

2023 Direct Individual and Family Plan Options

The same great coverage with value-added benefits

Questions about your health care options?

Visit deancare.com/enroll2023 for help deciding which option is best for you.



Copay Plus and Copay Elite[†] Plans

Plan Name	Gold Copay Plus 1550	Silver Copay Plus 4850	Bronze Copay Plus 9100	Gold Copay Elite 1550	Silver Copay Elite 4850
Deductible (Single / Family)	\$1,550 / \$3,100	\$4,850 / \$9,700	\$9,100 / \$18,200	\$1,550 / \$3,100	\$4,850 / \$9,700
Coinsurance	20%	30%	0%	20%	30%
Annual Max Out-of-Pocket (Single / Family)	\$5,700 / \$11,400	\$9,100 / \$18,200	\$9,100 / \$18,200	\$5,700 / \$11,400	\$9,100 / \$18,200
Primary Care Office Visit	\$30 copay	\$40 copay		Tier 1 Providers: \$10 copay Tier 2 Providers: \$60 copay	Tier 1 Providers: \$20 copay Tier 2 Providers: \$80 copay
Specialist Office Visit	\$60 copay	\$80 copay		\$60 copay	\$80 copay
SSM Health Express E-Visit	No charge			No charge	
Preventive Exam*	No charge			No charge	
Urgent Care	\$30 copay	\$40 copay		Tier 1 Providers: \$10 copay Tier 2 Providers: \$60 copay	Tier 1 Providers: \$20 copay Tier 2 Providers: \$80 copay
Emergency Room	\$500 copay before policy deductible and coinsurance			\$500 copay before policy deductible and coinsurance	
Outpatient Lab/X-ray	20% after deductible	30% after deductible	No charge after deductible	20% after deductible	30% after deductible
Hospital Stay					

Copay Plus and Copay Elite Prescription Drug Benefits - Gold and Silver offer \$15 Generics, \$60 Preferred Brand, 50% Non-Preferred Brand, 50% Specialty
Bronze offers \$20 Generics and no charge after deductible on all other tiers

[†] Copay Elite plans are only available to residents in Dodge, Green Lake, Iowa and Jefferson counties



Value Copay Plans

Plan Name	Gold Value Copay 4050	Silver Value Copay 4150	Bronze Value Copay 9100
Deductible (Single / Family)	\$4,050 / \$8,100	\$4,150 / \$8,300	\$9,100 / \$18,200
Coinsurance	0%	30%	0%
Annual Max Out-of-Pocket (Single / Family)	\$4,050 / \$8,100	\$8,700 / \$17,400	\$9,100 / \$18,200
Primary Care Office Visit	\$25 copay for 3 visits then no charge after deductible	\$25 copay for 3 visits then 30% coinsurance after deductible	\$100 copay for 3 visits then no charge after deductible
Specialist Office Visit	No charge after deductible	30% after deductible	No charge after deductible
SSM Health Express E-Visit	No charge		
Preventive Exam*	No charge		
Urgent Care	No charge after deductible	30% after deductible	No charge after deductible
Emergency Room	\$500 copay before policy deductible and coinsurance		
Outpatient Lab/X-ray	No charge after deductible	30% after deductible	No charge after deductible
Hospital Stay			

Value Copay Prescription Drug Benefits - Gold and Silver offer \$15 Generics, 50% Preferred Brand, 50% Non-Preferred Brand, 50% Specialty
Bronze offers no charge after deductible on all tiers



Health Savings Account (HSA) Eligible Plans

Plan Name	Gold HSA HDHP 2050	Silver HSA-E HDHP 3600	Bronze HSA-E HDHP 7050
Deductible** (Single / Family)	\$2,050 / \$4,100	\$3,600 / \$7,200	\$7,050 / \$14,100
Coinsurance	20%		0%
Annual Max Out-of-Pocket (Single / Family)	\$4,500 / \$9,000	\$7,050 / \$14,100	\$7,050 / \$14,100
Primary Care Office Visit			
Specialist Office Visit	20% after deductible	No charge after deductible	
SSM Health Express E-Visit			
Preventive Exam*	No charge		
Urgent Care			
Emergency Room	20% after deductible	No charge after deductible	
Outpatient Lab/X-ray			
Hospital Stay			

HSA Eligible Prescription Drug Benefits - Policy coinsurance after deductible on all tiers
Our HSA eligible plans are designed to offer maximum consumer value through a separate HDHP HSA formulary, increasing access to lower cost generic drugs.

** If purchasing an HSA eligible family plan, the Silver and Bronze options offer benefits to each individual after the single deductible has been met.

* Preventive exams are covered in accordance with the recommended preventive services as required by the Patient Protection and Affordable Care Act (PPACA).

Dean Health Plan direct plans are not available through the Marketplace. These plan options offer value-added benefits and are best suited for individuals and families that are not eligible for financial subsidies.

Value-added Benefits

Acupuncture

For members interested in alternative health options

Adult Eye Exams

To keep your prescriptions up to date and eyes seeing clear

Travel Immunizations

Added peace of mind while enjoying your vacations

Metal Tiers

You can use metal tiers to help determine which type of plan is right for you. Visit deancare.com/metaltiers to view your options.

We are here to help
Visit deancare.com for more plan information.



Plans with the Focus Network option are noted with this symbol. Our Focus Network offers a lower-cost option for care and is a great choice if you live in Dane, Sauk, Green or Rock County and receive your medical services in those counties.