



|   | Platinum \$0       | Gold \$0                  | Gold \$750                                 | Gold \$1,500                               | Gold \$2,000                               | Gold \$5,000               |  |
|---|--------------------|---------------------------|--|--|--|----------------------------|--|
| Premium (Q1 <u>Circle</u> )               |                    |                           |  |  |  |                            |  |
| Individual                                | \$810.66           | \$723.18                  | \$679.91                                   | \$681.24                                   | \$658.44                                   | \$684.04                   |  |
| Individual + Spouse                       | \$1,621.33         | \$1,446.35                | \$1,359.82                                 | \$1,362.47                                 | \$1,316.89                                 | \$1,368.08                 |  |
| Individual + Child(ren)                   | \$1,378.13         | \$1,229.40                | \$1,155.85                                 | \$1,158.10                                 | \$1,119.35                                 | \$1,162.87                 |  |
| Family                                    | \$2,310.39         | \$2,061.05                | \$1,937.74                                 | \$1,941.52                                 | \$1,876.56                                 | \$1,949.52                 |  |
| Premium (Q1 <u>Circle Plus</u> )          |                    |                           |  |  |  |                            |  |
| Individual                                | \$902.05           | \$807.08                  | \$758.52                                   | \$760.47                                   | \$735.34                                   | \$763.45                   |  |
| Individual + Spouse                       | \$1,804.10         | \$1,614.15                | \$1,517.04                                 | \$1,520.95                                 | \$1,470.68                                 | \$1,526.90                 |  |
| Individual + Child(ren)                   | \$1,533.48         | \$1,372.03                | \$1,289.49                                 | \$1,292.81                                 | \$1,250.07                                 | \$1,297.86                 |  |
| Family                                    | \$2,570.84         | \$2,300.17                | \$2,161.79                                 | \$2,167.35                                 | \$2,095.71                                 | \$2,175.83                 |  |
| The Basics                                |                    |                           |  |  |  |                            |  |
| Deductible (Individual / Family)          | \$0 / \$0          | \$0/\$0                   | \$750 / \$1,500                            | \$1,500 / \$3,000                          | \$2,000 / \$4,000                          | \$5,000 / \$10,000         |  |
| Out-of-Pocket Max (Individual / Family)   | \$2,000 / \$4,000  | \$5,000 / \$10,000        | \$7,500 / \$15,000                         | \$5,000 / \$10,000                         | \$7,000 / \$14,000                         | \$5,000 / \$10,000         |  |
| RX Drug Deductible                        | N/A                | N/A                       | \$100 / \$200                              | \$100 / \$200                              | \$150 / \$300                              | N/A                        |  |
| HSA compatible?                           | No                 | No                        | No   | No   | No   | No                         |  |
| 24/7 Doctor-on-Call                       | Free               | Free                      | Free                                       | Free                                       | Free                                       | Free                       |  |
| Up to \$240/year in step tracking rewards | <b>~</b>           | ✓                         | <b>4</b>                                   | ✓  | <b>✓</b>                                   | ✓                          |  |
| Free preventive care                      | ✓                  | ✓                         | ✓  | ✓  | <b>✓</b>                                   | ✓                          |  |
| Dedicated Concierge                       | ✓                  | ✓                         | ✓  | ✓  | <b>4</b>                                   | ✓                          |  |
| Prices for Benefits                       |                    |                           |  |  |  |                            |  |
| Primary Care / OBGYN visits               | \$10               | \$25                      | \$25                                       | \$25                                       | \$25                                       | \$10                       |  |
| Specialist visits                         | \$25               | \$50                      | \$50                                       | \$50                                       | \$50                                       | \$30                       |  |
| Mental health office visits               | \$25               | \$25                      | \$25                                       | \$25                                       | \$25                                       | \$10                       |  |
| Labs                                      | \$15               | \$50                      | \$50                                       | \$50                                       | \$50                                       | \$30                       |  |
| Emergency Room                            | \$500              | \$750                     | 20% after ded                              | 20% after ded                              | \$250                                      | \$0 after ded              |  |
