

**Bold plans include three free visits to your primary care practitioner!**

| Health Maintenance Organization (HMO) Plans |                          |   |             |  |                |              |                     |             |                 |                             |                    |          |
|---|--------------------------|---|-------------|--|----------------|--------------|---------------------|-------------|-----------------|-----------------------------|--------------------|----------|
|   |                          | You Pay (At Participating Providers) <sup>2</sup> |             |  |                |              |                     |             |                 |                             |                    |          |
| Metal Tier                                  | SBC Lookup               | Individual Deductible <sup>1</sup>                | Coinsurance | Individual Annual Max Out of Pocket <sup>1</sup> | Emergency Room | MDLIVE Visit | Retail Clinic Visit | PCP Visit   | Specialty Visit | Outpatient Lab/X-ray        | Outpatient Surgery | Hospital |
| Silver, Standard                            | 86584WI0010012-01        | \$4,500   | 30%         | \$8,150  | \$450          | \$0          | \$10                | \$35        | \$70            | 30% after deductible        |                    |          |
| Silver, CSR Zero <sup>3</sup>               | 86584WI0010012-02        | \$0   | 0%          | \$0  | \$0            |              |                     |             |                 |                             |                    |          |
| Silver, CSR Limited                         | 86584WI0010012-03        | \$4,500   | 30%         | \$8,150  | \$450          | \$0          | \$10                | \$35        | \$70            | 30% after deductible        |                    |          |
| Silver, CSR 73                              | 86584WI0010012-04        | \$4,000   | 30%         | \$6,500  | \$450          | \$0          | \$10                | \$35        | \$70            | 30% after deductible        |                    |          |
| Silver, CSR 87                              | 86584WI0010012-05        | \$1,200   | 30%         | \$2,000  | \$450          | \$0          | \$10                | \$35        | \$70            | 30% after deductible        |                    |          |
| Silver, CSR 94                              | 86584WI0010012-06        | \$0   | 30%         | \$650  | \$450          | \$0          | \$10                | \$35        | \$70            | 30% after deductible        |                    |          |
| <b>Silver, Standard</b>                     | <b>86584WI0010002-01</b> | <b>\$5,000</b>                                    | <b>20%</b>  | <b>\$8,150</b>                                   | <b>\$450</b>   | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| <b>Silver, CSR Zero<sup>3</sup></b>         | <b>86584WI0010002-02</b> | <b>\$0</b>  | <b>0%</b>   | <b>\$0</b>                                       | <b>\$0</b>     |              |                     |             |                 |                             |                    |          |
| <b>Silver, CSR Limited</b>                  | <b>86584WI0010002-03</b> | <b>\$5,000</b>                                    | <b>20%</b>  | <b>\$8,150</b>                                   | <b>\$450</b>   | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| <b>Silver, CSR 73</b>                       | <b>86584WI0010002-04</b> | <b>\$4,350</b>                                    | <b>20%</b>  | <b>\$6,500</b>                                   | <b>\$450</b>   | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| <b>Silver, CSR 87</b>                       | <b>86584WI0010002-05</b> | <b>\$1,200</b>                                    | <b>20%</b>  | <b>\$2,000</b>                                   | <b>\$450</b>   | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| <b>Silver, CSR 94</b>                       | <b>86584WI0010002-06</b> | <b>\$0</b>  | <b>20%</b>  | <b>\$650</b>                                     | <b>\$450</b>   | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| Silver, Standard                            | 86584WI0010001-01        | \$7,150   | 0%          | \$7,150  | \$450          | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |
| Silver, CSR Zero <sup>3</sup>               | 86584WI0010001-02        | \$0   | 0%          | \$0  | \$0            |              |                     |             |                 |                             |                    |          |
| Silver, CSR Limited                         | 86584WI0010001-03        | \$7,150   | 0%          | \$7,150  | \$450          | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |
| Silver, CSR 73                              | 86584WI0010001-04        | \$5,300   | 0%          | \$6,500  | \$450          | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |
| Silver, CSR 87                              | 86584WI0010001-05        | \$1,400   | 0%          | \$2,000  | \$450          | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |
| Silver, CSR 94                              | 86584WI0010001-06        | \$0   | 0%          | \$675  | \$450          | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |

