



Individual Health Plans

The right health plan for you and your family, right here

Local health coverage for easy access to affordable, top-rated health care

You and your family have unique health care needs. That's why we offer a selection of qualified health plans (QHPs) that are compliant with the Affordable Care Act in a variety of metal levels.

- ▶ **HMO plans** deliver great value, **POS plans** give you choices and **HSA-qualified plans** offer more control.
- ▶ **Telehealth services from MDLIVE** allow you to talk to a doctor for a copay or fee, depending on your health plan! Dermatology and behavioral health services are also available. (A fee applies to your plan's deductible, coinsurance and out-of-pocket maximum.)
- ▶ **\$0 preventive care** includes 100% coverage for preventive services when performed by a participating provider. Preventive care services include routine exams, screenings, immunizations and other services ranked A or B by the U.S. Preventive Services Task Force.
- ▶ **\$0 copays for preventive drugs** are included with prescription drug coverage to target common conditions. Preventive drugs include specific supplements, contraceptives, immunizations and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

HSA-qualified plans can help you save money

If you want more control over your health care expenses, take a look at one of our individual high-deductible health plans (HDHPs). These plans add a tax-favored, personal health savings account (HSA) that you own and control. The tax-free money you put into your HSA can be used to pay for qualified health care expenses. HSA is administered and/or maintained by a participating financial institution. Aspirus Health Plan does not operate or administer HSAs.



Individual and family plans

You and your family want top-quality health insurance that won't stress you out. You expect more. At Aspirus Health Plan, we want our hard-working friends and neighbors—people just like you—to get the high-quality, compassionate health care they need at a cost they can afford.

All plans give you access to in-network health care providers and let you see in-network specialists without a referral. Some services require review and prior authorization. Take a look at more than a dozen different plan designs for you or your entire family to fit your health needs and budget.

METAL LEVEL	GOLD	SILVER	BRONZE	CATASTROPHIC*
PLAN OPTIONS	1 HMO	3 HMO 2 POS	3 HMO	1 HMO
HSA-QUALIFIED PLAN OPTIONS	–	3 HMO 1 POS	2 HMO 1 POS	–

*Available only to persons under age 30 or who have a hardship exemption from the Federally Facilitated Marketplace (FFM).

Depending on your income, you may qualify for an Advance Premium Tax Credit.
Ask us about these potential savings!

Contact us for your individual health plan

Visit: AspirusHealthPlan.com

For assistance quoting your individual policy: 866.631.4611

TTY: 866.631.8597

Agent questions: 715.843.1392

