

Individual & Family Health Plans



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.

Plans designed to fit your budget

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 the dozen different plan designs for you or your entire family to fit your health needs and budget.

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

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

Ask about potential savings!

Depending on your income, you may qualify for an Advance Premium Tax Credit.

Agent Questions: 715.843.1393
aspirushealthplan.com

