



The Whole Health Company

# Q1 2023 New York Small Group Plans | Mid-Hudson

Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Platinum PPO 5/25 0%	Empire Platinum PPO 20/40 0%	Empire Platinum EPO 5/25 0%	Empire Platinum EPO 20/40 0%
Contract Code	6SMP	6SML	6SMH	6SPX

Premium	Empire Platinum PPO 5/25 0%	Empire Platinum PPO 20/40 0%	Empire Platinum EPO 5/25 0%	Empire Platinum EPO 20/40 0%
Individual	\$1,842.46	\$1,835.78	\$1,475.90	\$1,466.78
Individual + Spouse	\$3,684.92	\$3,671.56	\$2,951.80	\$2,933.56
Individual + Child(ren)	\$3,132.18	\$3,120.83	\$2,509.03	\$2,493.53
Family	\$5,251.01	\$5,231.97	\$4,206.32	\$4,180.32

Plan Name	Empire Platinum PPO 5/25 0% WH	Empire Platinum PPO 20/40 0% WH	Empire Platinum EPO 5/25 0% WH	Empire Platinum EPO 20/40 0% WH
Contract Code	6SNA	6SN5	6SQQ	6SM5

Enhanced Embedded Dental and Vision Premium	Empire Platinum PPO 5/25 0% WH	Empire Platinum PPO 20/40 0% WH	Empire Platinum EPO 5/25 0% WH	Empire Platinum EPO 20/40 0% WH
Individual	\$1,868.92	\$1,862.24	\$1,502.35	\$1,493.23
Individual + Spouse	\$3,737.84	\$3,724.48	\$3,004.70	\$2,986.46
Individual + Child(ren)	\$3,177.16	\$3,165.81	\$2,554.00	\$2,538.49
Family	\$5,326.42	\$5,307.38	\$4,281.70	\$4,255.71

Plan Details	Empire Platinum PPO 5/25 0% WH	Empire Platinum PPO 20/40 0% WH	Empire Platinum EPO 5/25 0% WH	Empire Platinum EPO 20/40 0% WH
Network	PPO	PPO	EPO	EPO
National Access via Bluecard Program	Yes	Yes	Yes	Yes
Gatekeeper	No	No	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Traditional Open	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Embedded	Embedded	Embedded	Embedded

Plan Benefits	Empire Platinum PPO 5/25 0% WH	Empire Platinum PPO 20/40 0% WH	Empire Platinum EPO 5/25 0% WH	Empire Platinum EPO 20/40 0% WH
INN Deductible (Ind / Fam)	\$0/\$0	\$0/\$0	\$0/\$0	\$0/\$0
OON Deductible (Ind / Fam)	\$4,000/\$8,000	\$4,000/\$8,000	-	-
INN Coinsurance	0%	0%	0%	0%
OON Coinsurance	30%	30%	-	-
INN Out of Pocket Max (Ind / Fam)	\$3,500/\$7,000	\$2,750/\$5,500	\$3,500/\$7,000	\$2,750/\$5,500
OON Out of Pocket Max (Ind / Fam)	\$10,375/\$20,750	\$7,875/\$15,750	-	-
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	\$0	\$0	\$0	\$0
Primary Care Visit	\$5	\$20	\$5	\$20
Specialist Visit	\$25	\$40	\$25	\$40
Emergency Room	\$300	\$300	\$300	\$300
Urgent Care	\$50	\$50	\$75	\$50
Inpatient Facility	\$400	\$500	\$400	\$500
Outpatient Facility	\$50/\$300	\$50/\$500	\$50/\$300	\$50/\$500
Preferred Lab / Preferred Office Lab	\$0	\$0	\$0	\$0
INN Lab (Office; Outpatient Hospital)	\$0/\$0	\$0/\$0	\$0/\$0	\$0/\$0
INN X-Ray (Office; Outpatient Hospital)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	\$150/\$250	\$150/\$250	\$150/\$250	\$150/\$250
Rx Deductible	Tiers 2 & 3, \$100/\$100	Tiers 2 & 3, \$100/\$100	Tiers 2 & 3, \$100/\$100	Tiers 2 & 3, \$100/\$100
Rx Copay (Tier 1 / 2 / 3)	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$35/\$70

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# Q1 2023 New York Small Group Plans | Mid-Hudson

Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Platinum Blue Access EPO 5/25 0%	Empire Platinum Blue Access EPO 20/40 0%	Empire Platinum Blue Access EPO 15/35 300 10%	Empire Gold PPO 25/40 1500 20%
Contract Code	6SLM	6SNR	6SQL	6SQW

Premium	Empire Platinum Blue Access EPO 5/25 0%	Empire Platinum Blue Access EPO 20/40 0%	Empire Platinum Blue Access EPO 15/35 300 10%	Empire Gold PPO 25/40 1500 20%
Individual	\$1,357.86	\$1,349.51	\$1,321.90	\$1,537.80
Individual + Spouse	\$2,715.72	\$2,699.02	\$2,643.80	\$3,075.60
Individual + Child(ren)	\$2,308.36	\$2,294.17	\$2,247.23	\$2,614.26
Family	\$3,869.90	\$3,846.10	\$3,767.42	\$4,382.73

Plan Name	Empire Platinum Blue Access EPO 5/25 0% WH	Empire Platinum Blue Access EPO 20/40 0% WH	Empire Platinum Blue Access EPO 15/35 300 10% WH	Empire Gold PPO 25/40 1500 20% WH
Contract Code	6SM7	6SMM	6SRB	6SRW

