Copay Only	\$500 Copay Only	Ded+Coins
CnPROE100015i8021	EPO	RX4 ADV	Core Essential	\$1,000	\$2,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE200015i8021	EPO	RX4 ADV	Core Essential	\$2,000	\$4,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE300015i8021	EPO	RX4 ADV	Core Essential	\$3,000	\$6,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE500015i8021	EPO	RX4 ADV	Core Essential	\$5,000	\$10,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$15	\$50	\$100	\$25	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE50020i9021	EPO	RX6 ADV	Core Essential	\$500	\$1,000	N/A	N/A	Emb	90%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$20	\$30	Ded+Coins	\$60	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE150020i8021	EPO	RX6 ADV	Core Essential	\$1,500	\$3,000	N/A	N/A	Emb	80%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$20	\$30	Ded+Coins	\$60	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE250020i7021	EPO	RX6 ADV	Core Essential	\$2,500	\$5,000	N/A	N/A	Emb	70%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$20	\$30	Ded+Coins	\$60	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins
CnPROE550020i7021	EPO	RX6 ADV	Core Essential	\$5,500	\$11,000	N/A	N/A	Emb	70%	N/A	\$8,150	\$16,300	N/A	N/A	\$0	\$20	\$30	Ded+Coins	\$60	\$300	Ded+Coins	Ded+Coins	Ded+Coins	Ded+Coins

All Savers® Alternate Funding

Chicago/N IL/NW IN

Effective 9/1/2021

Benefit Plan Designs

Pharmacy

Rx Plan Code ¹¹	HSA RX	Prescription Drug List (PDL)	Pharmacy Retail Network	Deductible		Tier 1	Tier 1 Specialty	Tier 2	Tier 2 Specialty	Tier 3	Tier 3 Specialty	Tier 4	Tier 4 Specialty	Mail Service Ratio (90 day supply)
				Individual	Family									
RX3 ES	No	Essential	Standard Select - Walgreens	N/A	N/A	\$5	\$5	\$30	\$30	\$65	\$65	\$150	\$500	2.5
RX4 ES	No	Essential	Standard Select - Walgreens	N/A	N/A	\$10	\$10	\$35	\$35	\$75	\$75	\$250	\$500	2.5
RX5 ES	Yes	Essential	Standard Select - Walgreens	N/A	N/A	\$10	\$10	\$35	\$35	\$70	\$70	\$150	\$500	2.5
COINS ES*	Yes	Essential	Standard Select - Walgreens	N/A	N/A	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins	2.5
CP COINS ES	Yes	Essential	Standard Select - Walgreens	N/A	N/A	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins	2.5
RX3 ADV	No	Advantage	Standard Select - Walgreens	N/A	N/A	\$5	\$5	\$30	\$150	\$65	\$350	\$150	\$500	2.5
RX4 ADV	No	Advantage	Standard Select - Walgreens	N/A	N/A	\$10	\$10	\$35	\$150	\$75	\$350	\$250	\$500	2.5
RX5 ADV	Yes	Advantage	Standard Select - Walgreens	N/A	N/A	\$10	\$10	\$35	\$150	\$70	\$350	\$150	\$500	2.5
RX6 ADV**	No	Advantage	Standard Select - Walgreens	N/A	N/A	\$10	\$10	\$40	\$150	30%	\$350	50%	\$500	2.5
RX7 ADV	No	Advantage	Standard Select - Walgreens	N/A	N/A	\$10	\$10	\$50	\$150	\$100	\$350	\$125	\$500	2.5
RX8 ADV***	No	Advantage	Standard Select - Walgreens	\$250	\$500	\$5	\$5	\$50	\$150	\$100	\$350	\$250	\$500	2.5
COINS ADV	Yes	Advantage	Standard Select - Walgreens	N/A	N/A	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins	2.5
CP COINS ADV	Yes	Advantage	Standard Select - Walgreens	N/A	N/A	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins	2.5

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

** When utilizing the RX6 ADV design for PROformance Plans, a tier 3 coinsurance with a \$75 minimum and a Tier 4 coinsurance with a \$150 minimum will be applied

***When utilizing the RX8 ADV plan design an rx deductible applies to T3 or T4

All Savers plan options key

LX	Minor Lab/X-ray covered at Deductible then Coinsurance
i	% of coinsurance
Rx10	Rx Copay after Deductible
Nav	Plan is available on the Navigate network. Ex: NavE2000i80LX21
Char	Plan is available on the Charter network. Ex: CharE2000i80LX21
Cn	Plan is available on the CORE network. Ex: CnE2000i80LX21
Lib	Plan is available on the Liberty network. Ex: LibE2000i80LX21
Fr	Plan is available on the Freedom network. Ex: FrE2000i80LX21
Met	Plan is available on the Metro network. Ex: MetE2000i80LX21
Sel	Plan is available on the Select network. Ex: SelE2000i80LX21
X	Out of Pocket for one person max \$6,550
ES	Plan is paired with the Essential Rx PDL
CP	Plan is paired with the Core Plus Preventive Medication List

All Savers® Alternate Funding

Benefit Plan Designs

Chicago/N IL/NW IN
Effective 9/1/2021

All Savers plan options key

21	2021 Plan
B	Pharmacy Retail on the Broad Network

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.

³With the HP2000X21/HE2000X21/NavHE2000X21/CharHE2000X21/CnHP2000X21/CnHE2000X21 family plans, the Out-of-Pocket for 1 person is capped at \$6,550 and \$8,000 for family.

⁴If 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.

⁵“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.

⁶This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myallsavers.com for details.

⁷This 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.

⁸All Savers plans on the CORE, CORE Essential and Navigate Networks are available in specific Illinois and Indiana counties:

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

* IN Counties: Lake, Porter and LaPorte.

⁹When selecting multiple Traditional (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter) category plans, the LX PPO and EPO plans cannot be offered in combination with non-LX PPO and EPO Plans.

¹⁰ Traditional PPO and EPO (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter) are available in the non-LX version with the benefit covered at 100 percent coinsurance.

¹¹ Traditional PPO/EPO/HSA (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter), Proformance, Premier Proformance, Personal Protect categories of plans are available with the Essential PDL or Advantage PDL. The two PDL's cannot be combined in these plan categories.

¹² For the Charter plan category, employers must be situated in and employees must reside in one of the following 6 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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