

2016 Individual & Family

Health Insurance Plans



IOChoice[®]
Individual Health Plans from QualChoice

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Underwritten by QCA Health Plan, Inc.

The Quality Choice for Individual & Family Plans

We know that choosing a healthcare plan can be confusing, and one size doesn't fit all. That's why we offer a range of plans — from the highest to lowest amounts of coverage. And we make it easy to find the plan that fits your needs.

How Do I Apply?

- Sign up at myIQChoice.com.
- Sign up during the Open Enrollment Period (OEP).
Dates may vary.
- You may be given a Special Enrollment Period (SEP) if you have a qualifying event (a life change such as the birth of a child, marriage or divorce).

You must live in Arkansas full-time and be a U.S. citizen or legal resident of the United States.

Choices for Every Need

We offer a range of Affordable Care Act health plans to meet your special needs. Add our local, personal service and you have the quality choice for health insurance in Arkansas!

Great Customer Service

Our 100% Arkansas-based staff knows health care is confusing. We make it simpler with our personal service. Just ask our members! Nearly 4 out of 5 would recommend us to friends and family.*

* Source: QualChoice Customer Satisfaction Survey, 2014

24-Hour Help

At QualChoice.com you can get in touch with a healthcare expert 24 hours a day. You can also view your claims or print an ID Card. Extras include an online health assessment and our large library of health topics with links to added healthcare info.

Health and Wellness Support

Our QCARE programs — such as Kick the Nic!, to stop tobacco use — can help you get and stay healthy. Registered nurse care managers can help you get the most from your plan, find the right doctors, handle health issues or improve your health habits.

A Broad Range of Covered Drugs

You can save money with our drug list of over 1,000 brand name and less costly generic drugs.

Health and Fitness Savings

Our QuicRewards program offers members savings on many health products. Things like weight loss programs, vision care, prescription drugs and home safety products.

3 Steps to Quality Health Insurance

STEP 1

Choose the type of coverage that's right for you.

Classic

In- and Out-of-Network Coverage with Predictable Costs and Co-Payments

- Low-cost protection for peace of mind
- Most like an employer-provided plan
- Predictable coverage, with co-payments on the most common services
- Deductible and coinsurance on less often-used services
- Coverage for in-network or out-of-network services

Classic Saver

In- and Out-of Network Coverage for the Budget-Minded

- Lower monthly premium with higher shared costs (deductible & coinsurance)
- Can be used with a Health Savings Account
- Except for preventive care, must meet deductible before benefits are paid
- Coverage for in-network or out-of-network services

Catastrophic

Coverage for Unexpected Illness and Injury

- For people age 18–30 or who qualify for a hardship exemption (are excused from having to pay a fine for not having health insurance)
- Low premium/high deductible, for young, healthy people
- 3 primary care physician (PCP) visits before deductible or coinsurance applies
- Except for preventive care and first 3 PCP visits, must meet deductible before benefits are paid

Basic

In-Network Coverage with Predictable Costs and Co-Payments

- Low-cost protection for peace of mind
- Much like an employer-provided plan
- Predictable coverage, with co-payments on the most common services
- Deductible and coinsurance on less often-used services
- In-network coverage only

Basic Saver

In-Network Coverage for the Budget-Minded

- Lower monthly premium with higher shared costs (deductible and coinsurance)
- Can be used with a Health Savings Account
- Except for preventive care, must meet deductible before benefits are paid
- In-network coverage only

QuicChoice

Temporary Coverage and Peace of Mind

- For those between jobs, graduating, or new employees needing temporary coverage
- Apply online for next-day coverage
- Coverage for a few weeks to 6 months
- Does not meet Affordable Care Act coverage rules

STEP 2

Choose the plan that's right for you.