Enhanced Embedded Dental and Vision Premium	Empire Platinum Blue Access EPO 5/25 0% WH	Empire Platinum Blue Access EPO 20/40 0% WH	Empire Platinum Blue Access EPO 15/35 300 10% WH	Empire Gold PPO 25/40 1500 20% WH
Individual	\$1,382.52	\$1,374.17	\$1,346.81	\$1,564.78
Individual + Spouse	\$2,765.04	\$2,748.34	\$2,693.62	\$3,129.56
Individual + Child(ren)	\$2,350.28	\$2,336.09	\$2,289.58	\$2,660.13
Family	\$3,940.18	\$3,916.38	\$3,838.41	\$4,459.62

Plan Details	Empire Platinum Blue Access EPO 5/25 0% WH	Empire Platinum Blue Access EPO 20/40 0% WH	Empire Platinum Blue Access EPO 15/35 300 10% WH	Empire Gold PPO 25/40 1500 20% WH
Network	Blue Access	Blue Access	Blue Access	PPO
National Access via Bluecard Program	Yes	Yes	Yes	Yes
Gatekeeper	No	No	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Traditional Open	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Embedded	Embedded	Embedded	Embedded

Plan Benefits	Empire Platinum Blue Access EPO 5/25 0% WH	Empire Platinum Blue Access EPO 20/40 0% WH	Empire Platinum Blue Access EPO 15/35 300 10% WH	Empire Gold PPO 25/40 1500 20% WH
INN Deductible (Ind / Fam)	\$0/\$0	\$0/\$0	\$300/\$600	\$1,500/\$3,000
OON Deductible (Ind / Fam)	-	-	-	\$4,000/\$8,000
INN Coinsurance	0%	0%	10%	20%
OON Coinsurance	-	-	-	50%
INN Out of Pocket Max (Ind / Fam)	\$3,500/\$7,000	\$2,750/\$5,500	\$3,200/\$6,400	\$7,000/\$14,000
OON Out of Pocket Max (Ind / Fam)	-	-	-	\$17,500/\$35,000
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	\$0	\$0	\$0	\$0
Primary Care Visit	\$5	\$20	\$15	\$25
Specialist Visit	\$25	\$40	\$35	\$40
Emergency Room	\$300	\$300	Ded, then 10%	Ded, then \$500 Copay
Urgent Care	\$75	\$50	\$50	\$60
Inpatient Facility	\$400	\$500	Ded, then 10%	Ded, then 20%
Outpatient Facility	\$50/\$300	\$50/\$500	Ded, then \$50 Copay/Ded, then 10%	Ded, then \$150 Copay/Ded, then \$250 Copay
Preferred Lab / Preferred Office Lab	\$0	\$0	\$0	\$0
INN Lab (Office; Outpatient Hospital)	\$0/\$0	\$0/\$0	\$20/\$25	\$0/\$0
INN X-Ray (Office; Outpatient Hospital)	\$50/\$150	\$50/\$150	Ded, then \$75 Copay/Ded, then 10%	Ded, then \$50/Ded, then \$150
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	\$150/\$250	\$150/\$250	Ded, then \$150 Copay/Ded, then 10%	Ded, then \$150/Ded, then \$250
Rx Deductible	Tiers 2 & 3, \$100/\$100	Tiers 2 & 3, \$100/\$100	Tiers 2 & 3, \$100/\$100	Tiers 2 & 3, \$150/\$150
Rx Copay (Tier 1 / 2 / 3)	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$40/\$80

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Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Gold PPO 20/50 1500 10% w/HSA	Empire Gold EPO 25/50 0%	Empire Gold EPO 30/55 1000 10%	Empire Gold EPO 15/35 1750 10%
Contract Code	6SSQ	6SR7	6SS9	6SLY

Premium				
Individual	\$1,491.57	\$1,329.99	\$1,278.23	\$1,247.02
Individual + Spouse	\$2,983.14	\$2,659.98	\$2,556.46	\$2,494.04
Individual + Child(ren)	\$2,535.67	\$2,260.98	\$2,172.99	\$2,119.93
Family	\$4,250.97	\$3,790.47	\$3,642.96	\$3,554.01

Plan Name	Empire Gold PPO 20/50 1500 10% w/HSA WH	Empire Gold EPO 25/50 0% WH	Empire Gold EPO 30/55 1000 10% WH	Empire Gold EPO 15/35 1750 10% WH
Contract Code	6SPY	6SQT	6SRZ	6SSK

Enhanced Embedded Dental and Vision Premium				
Individual	\$1,518.54	\$1,356.45	\$1,305.07	\$1,273.86
Individual + Spouse	\$3,037.08	\$2,712.90	\$2,610.14	\$2,547.72
Individual + Child(ren)	\$2,581.52	\$2,305.97	\$2,218.62	\$2,165.56
Family	\$4,327.84	\$3,865.88	\$3,719.45	\$3,630.50

Plan Details				
Network	PPO	EPO	EPO	EPO
National Access via Bluecard Program	Yes	Yes	Yes	Yes
Gatekeeper	No	No	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Traditional Open	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Not Embedded	Embedded	Embedded	Embedded

