



2024 Small Employer

Health Insurance Options - Iowa

avera TRADITIONAL & ULTRA PLANS

Your Partner In Offering Coverage to Move Your Business Forward

Avera Health Plans is there for you and your employees through routine primary care visits, birth and unplanned surgeries. For years, we've insured businesses like yours with comprehensive health benefits, value-added services and access to Avera's award winning providers and facilities.



REVIEW NETWORK AND COVERAGES

Avera Health Plans offers a variety of plans for your business to consider utilizing the entire Avera Health Plans Network in Northwest Iowa and across the state of South Dakota.



Avera Health Plans Network

The Avera Health Plans Network features Avera and other independent providers and facilities. When searching for providers on AveraHealthPlans.com, please select AHP Network in the network drop-down tool.

Based on the amount of employees taking coverage, you will have the following number of plans to choose from:

- 1 – 2 employees: 1 plan
- 3 – 9 employees: 2 plans
- 10 – 24 employees: 3 plans
- 25 – 50 employees: 4 plans



To search for an in-network provider, access our provider directory at [AveraHealthPlans.com](https://www.averahhealthplans.com)

Essential Health Benefits

Our plans comply with the Affordable Care Act requirements and include the following 10 Essential Health Benefits.

1. Outpatient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Pediatric services, including dental and vision
10. Preventive and wellness services and chronic disease management



EXPLORE VALUE-ADDED SERVICES

Members have access to these services with Avera Health Plans insurance at no cost.

Fitness Center Discounts

Membership discounts at select fitness businesses such as GreatLIFE Golf & Fitness Club and Avera McKennan Fitness Center could be available to you.

Virtual Visits*

Avera Health Plans Virtual Visits is an online video visit program designed to conveniently connect you with a provider 24/7 when you don't have time to go to the clinic. Use it for simple illnesses such as flu or sinus infections. Virtual visits are available to all members on the insurance plan over the age of 2 and can be utilized anywhere in the United States.

*For most members. Some limitations apply. NOTE: IRS guidelines indicate that members with HSA-eligible plans may be subject to tax penalties if they use the free virtual visits. If you have an HSA-eligible plan, you may use your HSA or Flex spending dollars for this service.

Employee Assistance Program (EAP)

Avera EAP offers confidential counseling sessions with a licensed mental health professional at no cost for employees, spouses and eligible dependents. EAP can help with issues such as parenting, marital counseling, balancing work and home life, depression, anxiety, grief and more. Employees and their family members each have access to a total of three EAP visits every year. These visits are available to your business' employees, even if the employee opts not to enroll in coverage from Avera Health Plans.

Pharmacy Drug Tiers

Prescription drugs are divided into six tiers. The cost of a covered drug will depend on the tier where the drug is listed.



TIER 1	TIER 2	TIER 3	TIER 4	TIER 5	TIER 6
PREVENTIVE DRUGS	GENERIC DRUGS	PREFERRED BRAND DRUGS	NON-PREFERRED BRAND DRUGS	VALUE SPECIALTY DRUGS	SPECIALTY DRUGS
Drugs used to help avoid disease and maintain health that are covered at no cost to you.	Generic drugs that are not considered specialty drugs.	Brand name drugs offered at lower cost to you.	Brand name drugs that will have higher cost than preferred brand drugs.	Lower-cost specialty drugs which can be generic or brand name.	The most expensive drugs on the drug list which can be generic or brand name. Used to treat complex diseases.

Additional resources are available at [AveraHealthPlans.com](https://www.averahhealthplans.com), including:

- Consumer Guide
- Provider Directory
- Drug Formulary

**Let's get
started.**



Avera Traditional Plans

The Avera Traditional Plans feature the Avera Health Plans Network with Avera and other independent providers and facilities across the state of South Dakota and Northwest Iowa.

