

About Meritus Health Partners

Focused on maximizing consumer value, not shareholder value.

Welcome to a whole new kind of healthcare.

New to the market, but not to the healthcare world, we are a recently formed non-profit health insurance company and Arizona's first and only cooperative model.

With beginnings as a community coalition, we've been actively involved at the community level, working for years to create better access to affordable, quality choices of healthcare for Arizonans. Today, as Meritus Health Partners Health Partners, our team is comprised of highly experienced leaders in medical, technology, business and legal industries, bringing a broad range of expertise and innovation to our efforts.

How we're different

Our goal is to put healthcare back into health insurance, by promoting wellness, lowering healthcare costs and providing easy access to quality care.

Our Cooperative (CO-OP) model is different from traditional health insurance companies. As a member-governed organization, one in which members serve on the Board of Directors, we answer to and focus on our members – coordinating their care and coverage as affordably as possible. We reinvest our profits for the good of our members, helping to control premiums, improve benefits, promote wellness and encourage preventative care.

"Putting our members first" means:

- Striving to measurably improve their health with preventive care and wellness benefits
- Fostering a community of care to make sound healthcare decisions for patients and improve the overall health of members
- Working to reduce costs due to waste and error
- Building relationships with members through easy-to-access channels
- Being an innovative partner to the communities we serve
- Building strong partnerships that will benefit our members

What's a CO-OP?

CO-OPs are owned by and exist to serve their members. If a CO-OP makes a profit, it is required to use those profits to support members through premium control, expanded benefits and innovations in service models. Rather than focusing on profits, we focus on quality care for our members. In addition to reinvesting profits in the form of lower premiums or enhanced services for members, CO-OPs are motivated to keep costs down by implementing member-centric offerings such as wellness programs, chronic disease management, mental health services and integrated care. Meritus Health Partners is also a not-for-profit organization. We are prohibited

by law from ever being sold to or re-organized as a for-profit corporation.
Meritus Health Partners is Arizona-owned and managed with headquarters in Tempe.

CO-OP Principles

- Voluntary and Open Membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education, Training and Information
- Cooperation among Cooperatives
- Concern for Community

Meritus Health Partners At-A-Glance

- Headquartered in Tempe
- Organized in 2012, physician-founded local coalition
- Licensed by the Arizona Department of Insurance in 2013
- Arizona's first and only health insurance cooperative
- Member-governed, non-profit consumer operated and oriented (CO-OP)
- Certified by the Federal Government as a Qualified Health Plan (QHP)

Meritus Health Partners - About Our Plans – Individual HMO Plans

Meritus Health Partners products and services are provided through Meritus Health Partners Mutual Health Partners (a PPO) and Meritus Health Partners Health Partners (an HMO).

Affordable coverage that Arizonans can count on. Plans designed to provide options to meet all needs.

With a focus on health and wellness, our plans are strong, competitive benefit packages that are designed to provide Arizonans with the kind of coverage they want and deserve. This includes access to affordable, quality care, as well as added benefits offering coverage for prescription drugs, vision, dental and acupuncture.

A range of options

Some plans offer lower monthly premiums that may charge more out-of-pocket fees for care, while others offer higher-premium plans that cover more costs when members need care. Others will fall in between.

Covered Benefits

Once enrolled, you will receive a Summary of Benefits and Coverage and an Individual Comprehensive Health Policy including information about:

- Benefits that are covered and not covered
- Co-payments and other charges for which they are responsible

As a member you will also have access to **your own secure area** of the Meritus Health Partners online Member Portal to find this information.

Basic List of Benefits

- Primary Care doctor visits to treat an injury or illness
- Specialist doctor visits
- Preventive care, screening and immunization
- Prescription drugs
- Hospitalizations
- Emergency room services
- Urgent care services
- Maternity care services
- Lab and X-ray services
- Mental health, behavioral health and substance abuse services
- Home healthcare
- Rehabilitation services
- Habilitation services
- Skilled nursing facilities
- Durable medical equipment

- Hospice services
- Eye exams, glasses and dental check-ups and services for children
- Hearing Aids
- Routine foot care

Non-Covered Benefits & Services

Non-Covered Benefits

Benefits not included in your health insurance plan would include any service that is **not** medically necessary.

What is medically necessary?

These are services will be covered to prevent, diagnose, correct, improve or cure conditions that endanger life, cause pain, result in illness or could cause or worsen a handicap or physical defect. In addition, these services must be appropriate for the specific health issue or when no other equally effective care is an option.