The plans below include pediatric (children's) dental services as called for by the Affordable Care Act. If you have a stand-alone pediatric dental plan, you may choose a plan without pediatric dental coverage. Call an IQChoice representative at 866.645.1790.

| CLASSIC | Silver Classic 2500 | | Gold Classic 2000 | |
|--|---|---------------------------|---|---------------------------|
| | In-Network You Pay | Out-of-Network You Pay | In-Network You Pay | Out-of-Network You Pay |
| Individual/Family Deductible | \$2,500/\$5,000 | \$5,000/\$10,000 | \$2,000/\$4,000 | \$4,000/\$8,000 |
| Coinsurance | 30% | 50% | 30% | 50% |
| Individual/Family Out-of-Pocket Maximum | \$6,850/\$13,700 | \$13,700/\$25,000 | \$3,500/\$7,000 | \$7,000/\$14,000 |
| Primary Care Physician (PCP) Office Visit | \$25 | Deductible & Coinsurance | \$25 | Deductible & Coinsurance |
| Specialty Physician Office Visit | \$50 | Deductible & Coinsurance | \$50 | Deductible & Coinsurance |
| Pediatric Dental | Deductible & Coinsurance Dental Check-up: \$50 | Deductible & Coinsurance | Deductible & Coinsurance Dental Check-up: \$50 | Deductible & Coinsurance |
| Prescription Drugs | \$15/\$45/\$75/\$200 | Not Covered | \$10/\$35/\$65/\$200 | Not Covered |
| Emergency Services | \$250 | \$250 | \$100 | \$100 |

| CLASSIC SAVER | Bronze Classic Saver 3500* | | Bronze Classic Saver 5000* | | Silver Classic Saver 3000* | |
|--|-------------------------------|---------------------------|-------------------------------|---------------------------|-------------------------------|---------------------------|
| | In-Network You Pay | Out-of-Network You Pay | In-Network You Pay | Out-of-Network You Pay | In-Network You Pay | Out-of-Network You Pay |
| Individual/Family Deductible | \$3,500/\$7,000 | \$7,000/\$14,000 | \$5,000/\$10,000 | \$10,000/\$20,000 | \$3,000/\$6,000 | \$6,000/\$12,000 |
| Coinsurance | 50% | 50% | 50% | 50% | 10% | 30% |
| Individual/Family Out-of-Pocket Maximum | \$6,450/\$12,900 | \$12,900/\$25,000 | \$6,450/\$12,900 | \$12,900/\$25,000 | \$4,000/\$8,000 | \$8,000/\$16,000 |
| Primary Care Physician (PCP) Office Visit | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |
| Specialty Physician Office Visit | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |
| Pediatric Dental | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |
| Prescription Drugs | Deductible & Coinsurance | Not Covered | Deductible & Coinsurance | Not Covered | Deductible & Coinsurance | Not Covered |
| Emergency Services | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |

*HSA-qualified High Deductible Health Plan (HDHP). Any type of dependent coverage (Spouse, Children, or Family) will cause the Individual Deductible to double. Deductibles on Family Coverage are not considered satisfied until the entire family Deductible amount is reached. Once the family deductible is met, benefits will be paid at the coinsurance level. An individual covered under a family HSA-qualified HDHP will not have to pay more than \$6,850 out-of-pocket for In-Network services.

The plans below have pediatric (children's) dental services as called for by the Affordable Care Act. If you have a stand-alone pediatric dental plan, you may choose a plan without pediatric dental coverage. Call an IQChoice representative at 866.645.1790.

| BASIC | Silver Basic 2500 | | Gold Basic 2000 | |
|--|---|---|---|---|
| | In-Network You Pay | Out-of-Network You pay 100% except for Emergency Services | In-Network You Pay | Out-of-Network You pay 100% except for Emergency Services |
| Individual/Family Deductible | \$2,500/\$5,000 | | \$2,000/\$4,000 | |
| Coinsurance | 30% | | 30% | |
| Individual/Family Out-of-Pocket Maximum | \$6,850/\$13,700 | | \$3,500/\$7,000 | |
| Primary Care Physician (PCP) Office Visit | \$25 | | \$25 | |
| Specialty Physician Office Visit | \$50 | | \$50 | |
| Pediatric Dental | Deductible & Coinsurance Dental Check-up: \$50 | | Deductible & Coinsurance Dental Check-up: \$50 | |
| Prescription Drugs | \$15/\$45/\$75/\$200 | | \$10/\$35/\$65/\$200 | |
| Emergency Services | \$250 | \$250 | \$100 | \$100 |