**Silver CSR 94 (86584WI0010012-06 & 86584WI0010002-06):** Preventive: \$0; Tier 1: \$20; Tier 2: \$40; Tier 3: \$70; Specialty: \$650 deductible, then 40% coinsurance  
**Silver CSR 94 (86584WI0010001-06):** Preventive: \$0; Tier 1: \$20; Tier 2: \$40; Tier 3: \$70; Specialty: \$675 deductible, then 40% coinsurance  
**All Other Silver Prescription Drugs:** Preventive: \$0; Tier 1: \$20; Tier 2: \$40; Tier 3: \$70; Specialty: \$750 deductible,<sup>1</sup> then 40% coinsurance (Note: No charge for CSR Zero)

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

<sup>1</sup>Family deductibles and out-of-pocket limits are 2x the individual amounts.

<sup>2</sup>Out-of-network services are not covered under HMO plan options, except in emergency situations. See policy for details.

<sup>3</sup>CSR Zero plans are not eligible for use with a Health Savings Account (HSA).

<sup>4</sup>If you have a limited cost share plan, you will not be responsible for any deductibles, copayments or coinsurance for health care services received from the Indian Health Service, an Indian Tribe, a Tribal Organization, or an Urban Indian organization.



# ASPIRUS HEALTH PLAN 2021 Individual Plan Summaries | Silver Cost Sharing Reduction-Eligible Plans

| Health Maintenance Organization (HMO) HSA-Qualified High-Deductible Health Plans |                   |                                    |             |  |   |               |                     |           |                 |                      |                    |          |
|--|-------------------|------------------------------------|-------------|--|---|---------------|---------------------|-----------|-----------------|----------------------|--------------------|----------|
| Metal Tier   | SBC Lookup        | Individual Deductible <sup>1</sup> | Coinsurance | Individual Annual Max Out of Pocket <sup>1</sup> | You Pay (At Participating Providers) <sup>2</sup> |               |                     |           |                 |                      |                    |          |
|  |                   |                                    |             |  | Emergency Room                                    | MD/LIVE Visit | Retail Clinic Visit | PCP Visit | Specialty Visit | Outpatient Lab/X-ray | Outpatient Surgery | Hospital |
| Silver, Standard   | 86584WI0010004-01 | \$2,800                            | 20%         | \$6,900  | 20% after deductible                              |               |                     |           |                 |                      |                    |          |
| Silver, CSR Zero <sup>3</sup>  | 86584WI0010004-02 | \$0                                | 0%          | \$0  | \$0   |               |                     |           |                 |                      |                    |          |
| Silver, CSR Limited <sup>4</sup>   | 86584WI0010004-03 | \$2,800                            | 20%         | \$6,900  | 20% after deductible                              |               |                     |           |                 |                      |                    |          |
| Silver, CSR 73   | 86584WI0010004-04 | \$2,500                            | 20%         | \$5,400  | 20% after deductible                              |               |                     |           |                 |                      |                    |          |
| Silver, CSR 87   | 86584WI0010004-05 | \$1,400                            | 20%         | \$1,750  | 20% after deductible                              |               |                     |           |                 |                      |                    |          |
| Silver, CSR 94   | 86584WI0010004-06 | \$450                              | 20%         | \$660  | 20% after deductible                              |               |                     |           |                 |                      |                    |          |
| Silver, Standard   | 86584WI0010010-01 | \$4,500                            | 0%          | \$4,500  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, CSR Zero <sup>3</sup>  | 86584WI0010010-02 | \$0                                | 0%          | \$0  | \$0   |               |                     |           |                 |                      |                    |          |
| Silver, CSR Limited <sup>4</sup>   | 86584WI0010010-03 | \$4,500                            | 0%          | \$4,500  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, CSR 73   | 86584WI0010010-04 | \$3,925                            | 0%          | \$3,925  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, CSR 87 <sup>4</sup>  | 86584WI0010010-05 | \$1,700                            | 0%          | \$1,700  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, CSR 94   | 86584WI0010010-06 | \$625                              | 0%          | \$625  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, Standard   | 86584WI0010013-01 | \$5,500                            | 0%          | \$5,500  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, CSR Zero <sup>3</sup>  | 86584WI0010013-02 | \$0                                | 0%          | \$0  | \$0   |               |                     |           |                 |                      |                    |          |
| Silver, CSR Limited <sup>4</sup>   | 86584WI0010013-03 | \$5,500                            | 0%          | \$5,500  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, CSR 73   | 86584WI0010013-04 | \$4,200                            | 0%          | \$4,200  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, CSR 87 <sup>4</sup>  | 86584WI0010013-05 | \$1,700                            | 0%          | \$1,700  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |
| Silver, CSR 94   | 86584WI0010013-06 | \$625                              | 0%          | \$625  | No charge after deductible                        |               |                     |           |                 |                      |                    |          |