Other services not covered by your Meritus Health Partners Health Insurance Plan include, but are not limited to:

- Elective cosmetic surgery
- Experimental and/or investigational drugs, procedures or equipment
- Infertility treatment
- Weight loss programs
- Prescriptions not on our list of covered medications, unless approved by Meritus Health Partners

The lists above are not complete lists. If you have questions about benefits, please call Customer Care at 602.957.2113 or toll-free at 1.855.755.2700. TTD/TTY users should call 7.1.1..

Restrictions (Network, Service or Benefits)

Covered medical expenses must be obtained from providers in the network. Out of network services, except for emergency services, will not be covered. If you incur or have already paid for emergency related services, we will reimburse you for covered benefit expenses.

Prescription drugs must be obtained from the plan's retail or mail order pharmacies in the network.

The lists above are not complete lists. If you have questions about benefits, please call Customer Care at 602.957.2113 or toll-free at 1.855.755.2700. TTD/TTY users should call 711.

The Meritus Health Partners Plans – Individual HMO

Meritus Health Partners Plans are separated into 3 health plan categories consistent with the Federal Marketplace — Bronze, Silver, and Gold, — (Meritus Health Partners does not offer a Platinum level plan) based on the percentage the plan pays of the average overall cost of providing essential health benefits to members. The plan category chosen affects the total amount Meritus Health Partners members will likely spend for essential health benefits during the year. The percentages Meritus Health Partners will spend, on average, are 60% (Bronze), 70% (Silver), and 80% Gold. This isn't the same as coinsurance, in which you pay a specific percentage of the cost of a specific service.

Our HMO products are structured to provide more predictable out of pocket costs and fixed out of pocket costs for copays. Our HMO network is not as broad as our PPO network. The HMO products include zero copays for primary care in most plans and alternative therapies (naturopathy, acupuncture and massage therapies).

Type	Gold	Silver	Bronze
HMO	Meritus Health Partners Healthy Together Gold		
HMO	Meritus Health Partners Cooperatively Together Gold		
HMO		Meritus Health Partners Healthy Together Silver	
HMO		Meritus Health Partners Cooperatively Silver	
HMO/Neighborhood		Meritus Health Partners Neighborhood Maricopa Silver-MIHS	
HMO/Community		Meritus Health Partners Community Network-Phoenix/Banner	
HMO/Community		Meritus Health Partners Community Network-Pima/Carondelet	
HMO			Meritus Health Partners Premium Saver Bronze

Type	Silver-Cost Sharing Reductions	CSR%
HMO	Meritus Health Partners Healthy Together Silver	73
	Meritus Health Partners Healthy Together Silver	87
	Meritus Health Partners Healthy Together Silver	94
HMO	Meritus Health Partners Cooperatively Silver	73
	Meritus Health Partners Cooperatively Silver	87
	Meritus Health Partners Cooperatively Silver	94
Neighborhood	Meritus Health Partners Neighborhood Network	73
	Maricopa Silver - MIHS	87
	Meritus Health Partners Neighborhood Network	94
	Maricopa Silver - MIHS	
	Meritus Health Partners Neighborhood Network	
HMO/Community	Meritus Health Partners Community Network - Phoenix/Banner	73
	Meritus Health Partners Community Network - Phoenix/Banner	87
	Meritus Health Partners Community Network - Phoenix/Banner	94
	Meritus Health Partners Community Network - Phoenix/Banner	
	Meritus Health Partners Community Network - Phoenix/Banner	
HMO/Community	Meritus Health Partners Community Network - Pima/Carondelet	73
	Meritus Health Partners Community Network - Pima/Carondelet	87
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HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans Benefits	Meritus Health Partners Neighborhood Network Maricopa Silver Maricopa Integrated Health System Network	Meritus Health Partners Neighborhood Network Maricopa Silver Cost Share 73% Maricopa Integrated Health System Network
Deductible-per calendar year Out-of-pocket maximum (includes deductible and/or copay) Inpatient (Per admit copay after deductible has been met) Outpatient Surgery - ASC Outpatient Surgery - Hospital ER Visit, no admit Office Visit - PCP/Non-PCP Preventative Ambulance Urgent Care Visit OP/Office Psychiatric & SA Visits* Radiology-General-Office/OP Radiology - CT / MRI / PET Office/OP Pathology/Lab Office/OP Glasses/Contacts Vision Exam Hearing & Speech Exams PT/OT/ST Visit Home Health Visits DME/Supplies/Prosthetics	Individual - \$5,000/Family - \$10,000 Individual - \$6,350/Family - \$12,700 \$1,000 copay \$400 copay \$500 copay \$500 copay \$0 - PCP / \$100 - Non-PCP \$0 copay \$0 copay \$100 copay \$100 copay \$100 - Office / \$150 - OP \$300 - Office / \$600 - OP \$100 - Office / \$100 - OP \$50 copay \$50 copay \$50 copay \$100 copay \$50 copay \$50 copay	Individual - \$2,200/Family - \$4,400 Individual - \$5,200/Family - \$10,400 \$1,000 copay \$400 copay \$500 copay \$500 copay \$0 - PCP / \$75 - Non-PCP \$0 copay \$0 copay \$75 copay \$50 copay \$75 - Office / \$100 - OP \$250 - Office / \$500 - OP \$75 - Office / \$100 - OP \$50 copay \$50 copay \$50 copay \$50 copay \$50 copay
Rx - 90 day supply x3 Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail Rx Deductible Generic Preferred Brand Non-Preferred Brand Specialty	\$250 Maintenance - \$0/Non-Maintenance \$20 copay \$75 copay \$150 copay 40% coinsurance	\$0 Maintenance - \$0/Non-Maintenance - \$15 copay \$65 copay \$150 copay 40% coinsurance