Plan Benefits				
INN Deductible (Ind / Fam)	\$1,500/\$3,000	\$0/\$0	\$1,000/\$2,000	\$1,750/\$3,500
OON Deductible (Ind / Fam)	\$4,000/\$8,000	-	-	-
INN Coinsurance	10%	0%	10%	10%
OON Coinsurance	30%	-	-	-
INN Out of Pocket Max (Ind / Fam)	\$5,000/\$10,000	\$8,500/\$17,000	\$6,750/\$13,500	\$8,500/\$17,000
OON Out of Pocket Max (Ind / Fam)	\$13,750/\$27,500	-	-	-
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	Ded, then \$0	\$0	\$0	\$0
Primary Care Visit	Ded, then \$20 Copay	\$25	\$30	\$15
Specialist Visit	Ded, then \$50 Copay	\$50	\$55	\$35
Emergency Room	Ded, then \$500 Copay	\$750	Ded, then \$500 Copay	Ded, then \$500 Copay
Urgent Care	Ded, then \$100 Copay	\$50	\$60	\$60
Inpatient Facility	Ded, then \$1,000 Copay	\$500	Ded, then 10%	Ded, then 10%
Outpatient Facility	Ded, then \$300 Copay/Ded, then \$500 Copay	\$150/\$500	Ded, then \$150 Copay/Ded, then \$300 Copay	Ded, then \$150 Copay/Ded, then \$300 Copay
Preferred Lab / Preferred Office Lab	Ded, then \$0	\$0	\$0	\$0
INN Lab (Office; Outpatient Hospital)	Ded, then \$25/Ded, then \$25	\$0/\$0	\$0/\$0	\$0/\$0
INN X-Ray (Office; Outpatient Hospital)	Ded, then \$50/Ded, then \$150	\$50/\$150	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	Ded, then \$150/Ded, then \$250	\$150/\$250	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250
Rx Deductible	Med Ded	Tiers 2 & 3, \$150/\$150	Tiers 2 & 3, \$150/\$150	Tiers 2 & 3, \$150/\$150
Rx Copay (Tier 1 / 2 / 3)	\$10/\$40/\$80	\$10/\$40/\$80	\$10/\$40/\$80	\$10/\$40/\$80

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Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Gold EPO 25/45 1750 20%	Empire Gold Blue Access EPO 25/50 0%	Empire Gold EPO 35/60 2250 30%	Empire Gold EPO 20/50 1500 10% w/HSA
Contract Code	6SQY	6SLT	6SNF	6SRH

Premium	Empire Gold EPO 25/45 1750 20%	Empire Gold Blue Access EPO 25/50 0%	Empire Gold EPO 35/60 2250 30%	Empire Gold EPO 20/50 1500 10% w/HSA
Individual	\$1,245.35	\$1,223.64	\$1,207.46	\$1,206.17
Individual + Spouse	\$2,490.70	\$2,447.28	\$2,414.92	\$2,412.34
Individual + Child(ren)	\$2,117.10	\$2,080.19	\$2,052.68	\$2,050.49
Family	\$3,549.25	\$3,487.37	\$3,441.26	\$3,437.58

Plan Name	Empire Gold EPO 25/45 1750 20% WH	Empire Gold Blue Access EPO 25/50 0% WH	Empire Gold EPO 35/60 2250 30% WH	Empire Gold EPO 20/50 1500 10% w/HSA WH
Contract Code	6SPG	6SQ3	6SN7	6SS3

Enhanced Embedded Dental and Vision Premium	Empire Gold EPO 25/45 1750 20% WH	Empire Gold Blue Access EPO 25/50 0% WH	Empire Gold EPO 35/60 2250 30% WH	Empire Gold EPO 20/50 1500 10% w/HSA WH
Individual	\$1,272.19	\$1,248.17	\$1,234.30	\$1,233.02
Individual + Spouse	\$2,544.38	\$2,496.34	\$2,468.60	\$2,466.04
Individual + Child(ren)	\$2,162.72	\$2,121.89	\$2,098.31	\$2,096.13
Family	\$3,625.74	\$3,557.28	\$3,517.76	\$3,514.11

Plan Details	Empire Gold EPO 25/45 1750 20% WH	Empire Gold Blue Access EPO 25/50 0% WH	Empire Gold EPO 35/60 2250 30% WH	Empire Gold EPO 20/50 1500 10% w/HSA WH
Network	EPO	Blue Access	EPO	EPO
National Access via Bluecard Program	Yes	Yes	Yes	Yes
Gatekeeper	No	No	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Traditional Open	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Embedded	Embedded	Embedded	Not Embedded

Plan Benefits	Empire Gold EPO 25/45 1750 20% WH	Empire Gold Blue Access EPO 25/50 0% WH	Empire Gold EPO 35/60 2250 30% WH	Empire Gold EPO 20/50 1500 10% w/HSA WH
INN Deductible (Ind / Fam)	\$1,750/\$3,500	\$0/\$0	\$2,250/\$4,500	\$1,500/\$3,000
OON Deductible (Ind / Fam)	-	-	-	-
INN Coinsurance	20%	0%	30%	10%
OON Coinsurance	-	-	-	-
INN Out of Pocket Max (Ind / Fam)	\$6,000/\$12,000	\$8,500/\$17,000	\$7,000/\$14,000	\$5,000/\$10,000
OON Out of Pocket Max (Ind / Fam)	-	-	-	-
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	\$0	\$0	\$0	Ded, then \$0
Primary Care Visit	\$25	\$25	\$35	Ded, then \$20 Copay
Specialist Visit	\$45	\$50	\$60	Ded, then \$50 Copay
Emergency Room	Ded, then \$500 Copay	\$750	Ded, then \$500 Copay	Ded, then \$500 Copay
Urgent Care	\$60	\$50	\$75	Ded, then \$100 Copay
Inpatient Facility	Ded, then 20%	\$500	Ded, then 30%	Ded, then \$1,000 Copay
Outpatient Facility	Ded, then \$150 Copay/Ded, then \$250 Copay	\$150/\$500	Ded, then \$150 Copay/Ded, then \$300 Copay	Ded, then \$300 Copay/Ded, then \$500 Copay
Preferred Lab / Preferred Office Lab	\$0	\$0	\$0	Ded, then \$0
INN Lab (Office; Outpatient Hospital)	\$0/\$0	\$0/\$0	\$0/\$0	Ded, then \$25/Ded, then \$25
INN X-Ray (Office; Outpatient Hospital)	Ded, then \$50/Ded, then \$150	\$50/\$150	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	Ded, then \$150/Ded, then \$250	\$150/\$250	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250
Rx Deductible	Tiers 2 & 3, \$150/\$150	Tiers 2 & 3, \$150/\$150	Tiers 2 & 3, \$150/\$150	Med Ded
Rx Copay (Tier 1 / 2 / 3)	\$10/\$40/\$80	\$10/\$40/\$80	\$10/\$40/\$80	\$10/\$40/\$80

