



How to Compare Plans

Think about the health services that you typically would use in a plan year and how often (or that you actually used in 2017 based on EOBs); look up your prescription medications on our Formulary. Apply to each plan.

2017 Services ----Or---- 2018 Estimate	Name of Plan:	Plan 1:	Plan 2:	Plan 3:
	**Monthly Premium: https://www.healthoptions.org/individuals-families/compare-quote-plans			
	Do I Qualify for Cost-Share Reductions? (Y/N)			
	Deductible: Indiv or Fam			
	Coinsurance			
	OOP Max: Indiv or Fam			
	Office Visit: PCP			
	Office Visit: Preventive	\$0	\$0	\$0
	Office Visit MH/Sub Use Disorder Out of Network- if applicable			
	Office Visit: Specialty Out of Network- if applicable			
	Rehab/Hab(OT/PT/ST) Out of Network- if applicable			
	Outpatient Lab Out of Network- if applicable			
	Imaging(PET, MRIU, CT) Out of Network- if applicable			
	Urgent Care Out of Network- if applicable			
	ER (OON is considered in-network until such time as your condition allows you to be transferred to Plan Provider)			
	Rx- Tier 1 Out of Network- if applicable			
	Rx- Tier 2 Out of Network- if applicable			
	Rx- Tier 3 Out of Network- if applicable			
	Rx- Tier 4 Out of Network- if applicable			
	Rx-Tier 5 Out of Network- if applicable			
	CISP Benefit (Y/N)			

NOTES:

1. Family deductible is based on 2x the individual deductible, even if family is more than two members.
2. **CISP Benefit** allows access to covered medications and in-network health services associated with routine management of the following conditions: *diabetes, asthma, COPD, hypertension, CAD*. The program removes financial barriers **through waived deductible and reduced copays (\$0) and coinsurance (reduced by 50%)**. The prescription drug benefit applies only through home delivery. \$0 Cost for select Tier 1 preferred generic medications used to treat the chronic illness; Deductible waived and Member cost is reduced by half for select Tier 3 preferred brand medications. CISP does not include reduced cost for coverage of complications caused by chronic illness.