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans Benefits	Meritus Health Partners Neighborhood Network Maricopa Silver Cost Share 87% Maricopa Integrated Health System Network	Meritus Health Partners Neighborhood Network Maricopa Silver Cost Share 94% Maricopa Integrated Health System Network
Deductible-per calendar year Out-of-pocket maximum (includes deductible and/or copay) Inpatient (Per admit copay after deductible has been met) Outpatient Surgery - ASC Outpatient Surgery - Hospital ER Visit, no admit Office Visit - PCP/Non-PCP Preventative Ambulance Urgent Care Visit OP/Office Psychiatric & SA Visits* Radiology-General-Office/OP Radiology - CT / MRI / PET Office/OP Pathology/Lab Office/OP Glasses/Contacts Vision Exam Hearing & Speech Exams PT/OT/ST Visit Home Health Visits DME/Supplies/Prosthetics	Individual - \$0/Family - \$0 Individual - \$2,250/Family - \$4,500 \$500 copay \$200 copay \$400 copay \$250 copay \$0 - PCP / \$50 - Non-PCP \$0 copay \$0 copay \$50 copay \$25 copay \$25 - Office / \$50 - OP \$125 - Office / \$250 - OP \$25 - Office / \$50 - OP \$25 copay \$25 copay \$25 copay \$25 copay \$25 copay \$25 copay	Individual - \$0/Family - \$0 Individual - \$2,250/Family - \$4,500 \$150 copay \$65 copay \$150 copay \$85 copay \$0 - PCP / \$15 - Non-PCP \$0 copay \$0 copay \$15 copay \$10 copay \$10 - Office / \$25 - OP \$40 - Office / \$125 - OP \$10 - Office / \$25 - OP \$10 copay \$10 copay \$10 copay \$10 copay \$10 copay
Rx - 90 day supply x3 Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail Rx Deductible Generic Preferred Brand Non-Preferred Brand Specialty	\$0 Maintenance - \$0/Non-Maintenance \$10 copay \$35 copay \$85 copay 40% coinsurance	\$0 Maintenance - \$0/Non-Maintenance \$5 copay \$10 copay \$35 copay 40% coinsurance

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans Benefits	Meritus Health Partners Community Network -Phoenix Meritus Health Partners Community Network - Pima Banner Health Network - Phoenix /Carondelet Health Network - Pima	Meritus Health Partners Community Network -Phoenix Meritus Health Partners Community Network - Pima Cost Share 73% Banner Health Network - Phoenix Carondelet Health Network - Pima
Deductible-per calendar year Out-of-pocket maximum (includes deductible and/or copay) Inpatient (Per admit copay after deductible has been met) Outpatient Surgery - ASC Outpatient Surgery - Hospital ER Visit, no admit Office Visit - PCP/Non-PCP Preventative Ambulance Urgent Care Visit OP/Office Psychiatric & SA Visits* Radiology-General-Office/OP Radiology - CT / MRI / PET Office/OP Pathology/Lab Office/OP Glasses/Contacts Vision Exam Hearing & Speech Exams PT/OT/ST Visit Home Health Visits DME/Supplies/Prosthetics	Individual - \$5,000/Family - \$10,000 Individual - \$6,350/Family - \$12,700 \$1,000 copay \$400 copay \$500 copay \$500 copay \$0 - PCP / \$100 - Non-PCP \$0 copay \$0 copay \$100 copay \$100 copay \$100 - Office / \$150 - OP \$300 - Office / \$600 - OP \$100 - Office / \$100 - OP \$50 copay \$50 copay \$50 copay \$100 copay \$50 copay \$50 copay	Individual - \$2,200/Family - \$4,400 Individual - \$5,200/Family - \$10,400 \$1,000 copay \$400 copay \$500 copay \$500 copay \$0 - PCP / \$75 - Non-PCP \$0 copay \$0 copay \$75 copay \$50 copay \$75 - Office / \$100 - OP \$250 - Office / \$500 - OP \$75 - Office / \$100 - OP \$50 copay \$50 copay \$50 copay \$50 copay \$50 copay
Rx - 90 day supply x3 Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail Rx Deductible Generic Preferred Brand Non-Preferred Brand Specialty	\$250 Maintenance - \$0/Non-Maintenance - \$20 copay \$75 copay \$150 copay 40% coinsurance	\$0 Maintenance - \$0/Non-Maintenance - \$15 copay \$65 copay \$150 copay 40% coinsurance