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Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Gold Blue Access EPO 30/55 1000 0%	Empire Gold Blue Access EPO 15/35 1750 10%	Empire Gold Blue Access EPO 25/45 1750 20%	Empire Gold Blue Access EPO 35/60 2250 30%
Contract Code	6SMF	6SNH	6SQF	6SR4

Premium	6SMF	6SNH	6SQF	6SR4
Individual	\$1,193.97	\$1,147.35	\$1,145.81	\$1,111.00
Individual + Spouse	\$2,387.94	\$2,294.70	\$2,291.62	\$2,222.00
Individual + Child(ren)	\$2,029.75	\$1,950.50	\$1,947.88	\$1,888.70
Family	\$3,402.81	\$3,269.95	\$3,265.56	\$3,166.35

Plan Name	Empire Gold Blue Access EPO 30/55 1000 0% WH	Empire Gold Blue Access EPO 15/35 1750 10% WH	Empire Gold Blue Access EPO 25/45 1750 20% WH	Empire Gold Blue Access EPO 35/60 2250 30% WH
Contract Code	6SQK	6SQJ	6SP8	6SQ7

Enhanced Embedded Dental and Vision Premium	6SQK	6SQJ	6SP8	6SQ7
Individual	\$1,218.89	\$1,172.27	\$1,170.72	\$1,135.92
Individual + Spouse	\$2,437.78	\$2,344.54	\$2,341.44	\$2,271.84
Individual + Child(ren)	\$2,072.11	\$1,992.86	\$1,990.22	\$1,931.06
Family	\$3,473.84	\$3,340.97	\$3,336.55	\$3,237.37

Plan Details	6SQK	6SQJ	6SP8	6SQ7
Network	Blue Access	Blue Access	Blue Access	Blue Access
National Access via Bluecard Program	Yes	Yes	Yes	Yes
Gatekeeper	No	No	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Traditional Open	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Embedded	Embedded	Embedded	Embedded

Plan Benefits	6SQK	6SQJ	6SP8	6SQ7
INN Deductible (Ind / Fam)	\$1,000/\$2,000	\$1,750/\$3,500	\$1,750/\$3,500	\$2,250/\$4,500
OON Deductible (Ind / Fam)	-	-	-	-
INN Coinsurance	0%	10%	20%	30%
OON Coinsurance	-	-	-	-
INN Out of Pocket Max (Ind / Fam)	\$6,750/\$13,500	\$8,500/\$17,000	\$6,000/\$12,000	\$7,000/\$14,000
OON Out of Pocket Max (Ind / Fam)	-	-	-	-
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	\$0	\$0	\$0	\$0
Primary Care Visit	\$30	\$15	\$25	\$35
Specialist Visit	\$55	\$35	\$45	\$60
Emergency Room	Ded, then \$500 Copay	Ded, then \$500 Copay	Ded, then \$500 Copay	Ded, then \$500 Copay
Urgent Care	\$60	\$60	\$60	\$75
Inpatient Facility	Ded, then \$500 Copay	Ded, then 10%	Ded, then 20%	Ded, then 30%
Outpatient Facility	Ded, then \$150 Copay/Ded, then \$250 Copay	Ded, then \$150 Copay/Ded, then \$300 Copay	Ded, then \$150 Copay/Ded, then \$250 Copay	Ded, then \$150 Copay/Ded, then \$300 Copay
Preferred Lab / Preferred Office Lab	\$0	\$0	\$0	\$0
INN Lab (Office; Outpatient Hospital)	\$0/\$0	\$0/\$0	\$0/\$0	\$0/\$0
INN X-Ray (Office; Outpatient Hospital)	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250
Rx Deductible	Tiers 2 & 3, \$150/\$150	Tiers 2 & 3, \$150/\$150	Tiers 2 & 3, \$150/\$150	Tiers 2 & 3, \$150/\$150
Rx Copay (Tier 1 / 2 / 3)	\$10/\$40/\$80	\$10/\$40/\$80	\$10/\$40/\$80	\$10/\$40/\$80

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Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Gold Blue Access EPO 20/50 1500 10% w/HSA	Empire Gold Healthy New York Blue Access GEPO 25/40 600 0%	Empire Silver PPO 20/50 3000 30% w/HSA 80th Percentile Fair Health	Empire Silver PPO 20/50 3000 30% w/HSA
Contract Code	6SQG	6SSV	6SST	6SPA

Premium	Empire Gold Blue Access EPO 20/50 1500 10% w/HSA	Empire Gold Healthy New York Blue Access GEPO 25/40 600 0%	Empire Silver PPO 20/50 3000 30% w/HSA 80th Percentile Fair Health	Empire Silver PPO 20/50 3000 30% w/HSA
Individual	\$1,109.84	\$995.66	\$1,627.58	\$1,325.62
Individual + Spouse	\$2,219.68	\$1,991.32	\$3,255.16	\$2,651.24
Individual + Child(ren)	\$1,886.73	\$1,692.62	\$2,766.89	\$2,253.55
Family	\$3,163.04	\$2,837.63	\$4,638.60	\$3,778.02

