

Benefit Grid - 2022 Small Group Horizon Level Select Portfolio (15-50)

Product	Tier 1 PCP/ Specialist Visit	Tier 2 PCP/Specialist Visit	Tier 1/Tier 2 Coinsurance	Tier 1/Tier 2 ded	Tier 1/Tier 2 MOOP	Tier 1/Tier 2 OP	Tier 1/Tier 2 Lab & Rad	Pharmacy
Direct Access 100/70 BlueCard		\$20/\$40	100%/70%	\$1,000/ \$3,000	\$6,000/ \$12,000	ded \$40/ ded 70%	ded \$0/ ded 70%	\$10/\$25/\$50
Advantage EPO 100/80 BlueCard		\$20/\$40	80%	\$1,250	\$6,650	ded 80%	\$50	\$10/\$25/\$50
OMNIA 100/70 ²	\$15/\$30	ded \$30/ ded \$50	100%/70%	\$1,250/ \$2,500	\$7,000/ \$8,000	ded \$30/ ded 70%	ded \$30/ ded 70%	No Rx ded \$10/\$40/\$75
OMNIA HSA 80/50 BlueCard (Compatible)	ded \$10/ ded \$20	ded \$25/ ded \$50	80%/50%	\$1,850/ \$2,500	\$6,900/ \$6,900	ded 80%/ ded 50%	ded \$25/ ded 50%	ded 60%
OMNIA 100/50	\$30/\$60	ded 50%	100%/50%	\$1,300/ \$2,500	\$8,700/ \$8,700	ded \$50/ ded 50%	ded \$100/ ded 50%	Rx ded: \$250 ind (not applicable to generic) \$20/ded 50%/ded 50% (Max per script \$250)
Advantage EPO 100/70		\$45/\$70	70%	\$2,450	\$8,150	ded 70%	\$100	\$25/\$50/\$75
Advantage EPO 100/70 BlueCard		\$45/\$70	70%	\$2,450	\$8,150	ded 70%	\$100	\$25/\$50/\$75
OMNIA Value 60/50 ²	\$35/ ded 60%	ded 50%	60%/50%	\$3,000/ \$6,000	\$8,500/ \$8,700	ded 60%/ ded 50%	ded \$100/ ded 50%	ded \$10/\$40/\$75
Advantage EPO 50 ¹		ded 50%	50%	\$5,000	\$8,700	ded 50%	ded 50%	ded 50%
OMNIA 50 ¹	ded 50%	ded 50%	50%	\$5,000/ \$7,000	\$8,700/ \$8,700	ded 50%	ded 50%	ded 50%
Advantage EPO Catastrophic ¹		ded	100%	\$8,700	\$8,700	ded	ded	ded

Red = denotes the same changes that were made in the fully insured SG portfolio.
Green = denotes changes that were made for a variety of other reasons.

¹ Plan created for Small Group Level Select program

² Plan similar to Small Group OMNIA Gold and OMNIA Silver Value with slightly different cost share