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans Benefits	Meritus Health Partners Community Network -Phoenix Meritus Health Partners Community Network - Pima Cost Share 87% Banner Health Network - Phoenix Carondelet Health Network - Pima	Meritus Health Partners Community Network -Phoenix Meritus Health Partners Community Network - Pima Cost Share 94% Banner Health Network - Phoenix Carondelet Health Network - Pima
Deductible-per calendar year Out-of-pocket maximum (includes deductible and/or copay) Inpatient (Per admit copay after deductible has been met) Outpatient Surgery - ASC Outpatient Surgery - Hospital ER Visit, no admit Office Visit - PCP/Non-PCP Preventative Ambulance Urgent Care Visit OP/Office Psychiatric & SA Visits* Radiology-General-Office/OP Radiology - CT / MRI / PET Office/OP Pathology/Lab Office/OP Glasses/Contacts Vision Exam Hearing & Speech Exams PT/OT/ST Visit Home Health Visits DME/Supplies/Prosthetics	Individual - \$0/Family - \$0 Individual - \$2,250/Family - \$4,500 \$500 copay \$200 copay \$400 copay \$250 copay \$0 - PCP / \$50 - Non-PCP \$0 copay \$0 copay \$50 copay \$25 copay \$25 - Office / \$50 - OP \$125 - Office / \$250 - OP \$25 - Office / \$50 - OP \$25 copay \$25 copay \$25 copay \$25 copay \$25 copay \$25 copay \$25 copay	Individual - \$0/Family - \$0 Individual - \$2,250/Family - \$4,500 \$150 copay \$65 copay \$150 copay \$85 copay \$0 - PCP / \$15 - Non-PCP \$0 copay \$0 copay \$15 copay \$10 copay \$10 - Office / \$25 - OP \$40 - Office / \$125 - OP \$10 - Office / \$25 - OP \$10 copay \$10 copay \$10 copay \$10 copay \$10 copay
Rx - 90 day supply x3 Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail Rx Deductible Generic Preferred Brand Non-Preferred Brand Specialty	\$0 Maintenance - \$0/Non-Maintenance \$10 copay \$35 copay \$85 copay 40% coinsurance	\$0 Maintenance - \$0/Non-Maintenance \$5 copay \$10 copay \$35 copay 40% coinsurance

