



All Copay & Rx values are in-network benefits only.

Step 1: Choose Your Network Offering HMO » Focus » POS

Step 2: Choose Your Plan Design - Multiple options available to fit your employee needs

Copay Plus Plan Options - For employers that want to offer great coverage and affordable office visits

Select a Plan	Deductible		Coinsurance		Max Out-of-Pocket		Copays			Rx Plan Options		
	In Network	Out of Network [†]	In Network	Out of Network [†]	In Network	Out of Network [†]	PCP	Specialist	ER	#1	#2	#3
<input type="checkbox"/> Platinum	None	\$1,000	10%	20%	\$1,000	\$2,000	\$30	\$60	\$200	N/A	<input type="checkbox"/>	N/A
<input type="checkbox"/> Platinum	None	\$1,000	10%	20%	\$1,000	\$2,000	\$40	\$80	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Platinum	\$250	\$1,000	10%	20%	\$1,000	\$2,000	\$30	\$60	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Platinum	\$250	\$1,000	10%	20%	\$1,000	\$2,000	\$40	\$80	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Platinum	\$500	\$1,000	10%	20%	\$1,000	\$2,000	\$30	\$60	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Platinum	\$500	\$1,000	10%	20%	\$1,000	\$2,000	\$40	\$80	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Platinum	\$1,000	\$2,000	0%	0%	\$1,000	\$2,000	\$30	\$60	\$200	<input type="checkbox"/>	<input type="checkbox"/>	N/A
<input type="checkbox"/> Platinum	\$1,000	\$2,000	0%	0%	\$1,000	\$2,000	\$40	\$80	\$200	<input type="checkbox"/>	<input type="checkbox"/>	N/A
<input type="checkbox"/> Gold	\$1,000	\$2,000	20%	40%	\$3,000	\$6,000	\$30	\$60	\$200	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Gold	\$1,000	\$2,000	10%	20%	\$3,000	\$6,000	\$40	\$80	\$200	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Gold	\$1,500	\$3,000	10%	20%	\$3,000	\$6,000	\$30	\$60	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Gold	\$1,500	\$3,000	20%	40%	\$3,000	\$6,000	\$40	\$80	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Gold	\$2,000	\$4,000	20%	40%	\$3,000	\$6,000	\$30	\$60	\$200	<input type="checkbox"/>	<input type="checkbox"/>	N/A
<input type="checkbox"/> Gold	\$2,000	\$4,000	30%	60%	\$3,000	\$6,000	\$40	\$80	\$200	<input type="checkbox"/>	<input type="checkbox"/>	N/A
<input type="checkbox"/> Silver	\$3,000	\$6,000	20%	40%	\$6,250	\$12,500	\$30	\$60	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Silver	\$3,000	\$6,000	20%	40%	\$6,250	\$12,500	\$40	\$80	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Silver	\$3,500	\$7,000	20%	40%	\$6,250	\$12,500	\$30	\$60	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Silver	\$3,500	\$7,000	20%	40%	\$6,250	\$12,500	\$40	\$80	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Silver	\$4,000	\$8,000	20%	40%	\$6,250	\$12,500	\$30	\$60	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Silver	\$4,000	\$8,000	20%	40%	\$6,250	\$12,500	\$40	\$80	\$200	<input type="checkbox"/>	N/A	N/A

Copay Plus Prescription Drug (Rx) Options & Details - Select an Rx plan below to complete your plan design.

#1: \$10 Generic, \$25 Preferred Brand, \$50 Non-preferred Brand, \$100 Specialty

#2: \$10 Generic, \$40 Preferred Brand, 50% Non-preferred Brand, 50% Specialty

#3: \$10 Generic, \$25 Preferred Brand, \$50 Non-preferred Brand, \$100 Specialty (\$250 additional Rx deductible on Preferred Brand, Non-preferred Brand & Specialty)

HSA-Eligible HDHP Options - For employers that want to offer lower premiums and health savings account compatibility

Select a Plan	Deductible		Coinsurance		Max Out-of-Pocket		Rx Plan
	In Network	Out of Network [†]	In Network	Out of Network [†]	In Network	Out of Network [†]	
<input type="checkbox"/> GOLD	\$2,000	\$4,000	0%	0%	\$2,000	\$4,000	100% after deductible
<input type="checkbox"/> BRONZE*	\$5,000	\$10,000	20%	40%	\$6,450	\$12,900	Coinsurance after deductible
<input type="checkbox"/> BRONZE*	\$6,450	\$12,900	0%	0%	\$6,450	\$12,900	100% after deductible

[†] Out-of-Network values are for POS and PPO plans only.