| Urgent Care                               | \$75               | \$75                      | \$75                                       | \$75                                       | \$75                                       | \$75                       |  |
| MRIs & Advanced Imaging                   | \$100              | \$150                     | 20% after ded                              | 20% after ded                              | 20% after ded                              | \$0 after ded              |  |
| Xrays & Diagnostic Imaging                | \$50               | \$50                      | \$50                                       | \$50                                       | \$50                                       | \$10                       |  |
| Outpatient Facility / Inpatient Facility  | \$100 / \$500      | \$150 / \$500 (5 day max) | 20% after ded                              | 20% after ded                              | 20% after ded                              | \$0 after ded              |  |
| Prescription drugs (Tier 1 / 2 / 3 )      | \$10 / \$30 / \$75 | \$10 / \$25 / \$100       | \$15 / \$50 after ded /<br>\$100 after ded | \$15 / \$50 after ded /<br>\$100 after ded | \$10 / \$50 after ded /<br>\$100 after ded | \$10 / \$50 / 0% after ded |  |
|   |                    |                           |  |  |  |                            |  |

<sup>&</sup>lt;sup>1</sup> This is a contracted rate and is subject to change. Once the deductible is met, Doctor-on-Call services will be covered in full





|   | Silver \$0                     | Silver \$2,700                          | Silver \$3,500                             | Silver \$4,500                          | Silver \$7,900                 | Bronze \$4,000                                      | Bronze \$7,900     | Silver \$3,000<br>HSA | Bronze \$6,650<br>HSA |
|---|--------------------------------|---|--|---|--------------------------------|---|--------------------|-----------------------|-----------------------|
| Premium (Q1 <u>Circle</u> )               |                                |   |  |   |                                |   |                    |                       |                       |
| Individual                                | \$624.45                       | \$601.97                                | \$595.25                                   | \$558.80                                | \$610.79                       | \$487.18  | \$463.68           | \$567.04              | \$488.14              |
| Individual + Spouse                       | \$1,248.89                     | \$1,203.94                              | \$1,190.50                                 | \$1,117.59                              | \$1,221.57                     | \$974.35  | \$927.36           | \$1,134.08            | \$976.27              |
| Individual + Child(ren)                   | \$1,061.56                     | \$1,023.35                              | \$1,011.93                                 | \$949.95                                | \$1,038.34                     | \$828.20  | \$788.26           | \$963.97              | \$829.83              |
| Family                                    | \$1,779.67                     | \$1,715.62                              | \$1,696.46                                 | \$1,592.57                              | \$1,740.74                     | \$1,388.45  | \$1,321.49         | \$1,616.06            | \$1,391.19            |
| Premium (Q1 <u>Circle Plus</u> )          |                                |   |  |   |                                |   |                    |                       |                       |
| Individual                                | \$700.75                       | \$673.80                                | \$666.71                                   | \$632.11                                | \$683.64                       | \$551.36  | \$528.14           | \$638.99              | \$554.12              |
| Individual + Spouse                       | \$1,401.50                     | \$1,347.60                              | \$1,333.43                                 | \$1,264.22                              | \$1,367.28                     | \$1,102.73  | \$1,056.29         | \$1,277.99            | \$1,108.24            |
| Individual + Child(ren)                   | \$1,191.27                     | \$1,145.46                              | \$1,133.41                                 | \$1,074.59                              | \$1,162.19                     | \$937.32  | \$897.84           | \$1,086.29            | \$942.00              |
| Family                                    | \$1,997.13                     | \$1,920.33                              | \$1,900.13                                 | \$1,801.52                              | \$1,948.38                     | \$1,571.39  | \$1,505.21         | \$1,821.13            | \$1,579.24            |
| The Basics                                |                                |   |  |   |                                |   |                    |                       |                       |
| Deductible (Individual / Family)          | \$0 / \$0                      | \$2,700 / \$5,400                       | \$3,500 / \$7,000                          | \$4,500 / \$9,000                       | \$7,900 / \$15,800             | \$4,000 / \$8,000                                   | \$7,900 / \$15,800 | \$3,000 / \$6,000     | \$6,650 / \$13,300    |
| Out-of-Pocket Max (Individual / Family)   | \$7,900 / \$15,800             | \$7,900 / \$15,800                      | \$7,900 / \$15,800                         | \$7,000 / \$14,000                      | \$7,900 / \$15,800             | \$7,900 / \$15,800                                  | \$7,900 / \$15,800 | \$5,000 / \$10,000    | \$6,650 / \$13,300    |
