

ASSOCIATION GROUP HEALTH PLAN

Administered by:



MVP Options

Plan	BASIC	FUNDAMENTAL	ENHANCED	
Network	CIGNA PPO	CIGNA PPO	CIGNA PPO	
Deductible (Ind/Fam)	\$0 / \$0	\$0 / \$0	\$0 / \$0	
Maximum Out of Pocket (Ind/Fam)	\$8,700 / \$17,400	\$5,000 / \$10,000	\$5,000 / \$10,000	
Preventive, Physician & Diagnostic Services				
Preventive & Wellness (Non- Hospital Based)	Included	Included	Included	
Primary Care Office Visit	\$25 Copay	\$15 Copay	\$15 Copay	
(Non- Hospital Based)	(8 visits per plan year)	(10 visits per plan year)	(12 visits per plan year)	
Specialist Office Visit (Non-Hospital Based)	\$50 Copay	\$25 Copay	\$25 Copay	
(Includes Mental and Behavioral Health)	(8 visits per plan year)	(10 visits per plan year)	(12 visits per plan year)	
Urgent Care	\$50 Copay	\$35 Copay	\$35 Copay	
	(2 visits per plan year)	(3 visits per plan year)	(3 visits per plan year)	
Telemedicine	\$0 Copay	\$0 Copay	\$0 Copay	
	(Unlimited)	(Unlimited)	(Unlimited)	
Laboratory Services & Radiology	\$50 Copay	\$50 Copay	\$50 Copay	
(Non-Hospital Based)	(3 visits per plan year)	(3 visits per plan year)	(4 visits per plan year)	
CT / MRI / MRA / PET Scan	\$350 Copay1	\$350 Copay1	\$350 Copay1	
(Non-Hospital Based) (Prior Authorization Required)	(1 per plan year)	(2 per plan year)	(3 per plan year)	
Allergy Services	\$25 Copay	\$25 Copay	\$25 Copay	
(Applied to PCP or Specialist Office visit limits)	725 Copay	323 Copay	923 сора у	
Hospital & Facility Services				
Inpatient Hospitalization (per admission)	\$350 Copay	\$350 Copay	\$350 Copay	
(Prior Authorization Required)	(5 days per plan year)	(7 days per plan year)	(10 days per plan year)	
Inpatient Visits - Physician	Included in IP	Included in IP	Included in IP	
	Hospitalization Copay	Hospitalization Copay	Hospitalization Copay	
Inpatient Surgery	Included in IP Hospitalization Copay	Included in IP Hospitalization Copay	Included in IP Hospitalization Copay	
(Prior Authorization Required)	(2 surgeries per plan year)	(3 surgeries per plan year)	(4 surgeries per plan year)	
Outpatient Hospital or Free- Standing Facility Services and Surgery	\$350 Copay	\$350 Copay	\$350 Copay	
(Prior Authorization Required)	(1 visit per plan year)	(2 visits per plan year)	(2 visits per plan year)	
Anesthesia	Included in IP Hospitalization or OP Hospital or FSF Services and Surgery Copay	Included in IP Hospitalization or OP Hospital or FSF Services and Surgery Copay	Included in IP Hospitalization or OP Hospital or FSF Services and Surgery Copay	
	(2 IP and 1 OP per plan year)	(3 IP and 2 OP per plan year)	(4 IP and 2 OP per plan year)	
Emergency Room	\$350 Copay	\$350 Copay	\$350 Copay	
	(1 visit per plan year)	(1 visit per plan year)	(2 visits per plan year)	

These plans are not traditional major medical insurance. These are limited day benefit plans. These plans have exclusions and limitations not associated with major medical plans. Please review the Summary of Benefits for each plan for a description of coverage and a list of exclusions.

Ambulance Service	\$250 Copay	\$250 Copay	\$250 Copay	
(Ground Services Only)	(1 per plan year)	(1 per plan year)	(2 per plan year)	
Second Surgical Opinion	\$0 Copay	\$0 Copay	\$0 Copay	
Pregnancy Benefits				
Professional Services	Not Covered	\$350 Copay	\$350 Copay	
Maternity / Childbirth / Delivery (per admission) (Considered Inpatient Hospital Stay) (Prior Authorization Required)	Not Covered	\$350 Copay	\$350 Copay	
Other Services				
Home Health Care	\$25 Copay	\$25 Copay	\$25 Copay	
(Prior Authorization Required)	(10 visits per plan year)	(15 visits per plan year)	(20 visits per plan year)	
Treatment for Chemical Abuse & Dependency – Inpatient (per Day)	\$250 Copay	\$250 Copay	\$250 Copay	
(Prior Authorization Required)	(5 days per plan year)	(7 days per plan year)	(10 days per plan year)	
Treatment for Chemical Abuse & Dependency – Outpatient (per day)	\$25 Copay	\$25 Copay	\$25 Copay	
(Prior Authorization Required)	(5 days per plan year)	(7 days per plan year)	(10 days per plan year)	
Rehabilitation / Habilitation Services (Physical, Speech, and Occupational)	Not Covered	Not Covered	\$50 Copay per Day	
(Prior Authorization Required)			(12 visits per plan year)	
Pharmacy Benefits (Subject to Formulary)				
Mail Order copay is 3x's the retail copay for a 3-month supply where applicable.				
Preventive (Generic Only)	\$0 Copay	\$0 Copay	\$0 Copay	
Generic Non-Preventive (Retail)	\$5 Copay (Generic)	\$5 Copay	\$5 Copay	
Preferred Brand Non-Preventive (Retail)	Not Covered	\$40 Copay	\$40 Copay	
Non-Preferred Brand-Preventive (Retail)	Not Covered	\$80 Copay	\$80 Copay	
Plan	BASIC	FUNDAMENTAL	ENHANCED	
Employee	\$580.30	\$624.87	\$659.67	
Employee & Spouse	\$881.57	\$979.63	\$1,038.09	
Employee & Child(ren)	\$803.31	\$883.55	\$928.61	
Family	\$1,129.59	\$1,263.30	\$1,332.03	

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