



# Your Guide to Choosing Health Insurance

# Health Insurance: An Essential Investment

If you don't have a health insurance option through an employer, you can still have coverage when you need it with an individual or family plan thanks to the Affordable Care Act. The plans offer key essential benefits and savings potential according to your yearly income.

**We developed this guide to help you figure out what plan is best for you and your budget.**

# Let's get started.

Affordable Care Act-regulated plans are available through private insurance companies like Avera Health Plans or on the Federal Marketplace.

## Here's what you need to know:

- 1** You won't be fined if you don't have health insurance, but it will come in handy when a medical need arises.
- 2** You are guaranteed coverage of **10 essential health benefits.**
- 3** Your plan includes a lot of preventive care at no additional cost. That means things like immunizations, yearly checkups and cancer screenings will be covered. *(full list)*

- Outpatient care
- Emergency services
- Hospitalization
- Pregnancy, maternity and newborn care
- Mental health and substance use disorder services
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric dental and vision



## Premium

Your premium is a set amount you pay each month for your health insurance coverage.



Your out-of-pocket costs would include your co-pays, deductible and coinsurance amounts.

## Out-of-pocket



## Co-pay

Co-pay is the amount you pay for a covered health care service.



Deductible is the amount you would pay for health care services before your health insurance plan begins to pay. There are some costs that will be covered before you have to pay your full deductible.

## Deductible



## Coinsurance

Coinsurance is a percentage you'll pay after your deductible is met up to your maximum out-of-pocket.

We know health insurance is an investment.

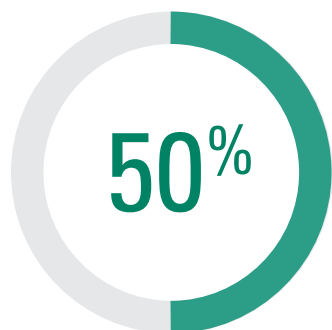
We also know that health care without insurance could cripple your finances.

The Federal Marketplace offers assistance depending on your income. You can find out if you're eligible for reductions and enroll at [healthcare.gov](https://www.healthcare.gov).

**\$85.59** AVERAGE MONTHLY PREMIUM AFTER PREMIUM TAX CREDIT PER INDIVIDUAL

### Cost-sharing reductions

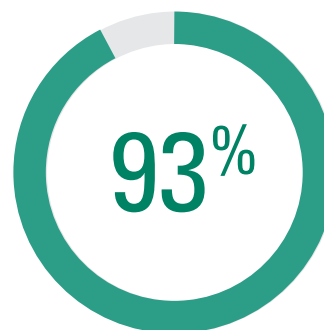
Save on out-of-pocket costs with lower deductibles, co-pays and coinsurance.



ENROLLEES WITH COST-SHARING REDUCTIONS

### Premium tax credits

Lowers your monthly health insurance bill.



ENROLLEES WITH PREMIUM TAX CREDITS



**You have various plan options to fit your coverage needs and budget.**

Our plans are categorized according to three categories and must fall within this payment structure. Silver plans offer the most opportunity to save through federal cost-sharing reductions.

	Bronze	Silver	Gold
<b>Premiums</b>	Lowest monthly premium	Moderate monthly premium	High monthly premium
<b>Out-of-pocket costs</b>	Highest costs for care	Moderate costs for care	Lower costs for care
<b>You pay</b>	40%	30%	20%
<b>Savings eligibility</b>	Premium tax credit	Premium tax credit/ Cost-sharing reduction	Premium tax credit



You have two basic plans to choose from within the metal structure.

## 1

### Co-pay plan

This plan uses fixed co-pays for medical services such as clinic and urgent care visits, and deductibles and coinsurance for services such as surgery and hospitalizations. These payment amounts vary based on the plan type.

Consider a lower deductible plan if you know you will have significant health care expenses and want assurance you'll have less out-of-pocket costs for services.

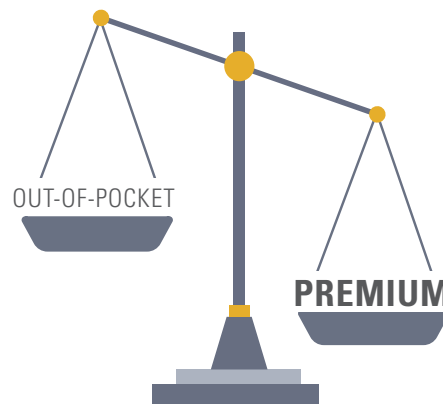
## 2

### High deductible health plan

This plan requires you to pay the full cost of health services and prescription drugs – except for covered preventive services – until the deductible/out-of-pocket maximum is met. The health plan covers all eligible health care expenses once the deductible/out-of-pocket maximum is met. Some plans can be combined with a Health Savings Account (HSA), allowing you to pay for certain medical expenses with money that's tax-free.

