



The **One** making health insurance more affordable.



Plan Name	Annual Participating Deductible Individual/Family	Coinsurance Participating: Plan Pays/ You Pay (After Deductible)	Participating Out-of-Pocket Max Individual/Family	Annual Nonparticipating* Deductible Individual/Family	Coinsurance Nonparticipating OOP cost = 50% of Eligible Charges* (After Deductible)	Preventive Care Coinsurance** % You Pay Participating/% You Pay Nonparticipating* (No Deductible)	Inpatient Care Coinsurance % You Pay Participating/% You Pay Nonparticipating* (After Deductible)	Outpatient Care Coinsurance % You Pay Participating/% You Pay Nonparticipating* (After Deductible)	Pharmacy Benefit Retail	Pharmacy Benefit Mail Order	HSA Compatible
\$1,200 deductible, 90/10	\$1,200/\$2,400	90%/10%	\$5,000/\$10,000	\$2,400/\$4,800	50%	10%/50%	10%/50%	10%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$1,200 deductible, 80/20	\$1,200/\$2,400	80%/20%	\$5,000/\$10,000	\$2,400/\$4,800	50%	20%/50%	20%/50%	20%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$1,200 deductible, 50/50	\$1,200/\$2,400	50%/50%	\$5,000/\$10,000	\$2,400/\$4,800	50%	50%/50%	50%/50%	50%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$2,000 deductible, 90/10	\$2,000/\$4,000	90%/10%	\$5,000/\$10,000	\$4,000/\$8,000	50%	10%/50%	10%/50%	10%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$2,000 deductible, 80/20	\$2,000/\$4,000	80%/20%	\$5,000/\$10,000	\$4,000/\$8,000	50%	20%/50%	20%/50%	20%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$2,000 deductible, 50/50	\$2,000/\$4,000	50%/50%	\$5,000/\$10,000	\$4,000/\$8,000	50%	50%/50%	50%/50%	50%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$3,000 deductible, 90/10	\$3,000/\$6,000	90%/10%	\$5,000/\$10,000	\$6,000/\$12,000	50%	10%/50%	10%/50%	10%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$3,000 deductible, 80/20	\$3,000/\$6,000	80%/20%	\$5,000/\$10,000	\$6,000/\$12,000	50%	20%/50%	20%/50%	20%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$3,000 deductible, 50/50	\$3,000/\$6,000	50%/50%	\$5,000/\$10,000	\$6,000/\$12,000	50%	50%/50%	50%/50%	50%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	Yes
\$500 deductible, 80/20	\$500/\$1,000	80%/20%	\$2,500/\$5,000	\$1,000/\$2,000	50%	20%/50%	20%/50%	20%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	No
\$500 deductible, 80/20	\$500/\$1,000	80%/20%	\$4,000/\$8,000	\$1,000/\$2,000	50%	20%/50%	20%/50%	20%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	No
\$750 deductible, 80/20	\$750/\$1,500	80%/20%	\$2,500/\$5,000	\$1,500/\$3,000	50%	20%/50%	20%/50%	20%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	No
\$750 deductible, 80/20	\$750/\$1,500	80%/20%	\$4,000/\$8,000	\$1,500/\$3,000	50%	20%/50%	20%/50%	20%/50%	\$10 Generic \$30 Brand \$50 Nonformulary	\$20 Generic \$60 Brand \$100 Nonformulary	No

*HealthAmerica pays nonparticipating providers an out-of-network rate, which is the usual rate paid to medical providers in a geographic area for a specific medical service. In addition to your copay or coinsurance, you are responsible for paying nonparticipating providers the difference between our out-of-network rate and their actual charge for nonemergency services. Your out-of-pocket costs for nonemergency care from nonparticipating providers may be substantial. **Preventive care according to HSA guidelines. HealthAmericaOne from Coventry Health and Life Insurance Company is offered through the HealthAmerica Ohio Insurance Trust. This brochure is not a contract. It is intended to solely to provide a general overview of our health insurance products. Complete details of benefits, terms, and exclusions that apply to your health care coverage are governed by the group contract between Coventry Health and Life Insurance Company and the HealthAmerica Ohio Insurance Trust and the Trust Participation Agreement between you and HealthAmerica.