* HSA-eligible HDHP Bronze Options include an embedded single deductible and max out-of-pocket when two or more are insured on a family plan.

See the reverse side for additional PPO options and new details. ▶

Step 3: Select a PPO Option for Employees Living Outside the Network Area

Copay Plus PPO Network - For employers that want to offer great coverage and affordable office visits

Available PPO Options	Deductible		Coinsurance		Max Out-of-Pocket		Copays			Rx Plan Options		
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	PCP	Specialist	ER	#1	#2	#3
<input type="checkbox"/> PLATINUM	None	\$1,000	10%	20%	\$1,000	\$2,000	\$40	\$40	\$200	N/A	<input type="checkbox"/>	N/A
<input type="checkbox"/> PLATINUM	\$250	\$1,000	10%	20%	\$1,000	\$2,000	\$40	\$40	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> PLATINUM	\$500	\$1,000	10%	20%	\$1,000	\$2,000	\$40	\$40	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> PLATINUM	\$1,000	\$2,000	0%	0%	\$1,000	\$2,000	\$40	\$40	\$200	<input type="checkbox"/>	<input type="checkbox"/>	N/A
<input type="checkbox"/> GOLD	\$1,000	\$2,000	10%	20%	\$3,000	\$6,000	\$40	\$40	\$200	N/A	<input type="checkbox"/>	N/A
<input type="checkbox"/> GOLD	\$1,500	\$3,000	10%	20%	\$3,000	\$6,000	\$40	\$40	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> GOLD	\$2,000	\$4,000	20%	40%	\$3,000	\$6,000	\$40	\$40	\$200	<input type="checkbox"/>	<input type="checkbox"/>	N/A
<input type="checkbox"/> SILVER	\$3,000	\$6,000	20%	40%	\$6,250	\$12,500	\$40	\$40	\$200	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> SILVER	\$3,500	\$7,000	20%	40%	\$6,250	\$12,500	\$40	\$40	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> SILVER	\$4,000	\$8,000	20%	40%	\$6,250	\$12,500	\$40	\$40	\$200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Copay Plus Prescription Drug (Rx) Options & Details - Select an Rx plan below to complete your plan design.

#1: \$10 Generic, \$25 Preferred Brand, \$50 Non-preferred Brand, \$100 Specialty

#2: \$10 Generic, \$40 Preferred Brand, 50% Non-preferred Brand, 50% Specialty

#3: \$10 Generic, \$25 Preferred Brand, \$50 Non-preferred Brand, \$100 Specialty (\$250 additional Rx deductible on Preferred Brand, Non-preferred Brand & Specialty)

HSA-Eligible HDHP PPO Network - For employers that want to offer lower premiums and health savings account compatibility

Available PPO Options	Deductible		Coinsurance		Max Out-of-Pocket		Rx Plan
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	
<input type="checkbox"/> GOLD	\$2,000	\$4,000	0%	0%	\$2,000	\$4,000	100% after deductible
<input type="checkbox"/> BRONZE*	\$5,000	\$10,000	20%	40%	\$6,450	\$12,900	Coinsurance after deductible
<input type="checkbox"/> BRONZE*	\$6,450	\$12,900	0%	0%	\$6,450	\$12,900	100% after deductible

* HSA-eligible HDHP Bronze Options include an embedded single deductible and max out-of-pocket when two or more are insured on a family plan.

Additional plan options and details:

- All plan designs offer Health Reimbursement Account (HRA) integration with Employee Benefits Corporation (EBC).
- Focus network has expanded to include Dane, Rock & Sauk County employers.
- Embedded deductible HDHP plans allow one person in a family to have their deductible and maximum out-of-pocket capped at the single deductible amount, rather than requiring the full family amounts to be satisfied before Dean can offer benefits.

► For more details about plan options, talk with your Dean Health Plan account executive.