**Prescription Drugs:** Preventive: \$0, All others: deductible and coinsurance (Note: No charge for CSR Zero)

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

<sup>1</sup>Family deductibles and out-of-pocket limits are 2x the individual amounts.

<sup>2</sup>Out-of-network services are not covered under HMO plan options, except in emergency situations. See policy for details.

<sup>3</sup>CSR Zero plans are not eligible for use with a Health Savings Account (HSA).

<sup>4</sup>If you have a limited cost share plan, you will not be responsible for any deductibles, copayments or coinsurance for health care services received from the Indian Health Service, an Indian Tribe, a Tribal Organization, or an Urban Indian organization.



**Bold plans include three free visits to your primary care practitioner!**

| Point-of-Service (POS) Plans           |                          | You Pay                            |                 |             |                |  |                 |   |              |                     |             |                 |                             |                    |          |
|--|--------------------------|------------------------------------|-----------------|-------------|----------------|--|-----------------|---|--------------|---------------------|-------------|-----------------|-----------------------------|--------------------|----------|
| Metal Tier                             | SBC Lookup               | Individual Deductible <sup>1</sup> |                 | Coinsurance |                | Individual Annual Max Out of Pocket <sup>1</sup> |                 | (At Participating Providers) <sup>2</sup> |              |                     |             |                 |                             |                    |          |
|  |                          | In Network                         | Out of Network  | In Network  | Out of Network | In Network                                       | Out of Network  | Emergency Room                            | MDLIVE Visit | Retail Clinic Visit | PCP Visit   | Specialty Visit | Outpatient Lab/X-ray        | Outpatient Surgery | Hospital |
| <b>Silver, Standard</b>                | <b>86584WI0020002-01</b> | <b>\$5,000</b>                     | <b>\$10,000</b> | <b>20%</b>  | <b>50%</b>     | <b>\$8,150</b>                                   | <b>\$20,000</b> | <b>\$450</b>                              | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| <b>Silver, CSR Zero<sup>3</sup></b>    | <b>86584WI0020002-02</b> | <b>\$0</b>                         | <b>\$0</b>      | <b>0%</b>   | <b>0%</b>      | <b>\$0</b>                                       | <b>\$0</b>      | <b>\$0</b>                                |              |                     |             |                 |                             |                    |          |
| <b>Silver, CSR Limited<sup>4</sup></b> | <b>86584WI0020002-03</b> | <b>\$5,000</b>                     | <b>\$10,000</b> | <b>20%</b>  | <b>50%</b>     | <b>\$8,150</b>                                   | <b>\$20,000</b> | <b>\$450</b>                              | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| <b>Silver, CSR 73</b>                  | <b>86584WI0020002-04</b> | <b>\$4,350</b>                     | <b>\$10,000</b> | <b>20%</b>  | <b>50%</b>     | <b>\$6,500</b>                                   | <b>\$20,000</b> | <b>\$450</b>                              | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| <b>Silver, CSR 87</b>                  | <b>86584WI0020002-05</b> | <b>\$1,200</b>                     | <b>\$10,000</b> | <b>20%</b>  | <b>50%</b>     | <b>\$2,000</b>                                   | <b>\$20,000</b> | <b>\$450</b>                              | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| <b>Silver, CSR 94</b>                  | <b>86584WI0020002-06</b> | <b>\$0</b>                         | <b>\$10,000</b> | <b>20%</b>  | <b>50%</b>     | <b>\$650</b>                                     | <b>\$20,000</b> | <b>\$450</b>                              | <b>\$0</b>   | <b>\$10</b>         | <b>\$35</b> | <b>\$70</b>     | <b>20% after deductible</b> |                    |          |
| Silver, Standard                       | 86584WI0020001-01        | \$7,150                            | \$14,300        | 0%          | 30%            | \$7,150  | \$20,300        | \$450                                     | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |
| Silver, CSR Zero <sup>3</sup>          | 86584WI0020001-02        | \$0                                | \$0             | 0%          | 0%             | \$0  | \$0             | \$0                                       |              |                     |             |                 |                             |                    |          |
| Silver, CSR Limited <sup>4</sup>       | 86584WI0020001-03        | \$7,150                            | \$14,300        | 0%          | 30%            | \$7,150  | \$20,300        | \$450                                     | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |
| Silver, CSR 73                         | 86584WI0020001-04        | \$5,300                            | \$14,300        | 0%          | 30%            | \$6,500  | \$20,300        | \$450                                     | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |
| Silver, CSR 87                         | 86584WI0020001-05        | \$1,400                            | \$14,300        | 0%          | 30%            | \$2,000  | \$20,300        | \$450                                     | \$0          | \$10                | \$35        | \$70            | No charge after deductible  |                    |          |
| Silver, CSR 94                         | 86584WI0020001-06        | \$0                                | \$14,300        | 0%          | 30%            | \$675  | \$20,300        | \$450                                     | \$0          | \$10                | \$35        | \$70            | \$0                         |                    |          |