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans Benefits	Meritus Health Partners Healthy Together Gold	Meritus Health Partners Cooperatively Together Gold
Deductible-per calendar year	Individual - \$800/Family - \$1,600	Individual - \$2,200/Family - \$4,400
Out-of-pocket maximum (includes deductible and/or copay)	Individual - \$5,500/Family - \$11,000	Individual - \$5500/Family - \$11,000
Inpatient (Per admit copay after deductible has been met)	\$500 copay per visit	\$500 copay per visit
Outpatient Surgery - ASC	\$200 copay	\$200 copay
Outpatient Surgery - Hospital	\$400 copay	\$400 copay
ER Visit, no admit	\$500 copay	\$500 copay
Office Visit - PCP/Non-PCP	Individual - \$0/Family - \$50	PCP - \$0/Non-PCP - \$50
Preventative	\$0 copay	\$0 copay
Ambulance	\$0 copay	\$0 copay
Urgent Care Visit	\$75 copay	\$75 copay
OP/Office Psychiatric & SA Visits*	\$25 copay	\$25 copay
Radiology-General-Office/OP	\$25 - Office / \$50 - OP	\$25 - Office / \$50 - OP
Radiology - CT / MRI / PET Office/OP	\$125 - Office / \$250 - OP	\$125 - Office / \$250 - OP
Pathology/Lab Office/OP	\$25 - Office / \$50 - OP	\$25 - Office / \$50 - OP
Glasses/Contacts	\$25 copay	\$25 copay
Vision Exam	\$25 copay	\$25 copay
Hearing & Speech Exams	\$25 copay	\$25 copay
PT/OT/ST Visit	\$25 copay	\$25 copay
Home Health Visits	\$25 copay	\$25 copay
DME/Supplies/Prosthetics	\$25 copay	\$25 copay
Rx - 90 day supply x3		
Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail		\$0
RX Deductible	\$0	\$0
Generic	Maintenance - \$0/Non-Maintenance \$5 copay	Maintenance - \$0/Non-Maintenance \$5 copay
Preferred Brand	\$35 Copay	\$35 copay
Non-Preferred Brand	\$75 copay	\$75 copay
Specialty	20% coinsurance	20% coinsurance
Accupuncture	\$20 copay	
Massage Therapy	\$20 copay	
Naturopathy	\$20 copay	
Gym Membership Reimbursement	\$25 per month maximum	
Pediatric Dental		
Class I	0% coinsurance	0% coinsurance
Class II	45% coinsurance	45% coinsurance
Class III	65% coinsurance	65% coinsurance
Orthodontia	50% coinsurance	50% coinsurance
FQHC Adult Dental Covered?	Yes	Yes

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans Benefits	Meritus Health Partners Healthy Together Silver	Meritus Health Partners Healthy Together Silver Cost Share 73%
Deductible-per calendar year	Individual - \$2,700/Family - \$5,400	Individual - \$2,200/Family - \$4,400
Out-of-pocket maximum (includes deductible and/or copay)	Individual - \$6,350/Family - \$12,700	Individual - \$5,200/Family- \$10,400
Inpatient (Per admit copay after deductible has been met)	\$1,000 copay	\$1,000 copay
Outpatient Surgery - ASC	\$400 copay	\$400 copay
Outpatient Surgery - Hospital	\$500 copay	\$500 copay
ER Visit, no admit	\$500 copay	\$500 copay
Office Visit - PCP/Non-PCP	\$0 - PCP / \$75 - Non-PCP	\$0 - PCP / \$75 - Non-PCP
Preventative	\$0 copay	\$0 copay
Ambulance	\$0 copay	\$0 copay
Urgent Care Visit	\$75 copay	\$75 copay
OP/Office Psychiatric & SA Visits*	\$50 copay	\$50 copay
Radiology-General-Office/OP	\$75 - Office / \$100 - OP	\$75 - Office / \$100 - OP
Radiology - CT / MRI / PET Office/OP	\$250 - Office / \$500 - OP	\$250 - Office / \$500 - OP
Pathology/Lab Office/OP	\$75 - Office / \$100 - OP	\$75 - Office / \$100 - OP
Glasses/Contacts	\$50 copay	\$50 copay
Vision Exam	\$50 copay	\$50 copay
Hearing & Speech Exams	\$50 copay	\$50 copay
PT/OT/ST Visit	\$50 copay	\$50 copay
Home Health Visits	\$50 copay	\$50 copay
DME/Supplies/Prosthetics	\$50 copay	\$50 copay
Rx - 90 day supply x3		
Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail		
RX Deductible	\$0	\$0
Generic	Maintenance - \$0/Non-Maintenance - \$15 copay	Maintenance - \$0/Non-Maintenance - \$15 copay
Preferred Brand	\$65 Copay	\$65 Copay
Non-Preferred Brand	\$150 copay	\$150 copay
Specialty	40% Coinsurance	40% Coinsurance
Accupuncture	\$20 copay	\$20 copay
Massage Therapy	\$20 copay	\$20 copay
Naturopathy	\$20 copay	\$20 copay
Gym Membership Reimbursement	\$25 per month maximum	\$25 per month maximum
Pediatric Dental		
Class I	0% coinsurance	0% coinsurance
Class II	45% coinsurance	45% coinsurance
Class III	65% coinsurance	65% coinsurance
Orthodontia	50% coinsurance	50% coinsurance
FQHC Adult Dental Covered?	Yes	Yes