Plan Name	Empire Gold Blue Access EPO 20/50 1500 10% w/HSA WH	Not Offered	Empire Silver PPO 20/50 3000 30% w/HSA 80th Percentile Fair Health WH	Empire Silver PPO 20/50 3000 30% w/HSA WH
Contract Code	6SN3		6SP7	6SS2

Enhanced Embedded Dental and Vision Premium	Empire Gold Blue Access EPO 20/50 1500 10% w/HSA WH	Not Offered	Empire Silver PPO 20/50 3000 30% w/HSA 80th Percentile Fair Health WH	Empire Silver PPO 20/50 3000 30% w/HSA WH
Individual	\$1,134.76		\$1,654.55	\$1,352.59
Individual + Spouse	\$2,269.52		\$3,309.10	\$2,705.18
Individual + Child(ren)	\$1,929.09		\$2,812.74	\$2,299.40
Family	\$3,234.07		\$4,715.47	\$3,854.88

Plan Details	Empire Gold Blue Access EPO 20/50 1500 10% w/HSA WH	Not Offered	Empire Silver PPO 20/50 3000 30% w/HSA 80th Percentile Fair Health WH	Empire Silver PPO 20/50 3000 30% w/HSA WH
Network	Blue Access	Blue Access	PPO	PPO
National Access via Bluecard Program	Yes	Yes*	Yes	Yes
Gatekeeper	No	Yes	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Select	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Not Embedded	Embedded	Embedded	Embedded

Plan Benefits	Empire Gold Blue Access EPO 20/50 1500 10% w/HSA WH	Not Offered	Empire Silver PPO 20/50 3000 30% w/HSA 80th Percentile Fair Health WH	Empire Silver PPO 20/50 3000 30% w/HSA WH
INN Deductible (Ind / Fam)	\$1,500/\$3,000	\$600/\$1,200	\$3,000/\$6,000	\$3,000/\$6,000
OON Deductible (Ind / Fam)	-	-	\$7,000/\$14,000	\$7,000/\$14,000
INN Coinsurance	10%	0%	30%	30%
OON Coinsurance	-	-	30%	30%
INN Out of Pocket Max (Ind / Fam)	\$5,000/\$10,000	\$4,750/\$9,500	\$7,450/\$14,900	\$7,450/\$14,900
OON Out of Pocket Max (Ind / Fam)	-	-	\$18,625/\$37,250	\$18,625/\$37,250
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	Ded, then \$0	\$0	Ded, then \$0	Ded, then \$0
Primary Care Visit	Ded, then \$20 Copay	Ded, then \$25 Copay	Ded, then \$20 Copay	Ded, then \$20 Copay
Specialist Visit	Ded, then \$50 Copay	Ded, then \$40 Copay	Ded, then \$50 Copay	Ded, then \$50 Copay
Emergency Room	Ded, then \$500 Copay	Ded, then \$150 Copay	Ded, then \$500 Copay	Ded, then \$500 Copay
Urgent Care	Ded, then \$100 Copay	Ded, then \$60 Copay	Ded, then \$100 Copay	Ded, then \$100 Copay
Inpatient Facility	Ded, then \$1,000 Copay	Ded, then \$1,000 Copay	Ded, then \$1,500 Copay	Ded, then \$1,500 Copay
Outpatient Facility	Ded, then \$300 Copay/Ded, then \$500 Copay	Ded, then \$100 Copay	Ded, then \$300 Copay/Ded, then \$500 Copay	Ded, then \$300 Copay/Ded, then \$500 Copay
Preferred Lab / Preferred Office Lab	Ded, then \$0	Ded, then \$25 Copay	Ded, then \$0	Ded, then \$0
INN Lab (Office; Outpatient Hospital)	Ded, then \$25/Ded, then \$25	Ded, then \$25 Copay/Ded, then \$40	Ded, then \$25/Ded, then \$25	Ded, then \$25/Ded, then \$25
INN X-Ray (Office; Outpatient Hospital)	Ded, then \$50/Ded, then \$150	Ded, then \$25 Copay/Ded, then \$40	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	Ded, then \$150/Ded, then \$250	Ded, then \$40 Copay/Ded, then \$40	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250
Rx Deductible	Med Ded	NA	Med Ded	Med Ded
Rx Copay (Tier 1 / 2 / 3)	\$10/\$40/\$80	\$10/\$35/\$70	\$10/\$50/\$90	\$10/\$50/\$90