| RX Drug Deductible                        | \$100 / \$200                  | N/A                                     | \$200 / \$400                              | N/A                                     | N/A                            | N/A   | N/A                | N/A                   | N/A                   |
| HSA compatible?                           | No                             | No                                      | No   | No                                      | No                             | No  | No                 | Yes                   | Yes                   |
| 24/7 Doctor-on-Call                       | Free                           | Free                                    | Free                                       | Free                                    | Free                           | Free  | Free               | \$15 <sup>1</sup>     | \$15 ¹                |
| Up to \$240/year in step tracking rewards | <b>✓</b>                       | ~                                       | <b>*</b>                                   | <b>~</b>                                | <b>✓</b>                       | <b>~</b>  | <b>*</b>           | <b>~</b>              | <b>~</b>              |
| Free preventive care                      | ✓                              | ✓                                       | <b>~</b>                                   | ✓                                       | ✓                              | <b>~</b>  | ✓                  | ✓                     | ✓                     |
| Dedicated Concierge                       | ✓                              | ✓                                       | <b>~</b>                                   | ✓                                       | ✓                              | ✓   | ✓                  | ✓                     | <b>4</b>              |
| Prices for Benefits                       |                                |   |  |   |                                |   |                    |                       |                       |
| Primary Care / OBGYN visits               | \$50                           | \$40                                    | \$25                                       | \$25                                    | \$10                           | 50% after ded                                       | \$0 after ded      | 20% after ded         | \$0 after ded         |
| Specialist visits                         | \$75                           | \$70                                    | \$75                                       | \$75                                    | \$50                           | 50% after ded                                       | \$0 after ded      | 20% after ded         | \$0 after ded         |
| Mental health office visits               | \$50                           | \$40                                    | \$25                                       | \$25                                    | \$10                           | 50% after ded                                       | \$0 after ded      | 20% after ded         | \$0 after ded         |
| Labs                                      | \$75                           | \$70                                    | \$75                                       | \$75                                    | \$50                           | 50% after ded                                       | \$0 after ded      | 20% after ded         | \$0 after ded         |
| Emergency Room                            | \$650                          | 30% after ded                           | 30% after ded                              | 50% after ded                           | \$0 after ded                  | 50% after ded                                       | \$0 after ded      | 20% after ded         | \$0 after ded         |
| Urgent Care                               | \$75                           | \$75                                    | \$75                                       | \$75                                    | \$75                           | \$75  | \$75               | 20% after ded         | \$0 after ded         |
| MRIs & Advanced Imaging                   | \$500                          | 30% after ded                           | 30% after ded                              | 50% after ded                           | \$0 after ded                  | 50% after ded                                       | \$0 after ded      | 20% after ded         | \$0 after ded         |
| Xrays & Diagnostic Imaging                | \$75                           | \$70                                    | \$75                                       | \$75                                    | \$10                           | 50% after ded                                       | \$0 after ded      | 20% after ded         | \$0 after ded         |
| Outpatient Facility / Inpatient Facility  | \$500 / \$1,000                | 30% after ded                           | 30% after ded                              | 50% after ded                           | \$0 after ded                  | 50% after ded                                       | \$0 after ded      | 20% after ded         | \$0 after ded         |
| Prescription drugs (Tier 1 / 2 / 3 )      | \$20 / \$50 /<br>50% after ded | \$20 / \$50 / \$100                     | \$25 / \$50 after ded /<br>\$100 after ded | \$10 / 50% after ded /<br>50% after ded | \$20 / \$75 /<br>\$0 after ded | \$20 after ded/ \$50 after<br>ded / \$100 after ded | \$0 after ded      | 20% after ded         | \$0 after ded         |
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<sup>&</sup>lt;sup>1</sup> This is a contracted rate and is subject to change. Once the deductible is met, Doctor-on-Call services will be covered in full