Consider this plan if you're generally healthy and don't expect significant health care expenses.

The lower your premium, the higher your out-of-pocket costs could be for health care services.



The higher your premium, the lower your out-of-pocket costs could be for health care expenses.

## ADDED BENEFITS

Many plans offer added benefits as part of your insurance coverage. These can provide cost savings throughout the year and help with your overall well-being.

### Avera Health Plans benefits:



Fitness center discounts  
or memberships



Free virtual  
provider visits



Health and  
well-being education



Health and  
well-being coaching







## Network coverage

Avera Health Plans' network includes all Avera facilities and providers in addition to many independent providers. Our close relationship with Avera helps provide seamless care using a system of specialists, clinics and world-renowned telemedicine services to connect you to the care you need when you need it.

### OUR PROVIDER NETWORK INCLUDES:

**92+**  **HOSPITALS** in a **5** **STATE REGION**

**4,300+** **PHYSICIANS AND LICENSED PRACTITIONERS**

**700+** **physicians providing PRIMARY CARE** 

Our narrow network provides A **COST-EFFECTIVE ADVANTAGE WITHOUT SACRIFICING QUALITY CARE**

**NETWORK COVERAGE FOR OUT-OF-AREA EMERGENCIES** and employees and dependents living outside coverage area.



**TIER 1**

Preventive Drugs

**TIER 2**

Preferred Generics

**TIER 3**

Non-Preferred Generics

**TIER 4**

Preferred Brands

**TIER 5**

Non-Preferred Brands

**TIER 6**

Specialty Drugs  
(Brand and Generic)

# When can I sign up?

You have two opportunities to enroll for health care coverage.

## 1 Open enrollment

Occurs annually Nov. 1 – Dec. 15

Enroll by Dec. 15, and coverage starts Jan. 1.  
(dependent on receiving first month's premium payment)

## 2

- Marriage
- Loss of other creditable coverage  
(loss of job, divorce, turning 26)
- Birth, adoption or placement for adoption
- Court-ordered coverage

You have up to 60 days before or after a life event to enroll.

### Checklist

Use this checklist to gather what you need before applying for coverage.

- ✓ Home and/or mailing addresses for everyone applying for coverage
- ✓ Social Security number(s) for everyone applying for coverage
- ✓ Document information for legal immigrations
- ✓ Employer and income information for every member of your household  
(For example: pay stubs or W-2 forms—wage and tax statements)
- ✓ An estimate of your annual household income

# There's a lot to consider when deciding what plan is right for you.

## Consider these questions.

### WHAT TYPE OF PLAN IS BEST FOR ME AND MY FAMILY?

- Co-pay traditional plan
- High deductible health plan

### WHAT IS MORE IMPORTANT?

- Lower deductible
- Lower premium

### WHAT'S COVERED?

- Do I have any ongoing medications or expected surgeries in the coming year?
- Are my providers in the network?
- What do I want to budget for insurance this year?

### WHAT ELSE IS INCLUDED WITH BENEFITS?

### WHAT IS IMPORTANT TO ME?

- Fitness center discounts
- Virtual care visits
- Health coaching
- Wellness education
- Pediatric dental and vision



### ESTIMATE COST:

- Monthly premium amount x 12

Estimate possible out-of-pocket costs:  
(Include clinic visits, hospital care, prescription drugs)

- Co-pay amounts
- Annual deductible
- Coinsurance expense
- Prescription fills

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**The LEAST you'll pay in a year:**  
your 12 monthly premium payments

**The MOST you'll pay:**  
12 monthly premium payments +  
your out-of-pocket maximum

# Questions? We've got answers.

A close-up photograph of a woman with long dark hair, wearing a light-colored sweater, hugging a young child with dark hair. The child is wearing a pink long-sleeved shirt and is resting their head on the woman's shoulder. The background is slightly blurred, showing a bookshelf with books.

When you have questions with enrollment or you're ready to pick a plan: Call us toll-free at 1-855-MyAvera (692-8372)