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans Benefits	Meritus Health Partners Healthy Together Silver Cost Share 87%	Meritus Health Partners Healthy Together Silver Cost Share 94%%
Deductible-per calendar year	Individual - \$0/Family - \$0	Individual - \$0/Family - \$0
Out-of-pocket maximum (includes deductible and/or copay)	Individual - \$2,250/Family - \$4,500	Individual - \$2,250/Family - \$4,500
Inpatient (Per admit copay after deductible has been met)	\$500 copay	\$150 copay
Outpatient Surgery - ASC	\$200 copay	\$65 copay
Outpatient Surgery - Hospital	\$400 copay	\$150 copay
ER Visit, no admit	\$250 copay	\$85 copay
Office Visit - PCP/Non-PCP	\$0 - PCP / \$50 - Non-PCP	\$0 - PCP / \$15 - Non-PCP
Preventative	\$0 copay	\$0 copay
Ambulance	\$0 copay	\$0 copay
Urgent Care Visit	\$50 copay	\$15 copay
OP/Office Psychiatric & SA Visits*	\$25 copay	\$10 copay
Radiology-General-Office/OP	\$25 - Office / \$50 - OP	\$10 - Office / \$25 - OP
Radiology - CT / MRI / PET Office/OP	\$125 - Office / \$250 - OP	\$40 - Office / \$125 - OP
Pathology/Lab Office/OP	\$25 - Office / \$50 - OP	\$10 - Office / \$25 - OP
Glasses/Contacts	\$25 copay	\$10 copay
Vision Exam	\$25 copay	\$10 copay
Hearing & Speech Exams	\$25 copay	\$10 copay
PT/OT/ST Visit	\$25 copay	\$10 copay
Home Health Visits	\$25 copay	\$10 copay
DME/Supplies/Prosthetics	\$25 copay	\$10 copay
Rx - 90 day supply x3		
Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail		
RX Deductible	\$0	\$0
Generic	Maintenance - \$0/Non-Maintenance \$10 copay	Maintenance - \$0/Non-Maintenance \$5 copay
Preferred Brand	\$35 Copay	\$10 Copay
Non-Preferred Brand	\$85 copay	\$35 copay
Specialty	40% Coinsurance	40% Coinsurance
Accupuncture	\$20 copay	\$20 copay
Massage Therapy	\$20 copay	\$20 copay
Naturopathy	\$20 copay	\$20 copay
Gym Membership Reimbursement	\$25 per month maximum	\$25 per month maximum
Pediatric Dental		
Class I	0% coinsurance	0% coinsurance
Class II	45% coinsurance	45% coinsurance
Class III	65% coinsurance	65% coinsurance
Orthodontia	50% coinsurance	50% coinsurance
FQHC Adult Dental Covered?	Yes	Yes

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans	Meritus Health Partners Cooperatively Silver	Meritus Health Partners Cooperatively Silver Cost Share 73%
Benefits		
Deductible-per calendar year Out-of-pocket maximum (includes deductible and/or copay) Inpatient (Per admit copay after deductible has been met) Outpatient Surgery - ASC Outpatient Surgery - Hospital ER Visit, no admit Office Visit - PCP/Non-PCP Preventative Ambulance Urgent Care Visit OP/Office Psychiatric & SA Visits* Radiology-General-Office/OP Radiology - CT / MRI / PET Office/OP Pathology/Lab Office/OP Glasses/Contacts Vision Exam Hearing & Speech Exams PT/OT/ST Visit Home Health Visits DME/Supplies/Prosthetics	Individual - \$5,000/Family - \$10,000 Individual - \$6,350/Family - \$12,700 \$1,000 copay per visit \$400 copay \$500 copay \$500 copay PCP - \$0/Non-PCP - \$100 \$0 copay \$0 copay \$100 copay \$100 copay \$100 - Office / \$150 - OP \$300 - Office / \$600- OP \$100 - Office / \$100 - OP \$50 copay \$50 copay \$50 copay \$100 copay \$50 copay \$50 copay	Individual - \$2,200/Family - \$4,400 Individual - \$5,200/Family - \$10,400 \$1,000 copay \$400 copay \$500 copay \$500 copay PCP - \$0/Non-PCP - \$75 \$0 copay \$0 copay \$75 copay \$50 copay \$75 - Office / \$100 - OP \$250 - Office / \$500 - OP \$75 - Office / \$100 - OP \$50 copay \$50 copay \$50 copay \$50 copay \$50 copay \$50 copay
Rx - 90 day supply x3 Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail Rx Deductible Generic Preferred Brand Non-Preferred Brand Specialty	\$250 Maintenance - \$0/Non-Maintenance - \$20 copay \$75 copay \$150 copay 40% coinsurance	\$0 Maintenance - \$0/Non-Maintenance - \$15 copay \$65 copay \$150 copay 40% coinsurance
Pediatric Dental Class I Class II Class III	0% coinsurance 45% coinsurance 65% coinsurance	0% coinsurance 45% coinsurance 65% coinsurance
Orthodontia	50% coinsurance	50% coinsurance
FQHC Adult Dental Covered?	Yes	Yes