| BASIC SAVER | Bronze Basic Saver 3500* | | Bronze Basic Saver 5000* | | Silver Basic Saver 3000* | |
|--|-----------------------------|---|-----------------------------|---|-----------------------------|---|
| | In-Network You Pay | Out-of-Network You pay 100% except for Emergency Services | In-Network You Pay | Out-of-Network You pay 100% except for Emergency Services | In-Network You Pay | Out-of-Network You pay 100% except for Emergency Services |
| Individual/Family Deductible | \$3,500/\$7,000 | | \$5,000/\$10,000 | | \$3,000/\$6,000 | |
| Coinsurance | 50% | | 50% | | 10% | |
| Individual/Family Out-of-Pocket Maximum | \$6,450/\$12,900 | | \$6,450/12,900 | | \$4,000/\$8,000 | |
| Primary Care Physician (PCP) Office Visit | Deductible & Coinsurance | | Deductible & Coinsurance | | Deductible & Coinsurance | |
| Specialty Physician Office Visit | Deductible & Coinsurance | | Deductible & Coinsurance | | Deductible & Coinsurance | |
| Pediatric Dental | Deductible & Coinsurance | | Deductible & Coinsurance | | Deductible & Coinsurance | |
| Prescription Drugs | Deductible & Coinsurance | | Deductible & Coinsurance | | Deductible & Coinsurance | |
| Emergency Services | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |

*HSA-qualified High Deductible Health Plan (HDHP). Any type of dependent coverage (Spouse, Children, or Family) will cause the Individual Deductible to double. Deductibles on Family Coverage are not considered satisfied until the entire family Deductible amount is reached. Once the family deductible is met, benefits will be paid at the coinsurance level. An individual covered under a family HSA-qualified HDHP will not have to pay more than \$6,850 out-of-pocket for In-Network services.

The plans below have pediatric (children's) dental services as called for by the Affordable Care Act. If you have a stand-alone pediatric dental plan, you may choose a plan without pediatric dental coverage. Call an IQChoice representative at 866.645.1790 for assistance.

| CATASTROPHIC** | In-Network You Pay | Out-of-Network You Pay |
|---|---------------------------------|-----------------------------------|
| Individual/Family Deductible | \$6,850/\$13,700 | \$12,000/\$24,000 |
| Coinsurance | 0% | 20% |
| Individual/Family Out-of-Pocket Maximum | \$6,850/\$13,700 | \$13,700/\$25,000 |
| Primary Care Physician (PCP) Office Visit <i>Note: First three (3) PCP office visits per calendar year are provided at no cost to you.</i> | Deductible (after 3rd visit) | Deductible & Coinsurance |
| Specialty Physician Office Visit | Deductible | Deductible & Coinsurance |
| Pediatric Dental | Deductible | Deductible & Coinsurance |
| Prescription Drugs | Deductible | Not Covered |
| Emergency Services | Deductible | Deductible |

**For people age 18-30 or those who qualify for a hardship exemption (are excused from paying a fine for not having health insurance). No Child Only policies.

STEP 3 *Sign up for coverage today!*

- Sign up online at myIQChoice.com, by phone or on paper.
- Sign up during the Open Enrollment Period (OEP). Dates may vary.
- You may qualify for a Special Enrollment Period (SEP) if you have a qualifying event (a life change such as the birth of a child, marriage or divorce).

Must be a permanent Arkansas resident and a legal resident of the United States or a U.S. citizen.

To learn more call 866.645.1790 and ask to speak to an IQChoice Representative.

These policies have exclusions. For costs and complete details of coverage, call your IQChoice Representative, or your insurance broker.