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The Whole Health Company

# Q1 2023 New York Small Group Plans | Mid-Hudson

Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Silver PPO 40/70 3000 50%	Empire Silver Blue Access EPO 60/125 0%	Empire Silver EPO 20/50 3000 25% w/HSA	Empire Silver EPO 40/70 3000 50%
<b>Contract Code</b>	6SSO	6SSF	6SS1	6SMY
<b>Premium</b>				
Individual	\$1,321.25	\$1,089.16	\$1,071.05	\$1,068.87
Individual + Spouse	\$2,642.50	\$2,178.32	\$2,142.10	\$2,137.74
Individual + Child(ren)	\$2,246.13	\$1,851.57	\$1,820.79	\$1,817.08
Family	\$3,765.56	\$3,104.11	\$3,052.49	\$3,046.28
Plan Name	Empire Silver PPO 40/70 3000 50% WH	Empire Silver Blue Access EPO 60/125 0% WH	Empire Silver EPO 20/50 3000 25% w/HSA WH	Empire Silver EPO 40/70 3000 50% WH
<b>Contract Code</b>	6SSN	6SRJ	6SPS	6SPP
<b>Enhanced Embedded Dental and Vision Premium</b>				
Individual	\$1,348.23	\$1,113.70	\$1,098.03	\$1,095.84
Individual + Spouse	\$2,696.46	\$2,227.40	\$2,196.06	\$2,191.68
Individual + Child(ren)	\$2,291.99	\$1,893.29	\$1,866.65	\$1,862.93
Family	\$3,842.46	\$3,174.05	\$3,129.39	\$3,123.14
<b>Plan Details</b>				
Network	PPO	Blue Access	EPO	EPO
National Access via Bluecard Program	Yes	Yes	Yes	Yes
Gatekeeper	No	No	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Traditional Open	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Embedded	Embedded	Embedded	Embedded
<b>Plan Benefits</b>				
INN Deductible (Ind / Fam)	\$3,000/\$6,000	\$0/\$0	\$3,000/\$6,000	\$3,000/\$6,000
OON Deductible (Ind / Fam)	\$8,750/\$17,500	-	-	-
INN Coinsurance	50%	0%	25%	50%
OON Coinsurance	50%	-	-	-
INN Out of Pocket Max (Ind / Fam)	\$9,100/\$18,200	\$9,100/\$18,200	\$7,450/\$14,900	\$9,100/\$18,200
OON Out of Pocket Max (Ind / Fam)	\$22,750/\$45,500	-	-	-
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	\$0	\$0	Ded, then \$0	\$0
Primary Care Visit	\$40	\$60	Ded, then \$20 Copay	\$40
Specialist Visit	\$70	\$125	Ded, then \$50 Copay	\$70
Emergency Room	Ded, then 50%	\$2,500	Ded, then \$500 Copay	Ded, then 50%
Urgent Care	\$75	\$125	Ded, then \$100 Copay	\$75
Inpatient Facility	Ded, then 50%	\$2,500	Ded, then \$1,500 Copay	Ded, then 50%
Outpatient Facility	Ded, then \$300 Copay/Ded, then 50%	\$500/\$1,000	Ded, then \$300 Copay/Ded, then \$500 Copay	Ded, then \$300 Copay/Ded, then 50%
Preferred Lab / Preferred Office Lab	\$0	\$0	Ded, then \$0	\$0
INN Lab (Office; Outpatient Hospital)	\$20/\$25	\$60/\$20	Ded, then \$25/Ded, then \$25	\$20/\$25
INN X-Ray (Office; Outpatient Hospital)	Ded, then \$75 Copay/Ded, then 50%	\$150/\$150	Ded, then \$50/Ded, then \$150	Ded, then \$75 Copay/Ded, then 50%
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	Ded, then \$150 Copay/Ded, then 50%	\$250/\$250	Ded, then \$150/Ded, then \$250	Ded, then \$150 Copay/Ded, then 50%
Rx Deductible	Tiers 2 & 3, \$200/\$200	NA	Med Ded	Tiers 2 & 3, \$200/\$200
Rx Copay (Tier 1 / 2 / 3)	\$25/\$75/\$90	\$10/\$50/\$90	\$10/\$50/\$90	\$25/\$75/\$90

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The Whole Health Company

# Q1 2023 New York Small Group Plans | Mid-Hudson

Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Silver EPO 20/50 3500 30% w/HSA	Empire Silver Blue Access EPO 20/50 3000 25% w/HSA	Empire Silver Blue Access EPO 40/70 3000 50%	Empire Silver Blue Access EPO 25/50 4550 50%
Contract Code	6SPO	6SQP	6SS7	6SR2

Premium	Empire Silver EPO 20/50 3500 30% w/HSA	Empire Silver Blue Access EPO 20/50 3000 25% w/HSA	Empire Silver Blue Access EPO 40/70 3000 50%	Empire Silver Blue Access EPO 25/50 4550 50%
Individual	\$1,050.63	\$985.39	\$983.46	\$980.12
Individual + Spouse	\$2,101.26	\$1,970.78	\$1,966.92	\$1,960.24
Individual + Child(ren)	\$1,786.07	\$1,675.16	\$1,671.88	\$1,666.20
Family	\$2,994.30	\$2,808.36	\$2,802.86	\$2,793.34

Plan Name	Empire Silver EPO 20/50 3500 30% w/HSA WH	Empire Silver Blue Access EPO 20/50 3000 25% w/HSA WH	Empire Silver Blue Access EPO 40/70 3000 50% WH	Empire Silver Blue Access EPO 25/50 4550 50% WH
Contract Code	6SM8	6SND	6SMU	6SLZ

Enhanced Embedded Dental and Vision Premium	Empire Silver EPO 20/50 3500 30% w/HSA WH	Empire Silver Blue Access EPO 20/50 3000 25% w/HSA WH	Empire Silver Blue Access EPO 40/70 3000 50% WH	Empire Silver Blue Access EPO 25/50 4550 50% WH
Individual	\$1,077.61	\$1,010.56	\$1,008.51	\$1,005.42
Individual + Spouse	\$2,155.22	\$2,021.12	\$2,017.02	\$2,010.84
Individual + Child(ren)	\$1,831.94	\$1,717.95	\$1,714.47	\$1,709.21
Family	\$3,071.19	\$2,880.10	\$2,874.25	\$2,865.45

Plan Details	Empire Silver EPO 20/50 3500 30% w/HSA WH	Empire Silver Blue Access EPO 20/50 3000 25% w/HSA WH	Empire Silver Blue Access EPO 40/70 3000 50% WH	Empire Silver Blue Access EPO 25/50 4550 50% WH
Network	EPO	Blue Access	Blue Access	Blue Access
National Access via Bluecard Program	Yes	Yes	Yes	Yes
Gatekeeper	No	No	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Traditional Open	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Embedded	Embedded	Embedded	Embedded