	Avera \$2000 Medical Deductible with \$0 Rx Deductible	Avera \$3500 Medical Deductible with \$0 Rx Deductible	Avera \$4500 Medical Deductible with \$0 Rx Deductible	Avera \$5200 HSA Eligible HDHP**
Medical Deductible				
Individual	\$2,000	\$3,500	\$4,500	\$5,200
Family	\$4,000	\$7,000	\$9,000	\$10,400
Coinsurance				
	30%	50%	40%	0%
Out-of-Pocket Maximum				
Individual	\$6,250	\$9,450	\$9,450	\$5,200
Family	\$12,500	\$18,900	\$18,900	\$10,400
Medical Benefits				
Preventive Care Services	No cost to member. This includes preventive immunizations, screenings, exams*			
Primary Care Physician Visit	Co-pay \$25	Co-pay \$40	Co-pay \$10	This is an HSA-compatible plan. Member will pay \$0 after meeting the Medical Deductible
Urgent Care Services				
Chiropractic Visit	Co-pay \$75	Co-pay \$100	Co-pay \$180	
Specialist Visit				
Lab and X-Ray (Diagnostic Test)	Co-pay \$25	Medical Deductible/ 50% Coinsurance	Medical Deductible/ 40% Coinsurance	
Hospital Services	Medical Deductible/ 30% Coinsurance			
Emergency Services				
Maternity Services				
Mental Health and Substance Use Disorder				
Outpatient Services	Co-pay \$25	Co-pay \$40	Co-pay \$10	This is an HSA-compatible plan.
Inpatient Services	Medical Deductible/ 30% Coinsurance	Medical Deductible/ 50% Coinsurance	Medical Deductible/ 40% Coinsurance	Member will pay \$0 after meeting the Medical Deductible
Pharmacy Benefits				
Pharmacy Deductible - Individual	\$0	\$0	\$0	N/A
- Family	\$0	\$0	\$0	N/A
Tier 1: Preventive Drugs	\$0	\$0	\$0	\$0
Tier 2: Generic Drugs	\$15	\$15	\$15	Member will pay \$0 after meeting the Medical Deductible
Tier 3: Preferred Brand Drugs	\$50	\$50	\$50	
Tier 4: Non-Preferred Brand Drugs	\$75	\$150	\$150	
Tier 5: Value Specialty Drugs	\$10	\$12	\$12	
Tier 6: Specialty Drugs (Brand and Generic)	30% Coinsurance	30% Coinsurance	30% Coinsurance	
	Gold	Silver	Silver	Silver
Quote:	\$ _____	\$ _____	\$ _____	\$ _____

*Examples include gynecologic exam, screening mammography, well-child care and newborn care. Limitations do apply. For a detailed listing, visit AveraHealthPlans.com. **These plans are considered High Deductible Health Plans (HDHP) that can be paired with a Health Savings Account (HSA). ***Visits to Primary Care Physician, Chiropractic, Mental Health, Urgent Care, Habilitation or Rehabilitation combined apply to the 3 visits. It is not 3 visits per coverage category.

Avera Traditional Plans

The Avera Traditional Plans feature the Avera Health Plans Network with Avera and other independent providers and facilities across the state of South Dakota and Northwest Iowa.

	Avera \$6000 Medical Deductible with \$0 Rx Deductible	Avera \$6000 HSA Eligible HDHP**	Avera \$7000 Medical Deductible with \$0 Rx Deductible	Avera \$7500 HSA Eligible HDHP**
Medical Deductible				
Individual	\$6,000	\$6,000	\$7,000	\$7,500
Family	\$12,000	\$12,000	\$14,000	\$15,000
Coinsurance				
	50%	50%	50%	0%
Out-of-Pocket Maximum				
Individual	\$9,450	\$7,500	\$9,450	\$7,500
Family	\$18,900	\$15,000	\$18,900	\$15,000
Medical Benefits				
Preventive Care Services	No cost to member. This includes preventive immunizations, screenings, exams*			
Primary Care Physician Visit	Co-pay \$60	This is an HSA-compatible plan.	Co-pay \$60/visit*** for the first 3 visits, then subject to Medical Deductible/ 50% Coinsurance	This is an HSA-compatible plan.
Urgent Care Services				
Chiropractic Visit	Co-pay \$120	Medical Deductible/ 50% Coinsurance	Medical Deductible/ 50% Coinsurance	Member will pay \$0 after meeting the Medical Deductible
Specialist Visit				
Lab and X-Ray (Diagnostic Test)	Medical Deductible/ 50% Coinsurance	Medical Deductible/ 50% Coinsurance	Medical Deductible/ 50% Coinsurance	Member will pay \$0 after meeting the Medical Deductible
Hospital Services				
Emergency Services				
Maternity Services				
Mental Health and Substance Use Disorder				
Outpatient Services	Co-pay \$60	This is an HSA-compatible plan.	Co-pay \$60/visit*** for the first 3 visits, then subject to Medical Deductible/ 50% Coinsurance	This is an HSA-compatible plan.
Inpatient Services	Medical Deductible/ 50% Coinsurance	Medical Deductible/ 50% Coinsurance	Medical Deductible/ 50% Coinsurance	Member will pay \$0 after meeting the Medical Deductible
Pharmacy Benefits				
Pharmacy Deductible - Individual	\$0	NA	\$50	NA
- Family	\$0	NA	\$100	NA
Tier 1: Preventive Drugs	\$0	\$0	\$0	\$0
Tier 2: Generic Drugs	\$20	Medical Deductible/ 50% Coinsurance	\$25	Member will pay \$0 after meeting the Medical Deductible
Tier 3: Preferred Brand Drugs	\$60		\$100	
Tier 4: Non-Preferred Brand Drugs	\$150		\$150	
Tier 5: Value Specialty Drugs	\$12		\$15	
Tier 6: Specialty Drugs (Brand and Generic)	30% Coinsurance		30% Coinsurance	
	Silver	Expanded Bronze	Bronze	Expanded Bronze
Quote:	\$ _____	\$ _____	\$ _____	\$ _____