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

Individual Plans Benefits	Meritus Health Partners Cooperatively Silver Cost Share 87%	Meritus Health Partners Cooperatively Silver Cost Share 94%
Deductible-per calendar year Out-of-pocket maximum (includes deductible and/or copay) Inpatient (Per admit copay after deductible has been met) Outpatient Surgery - ASC Outpatient Surgery - Hospital ER Visit, no admit Office Visit - PCP/Non-PCP Preventative Ambulance Urgent Care Visit OP/Office Psychiatric & SA Visits* Radiology-General-Office/OP Radiology - CT / MRI / PET Office/OP Pathology/Lab Office/OP Glasses/Contacts Vision Exam Hearing & Speech Exams PT/OT/ST Visit Home Health Visits DME/Supplies/Prosthetics	Individual - \$0/Family - \$0 Individual - \$2,250/Family - \$4,500 \$500 copay \$200 copay \$400 copay \$250 copay PCP - \$0/Non-PCP - \$50 \$0 copay \$0 copay \$50 copay \$25 copay \$25 - Office / \$50 - OP \$125 - Office / \$250 - OP \$25 - Office / \$50 - OP \$25 copay \$25 copay \$25 copay \$25 copay \$25 copay \$25 copay \$25 copay	Individual - \$0/Family - \$0 Individual - \$2,250/Family - \$4,500 \$150 copay \$65 copay \$150 copay \$85 copay PCP - \$0/Non-PCP - \$15 \$0 copay \$0 copay \$15 copay \$10 copay \$10 - Office / \$25 - OP \$40 - Office / \$125 - OP \$10 - Office / \$25 - OP \$10 copay \$10 copay \$10 copay \$10 copay \$10 copay
Rx - 90 day supply x3 Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail RX Deductible Generic Preferred Brand Non-Preferred Brand Specialty	\$0 Maintenance - \$0/Non-Maintenance \$10 copay \$35 copay \$85 copay 40% coinsurance	\$0 Maintenance - \$0/Non-Maintenance \$5 copay \$10 copay \$35 copay 40% coinsurance
Pediatric Dental Class I Class II Class III	0% coinsurance 45% coinsurance 65% coinsurance	0% coinsurance 45% coinsurance 65% coinsurance
Orthodontia	50% coinsurance	50% coinsurance
FQHC Adult Dental Covered?	Yes	Yes

HMO plans for customers who want more cost predictability, our HMO plans offers a wide range of services at predictable out-of-pocket costs.

<p>Individual Plans</p> <p>Benefits</p>	<p>Meritus Health Partners Premium Saver Bronze</p>
<p>Deductible-per calendar year</p> <p>Out-of-pocket maximum (includes deductible and/or copay)</p> <p>Inpatient (Per admit copay after deductible has been met)</p> <p>Outpatient Surgery - ASC</p> <p>Outpatient Surgery - Hospital</p> <p>ER Visit, no admit</p> <p>Office Visit - PCP/Non-PCP</p> <p>Preventative</p> <p>Ambulance</p> <p>Urgent Care Visit</p> <p>OP/Office Psychiatric & SA Visits*</p> <p>Radiology-General-Office/OP</p> <p>Radiology - CT / MRI / PET Office/OP</p> <p>Pathology/Lab Office/OP</p> <p>Glasses/Contacts</p> <p>Vision Exam</p> <p>Hearing & Speech Exams</p> <p>PT/OT/ST Visit</p> <p>Home Health Visits</p> <p>DME/Supplies/Prosthetics</p>	<p>Individual - \$5,000/Family - \$10,000</p> <p>Individual - \$6,350/Family - \$12,700</p> <p>\$1,400 copay</p> <p>\$600 copay</p> <p>\$1,200 copay</p> <p>\$800 copay</p> <p>PCP - \$40/Non-PCP - \$100</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$100 copay</p> <p>\$100 copay</p> <p>\$100 - Office / \$300 - OP</p> <p>\$500 - Office / \$1,000 - OP</p> <p>\$100 - Office / \$100 - OP</p> <p>\$100 copay</p> <p>\$100 copay</p> <p>\$100 copay</p> <p>\$100 copay</p> <p>\$100 copay</p> <p>\$100 copay</p>
<p>Rx - 90 day supply x3</p> <p>Maintenance Drugs/Non-Maintenance Drugs - 30 Day Retail</p> <p>Rx Deductible</p> <p>Generic</p> <p>Preferred Brand</p> <p>Non-Preferred Brand</p> <p>Specialty</p>	<p>\$500</p> <p>Maintenance - \$10/Non-Maintenance - \$50 copay</p> <p>\$100 copay</p> <p>\$250 copay</p> <p>50% coinsurance</p>
<p>Pediatric Dental</p> <p>Class I</p> <p>Class II</p> <p>Class III</p>	<p>0% coinsurance</p> <p>45% coinsurance</p> <p>65% coinsurance</p>
<p>Orthodontia</p>	<p>50% coinsurance</p>
<p>FQHC Adult Dental Covered?</p>	<p>Yes</p>