Plan Benefits	Empire Silver EPO 20/50 3500 30% w/HSA WH	Empire Silver Blue Access EPO 20/50 3000 25% w/HSA WH	Empire Silver Blue Access EPO 40/70 3000 50% WH	Empire Silver Blue Access EPO 25/50 4550 50% WH
INN Deductible (Ind / Fam)	\$3,500/\$7,000	\$3,000/\$6,000	\$3,000/\$6,000	\$4,550/\$9,100
OON Deductible (Ind / Fam)	-	-	-	-
INN Coinsurance	30%	25%	50%	50%
OON Coinsurance	-	-	-	-
INN Out of Pocket Max (Ind / Fam)	\$7,450/\$14,900	\$7,450/\$14,900	\$9,100/\$18,200	\$9,100/\$18,200
OON Out of Pocket Max (Ind / Fam)	-	-	-	-
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	Ded, then \$0	Ded, then \$0	\$0	\$0
Primary Care Visit	Ded, then \$20 Copay	Ded, then \$20 Copay	\$40	\$25
Specialist Visit	Ded, then \$50 Copay	Ded, then \$50 Copay	\$70	\$50
Emergency Room	Ded, then \$500 Copay	Ded, then \$500 Copay	Ded, then 50%	Ded, then 50%
Urgent Care	Ded, then \$100 Copay	Ded, then \$100 Copay	\$75	\$50
Inpatient Facility	Ded, then \$1,500 Copay	Ded, then \$1,500 Copay	Ded, then 50%	Ded, then 50%
Outpatient Facility	Ded, then \$300 Copay/Ded, then \$500 Copay	Ded, then \$300 Copay/Ded, then \$500 Copay	Ded, then \$300 Copay/Ded, then 50%	Ded, then \$300 Copay/Ded, then 50%
Preferred Lab / Preferred Office Lab	Ded, then \$0	Ded, then \$0	\$0	\$0
INN Lab (Office; Outpatient Hospital)	Ded, then \$25/Ded, then \$25	Ded, then \$25/Ded, then \$25	\$20/\$25	\$20/\$25
INN X-Ray (Office; Outpatient Hospital)	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150	Ded, then \$75 Copay/Ded, then 50%	Ded, then \$75 Copay/Ded, then 50%
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250	Ded, then \$150 Copay/Ded, then 50%	Ded, then \$150 Copay/Ded, then 50%
Rx Deductible	Med Ded	Med Ded	Tiers 2 & 3, \$200/\$200	Tiers 2 & 3, \$200/\$200
Rx Copay (Tier 1 / 2 / 3)	\$10/\$50/\$90	\$10/\$50/\$90	\$25/\$75/\$90	\$25/\$75/\$90

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The Whole Health Company

# Q1 2023 New York Small Group Plans | Mid-Hudson

Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

Plan Name	Empire Silver Blue Access EPO 20/50 3500 30% w/HSA	Empire Bronze EPO 20/50 6100 50% w/HSA	Empire Bronze Blue Access EPO 20/50 6100 50% w/HSA	Empire Bronze Blue Access EPO 20/50 6800 50% w/HSA
Contract Code	6SPH	6SSS	6SQZ	6SQE

Premium	Empire Silver Blue Access EPO 20/50 3500 30% w/HSA	Empire Bronze EPO 20/50 6100 50% w/HSA	Empire Bronze Blue Access EPO 20/50 6100 50% w/HSA	Empire Bronze Blue Access EPO 20/50 6800 50% w/HSA
Individual	\$966.63	\$951.09	\$875.06	\$869.79
Individual + Spouse	\$1,933.26	\$1,902.18	\$1,750.12	\$1,739.58
Individual + Child(ren)	\$1,643.27	\$1,616.85	\$1,487.60	\$1,478.64
Family	\$2,754.90	\$2,710.61	\$2,493.92	\$2,478.90

Plan Name	Empire Silver Blue Access EPO 20/50 3500 30% w/HSA WH	Empire Bronze EPO 20/50 6100 50% w/HSA WH	Empire Bronze Blue Access EPO 20/50 6100 50% w/HSA WH	Empire Bronze Blue Access EPO 20/50 6800 50% w/HSA WH
Contract Code	6SPE	6SR1	6SMW	6SNE

Enhanced Embedded Dental and Vision Premium	Empire Silver Blue Access EPO 20/50 3500 30% w/HSA WH	Empire Bronze EPO 20/50 6100 50% w/HSA WH	Empire Bronze Blue Access EPO 20/50 6100 50% w/HSA WH	Empire Bronze Blue Access EPO 20/50 6800 50% w/HSA WH
Individual	\$991.81	\$978.45	\$900.49	\$894.96
Individual + Spouse	\$1,983.62	\$1,956.90	\$1,800.98	\$1,789.92
Individual + Child(ren)	\$1,686.08	\$1,663.37	\$1,530.83	\$1,521.43
Family	\$2,826.66	\$2,788.58	\$2,566.40	\$2,550.64