*Examples include gynecologic exam, screening mammography, well-child care and newborn care. Limitations do apply. For a detailed listing, visit AveraHealthPlans.com. **These plans are considered High Deductible Health Plans (HDHP) that can be paired with a Health Savings Account (HSA). ***Visits to Primary Care Physician, Chiropractic, Mental Health, Urgent Care, Habilitation or Rehabilitation combined apply to the 3 visits. It is not 3 visits per coverage category.

Avera Ultra Plans

The Avera Ultra Plans feature the Avera Health Plans Network with Avera and other independent providers and facilities across the state of South Dakota and Northwest Iowa. The Ultra Plans have a comprehensive co-pay.

	Avera Ultra \$2000 Medical Deductible with \$0 Rx Deductible	Avera Ultra \$6000 Medical Deductible with \$0 Rx Deductible
Medical Deductible		
Individual	\$2,000	\$6,000
Family	\$4,000	\$12,000
Coinsurance		
	40%	40%
Out-of-Pocket Maximum		
Individual	\$5,000	\$9,450
Family	\$10,000	\$18,900
Medical Benefits		
Preventive Care Services	No cost to member. This includes preventive immunizations, screenings, exams*	
Primary Care Physician Visit	Co-pay \$40	Co-pay \$50
Urgent Care Services		
Chiropractic Visit		
Specialist Visit	Co-pay \$80	Co-pay \$100
Lab and X-Ray (Diagnostic Test)	Co-pay \$40	Co-pay \$50
Hospital Services	Medical Deductible/ 40% Coinsurance	Medical Deductible/ 40% Coinsurance
Emergency Services		
Maternity Services	Office Visits: Co-pay \$40 Inpatient Services: Medical Deductible/40% Coinsurance	Office Visits: Co-pay \$50 Inpatient Services: Medical Deductible/40% Coinsurance
Mental Health and Substance Use Disorder		
Outpatient Services	Co-pay \$40	Co-pay \$50
Inpatient Services	Medical Deductible/ 40% Coinsurance	Medical Deductible/ 40% Coinsurance
Pharmacy Benefits		
Pharmacy Deductible - Individual	\$0	\$50
- Family	\$0	\$100
Tier 1: Preventive Drugs	\$0	\$0
Tier 2: Generic Drugs	\$15	\$15
Tier 3: Preferred Brand Drugs	\$50	\$50
Tier 4: Non-Preferred Brand Drugs	\$100	\$100
Tier 5: Value Specialty Drugs	\$10	\$12
Tier 6: Specialty Drugs (Brand and Generic)	30% Coinsurance	30% Coinsurance
	Gold	Silver
Quote:	\$ _____	\$ _____

*Examples include gynecologic exam, screening mammography, well-child care and newborn care. Limitations do apply. For a detailed listing, visit AveraHealthPlans.com. **These plans are considered High Deductible Health Plans (HDHP) that can be paired with a Health Savings Account (HSA). ***Visits to Primary Care Physician, Chiropractic, Mental Health, Urgent Care, Habilitation or Rehabilitation combined apply to the 3 visits. It is not 3 visits per coverage category.

Questions?



We can help you find the best plan options for your company.

Talk to your agent or request a quote at AveraHealthPlans.com/Solutions

Moving Health
Forward.