PHARMACY BENEFITS

Pharmacy benefit programs are an important aspect of any health care coverage plan, and it's a significant contributor to medical costs. Meritus Health Partners has easy to use pharmacy benefits built into our various products.

- Most of our plans designs offer \$0 copay for Generic maintenance medications. Long-term medications or “maintenance medications” are taken regularly for chronic conditions, such as high blood pressure, asthma, diabetes or high cholesterol and can be filled at one of our contracted retail pharmacies or through mail order service.
- Short-term medications are generally taken for a limited amount of time and have a limited amount of refill, such as an antibiotic and can be filled at one of our contracted retail pharmacies.

	Plan	Plan	Plan	Plan
	<u>INDIVIDUAL PLANS</u> -Healthy Together Gold -Cooperatively Together Gold	<u>INDIVIDUAL PLANS</u> -Healthy Together Silver	<u>INDIVIDUAL PLANS</u> -Cooperatively Silver -Neighborhood Network Maricopa -Community Network Maricopa -Community Network Pima	<u>INDIVIDUAL PLANS</u> -Premium Saver Bronze
RX Deductible	\$0	\$0	\$250	\$500
Generic Maintenance Drugs	\$0 Copay – Retail \$0 Copay – Mail	\$0 Copay – Retail \$0 Copay – Mail	\$0 Copay – Retail \$0 Copay – Mail	\$0 Copay – Retail \$0 Copay – Mail
All Other Generic Drugs	\$5 Copay – Retail \$15 Copay – Mail	\$15 Copay – Retail \$45 Copay – Mail	\$20 Copay – Retail \$60 Copay – Mail	\$50 Copay – Retail \$150 Copay – Mail
Preferred Brand	\$35 Copay – Retail \$105 Copay – Mail	\$65 Copay – Retail \$195 Copay – Mail	\$75 Copay – Retail \$225 Copay – Mail	\$100 Copay – Retail \$300 Copay – Mail
Non-Preferred Brand	\$75 Copay – Retail \$225 Copay – Mail	\$150 Copay – Retail \$450 Copay – Mail	\$150 Copay – Retail \$450 Copay – Mail	\$250 Copay – Retail \$750 Copay – Mail
Specialty Drugs	20% Copay – Retail 20% Copay – Mail	40% Copay – Retail 40% Copay – Mail	40% Copay – Retail 40% Copay – Mail	50% Copay – Retail 50% Copay – Mail

Here is a brief list of our contracted pharmacies:

CVS Pharmacies, Albertson's, Bashas, Costco, Food City, Fry's, K-Mart, Osco, Sam's Club, Safeway, Sav-on, Target, Walmart.

For more information on Meritus Health Partners' contracted pharmacies and to view the drug formulary, please go to MeritusHealthPartnersaz.com.

Meritus Health Partners Provider Networks

We believe in developing long-term partnerships with providers by working together to improve health outcomes and better control healthcare costs for our members and the people of Arizona. It's this friendly approach to achieving real change that we believe creates a positive payer/provider dynamic – one, we believe will change healthcare as we know it, for the good.

Meritus Health Partners HMO network:

Meritus Health Partners has built our HMO network of preferred specialist relationships with the assistance of primary care physicians. Working in partnership with these PCPs, we reached out to the specialists that they work with, partnering with physicians and hospitals to create a new model for building networks.

Community HMO network Maricopa*:

As one of our community-based networks, Banner Hospital network includes all the Banner hospitals and health clinics in Maricopa County, as well as MD Anderson Cancer Center, Cardon Children's Medical Center and Banner Heart Hospital.

Community HMO network Pima*:

Carondelet Health Network includes, St. Mary's, St. Joseph's and Holy Cross hospitals, along with its affiliated clinics and physicians.

Neighborhood Network Maricopa*:

Maricopa Integrated Health System (MIHS) includes Maricopa Medical Center, Phoenix Cancer Center, Arizona Burn Center, and McDowell Health Care Center. MIHS also includes 11 family centers.

* Note: Available on Silver Plans Only