**Silver CSR 94 (86584WI0020002-06):** Preventive: \$0; Tier 1: \$20; Tier 2: \$40; Tier 3: \$70; Specialty: \$650 deductible, then 40% coinsurance.  
**Silver CSR 94 (86584WI0020001-06):** Preventive: \$0; Tier 1: \$20; Tier 2: \$40; Tier 3: \$70; Specialty: \$675 deductible, then 40% coinsurance.  
**All Other Silver Prescription Drugs:** Preventive: \$0; Tier 1: \$20; Tier 2: \$40; Tier 3: \$70; Specialty: \$750, then 40% coinsurance. (Note: No charge for CSR Zero).

| Point-of-Service (POS) HSA-Qualified High-Deductible Health Plans |                   | You Pay                            |                |             |                |  |                |   |              |                     |           |                 |                      |                    |          |
|---|-------------------|------------------------------------|----------------|-------------|----------------|--|----------------|---|--------------|---------------------|-----------|-----------------|----------------------|--------------------|----------|
| Metal Tier  | SBC Lookup        | Individual Deductible <sup>1</sup> |                | Coinsurance |                | Individual Annual Max Out of Pocket <sup>1</sup> |                | (At Participating Providers) <sup>2</sup> |              |                     |           |                 |                      |                    |          |
|   |                   | In Network                         | Out of Network | In Network  | Out of Network | In Network                                       | Out of Network | Emergency Room                            | MDLIVE Visit | Retail Clinic Visit | PCP Visit | Specialty Visit | Outpatient Lab/X-ray | Outpatient Surgery | Hospital |
| Silver, Standard  | 86584WI0020004-01 | \$2,800                            | \$5,600        | 20%         | 50%            | \$6,900  | \$15,600       | 20% after deductible                      |              |                     |           |                 |                      |                    |          |
| Silver, CSR Zero <sup>3</sup>                                     | 86584WI0020004-02 | \$0                                | \$0            | 0%          | 0%             | \$0  | \$0            | \$0                                       |              |                     |           |                 |                      |                    |          |
| Silver, CSR Limited <sup>4</sup>                                  | 86584WI0020004-03 | \$2,800                            | \$5,600        | 20%         | 50%            | \$6,900  | \$15,600       | 20% after deductible                      |              |                     |           |                 |                      |                    |          |
| Silver, CSR 73  | 86584WI0020004-04 | \$2,500                            | \$5,600        | 20%         | 50%            | \$5,400  | \$15,600       | 20% after deductible                      |              |                     |           |                 |                      |                    |          |
| Silver, CSR 87  | 86584WI0020004-05 | \$1,400                            | \$5,600        | 20%         | 50%            | \$1,750  | \$15,600       | 20% after deductible                      |              |                     |           |                 |                      |                    |          |
| Silver, CSR 94  | 86584WI0020004-06 | \$450                              | \$5,600        | 20%         | 50%            | \$660  | \$15,600       | 20% after deductible                      |              |                     |           |                 |                      |                    |          |

**Prescription Drugs:** Preventive: \$0; All others: deductible and coinsurance (Note: No charge for CSR Zero)

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

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