Plan Details	Empire Silver Blue Access EPO 20/50 3500 30% w/HSA WH	Empire Bronze EPO 20/50 6100 50% w/HSA WH	Empire Bronze Blue Access EPO 20/50 6100 50% w/HSA WH	Empire Bronze Blue Access EPO 20/50 6800 50% w/HSA WH
Network	Blue Access	EPO	Blue Access	Blue Access
National Access via Bluecard Program	Yes	Yes	Yes	Yes
Gatekeeper	No	No	No	No
Rx Network	Base Rx	Base Rx	Base Rx	Base Rx
Formulary	Traditional Open	Traditional Open	Traditional Open	Traditional Open
Creditability Coverage Status	Pass	Pass	Pass	Pass
Embedded / Non-Embedded Medical Deductible	Embedded	Embedded	Embedded	Embedded

Plan Benefits	Empire Silver Blue Access EPO 20/50 3500 30% w/HSA WH	Empire Bronze EPO 20/50 6100 50% w/HSA WH	Empire Bronze Blue Access EPO 20/50 6100 50% w/HSA WH	Empire Bronze Blue Access EPO 20/50 6800 50% w/HSA WH
INN Deductible (Ind / Fam)	\$3,500/\$7,000	\$6,100/\$12,200	\$6,100/\$12,200	\$6,800/\$13,600
OON Deductible (Ind / Fam)	-	-	-	-
INN Coinsurance	30%	50%	50%	50%
OON Coinsurance	-	-	-	-
INN Out of Pocket Max (Ind / Fam)	\$7,450/\$14,900	\$7,450/\$14,900	\$7,450/\$14,900	\$7,450/\$14,900
OON Out of Pocket Max (Ind / Fam)	-	-	-	-
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	Ded, then \$0	Ded, then \$0	Ded, then \$0	Ded, then \$0
Primary Care Visit	Ded, then \$20 Copay	Ded, then \$20 Copay	Ded, then \$20 Copay	Ded, then \$20 Copay
Specialist Visit	Ded, then \$50 Copay	Ded, then \$50 Copay	Ded, then \$50 Copay	Ded, then \$50 Copay
Emergency Room	Ded, then \$500 Copay	Ded, then \$500 Copay	Ded, then \$500 Copay	Ded, then \$300 Copay
Urgent Care	Ded, then \$100 Copay	Ded, then \$100 Copay	Ded, then \$100 Copay	Ded, then \$100 Copay
Inpatient Facility	Ded, then \$1,500 Copay	Ded, then \$1,000 Copay	Ded, then \$1,000 Copay	Ded, then \$500 Copay
Outpatient Facility	Ded, then \$300 Copay/Ded, then \$500 Copay	Ded, then \$300 Copay/Ded, then \$500 Copay	Ded, then \$300 Copay/Ded, then \$500 Copay	Ded, then \$300 Copay/Ded, then \$500 Copay
Preferred Lab / Preferred Office Lab	Ded, then \$0	Ded, then \$0	Ded, then \$0	Ded, then \$0
INN Lab (Office; Outpatient Hospital)	Ded, then \$25/Ded, then \$25	Ded, then \$25/Ded, then \$25	Ded, then \$25/Ded, then \$25	Ded, then \$25/Ded, then \$25
INN X-Ray (Office; Outpatient Hospital)	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150	Ded, then \$50/Ded, then \$150
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250	Ded, then \$150/Ded, then \$250
Rx Deductible	Med Ded	Med Ded	Med Ded	Med Ded
Rx Copay (Tier 1 / 2 / 3)	\$10/\$50/\$90	50%/50%/50%	50%/50%/50%	50%/50%/50%

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# Q1 2023 New York Small Group Plans | Mid-Hudson

Region 3: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

The Whole Health Company

<b>Plan Name</b>	<b>Empire Bronze Blue Access EPO 20/50 8450 50%</b>
<b>Contract Code</b>	6SPV

<b>Premium</b>	
Individual	\$826.51
Individual + Spouse	\$1,653.02
Individual + Child(ren)	\$1,405.07
Family	\$2,355.55

<b>Plan Name</b>	<b>Empire Bronze Blue Access EPO 20/50 8450 50% WH</b>
<b>Contract Code</b>	6SNV

<b>Enhanced Embedded Dental and Vision Premium</b>	
Individual	\$851.94
Individual + Spouse	\$1,703.88
Individual + Child(ren)	\$1,448.30
Family	\$2,428.03

<b>Plan Details</b>	
Network	Blue Access
National Access via Bluecard Program	Yes
Gatekeeper	No
Rx Network	Base Rx
Formulary	Traditional Open
Creditability Coverage Status	Fail
Embedded / Non-Embedded Medical Deductible	Embedded

<b>Plan Benefits</b>	
INN Deductible (Ind / Fam)	\$8,450/\$16,900
OON Deductible (Ind / Fam)	-
INN Coinsurance	50%
OON Coinsurance	-
INN Out of Pocket Max (Ind / Fam)	\$9,100/\$18,200
OON Out of Pocket Max (Ind / Fam)	-
Preferred Virtual PCP: TeleHealth & Medical Chat via KHealth/LHO	Ded, then \$0
Primary Care Visit	Ded, then \$20 Copay
Specialist Visit	Ded, then \$50 Copay
Emergency Room	Ded, then \$300 Copay
Urgent Care	Ded, then \$100 Copay
Inpatient Facility	Ded, then \$500 Copay
Outpatient Facility	Ded, then \$300 Copay/Ded, then \$500 Copay
Preferred Lab / Preferred Office Lab	Ded, then \$0
INN Lab (Office; Outpatient Hospital)	Ded, then \$25/Ded, then \$25
INN X-Ray (Office; Outpatient Hospital)	Ded, then \$50/Ded, then \$150
INN Adv Diagnostic Imaging (Office; Outpatient Hospital)	Ded, then \$150/Ded, then \$250
Rx Deductible	Med Ded
Rx Copay (Tier 1 / 2 / 3)	50%/50%/50%

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