

Bronze CoventryOne Health Plan options in East Missouri

Plan	E-MO Coventry Bronze \$25 Copay	
Member benefits	In network	Out of network
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$5,900/\$11,800	\$11,800/\$23,600
Member coinsurance	0%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$6,600/\$13,200	\$19,800/\$39,600
Primary care visit	\$25 copay; ded waived	50% after ded
Specialist visit	\$50 copay after ded	50% after ded
Hospital stay	\$250 copay per admission after ded	50% after ded
Outpatient surgery (ambulatory surgical center/hospital)	\$250 copay after ded	50% after ded
Emergency room	\$250 copay after ded; copay waived if admitted	\$250 copay after ded; copay waived if admitted
Urgent care	\$60 copay after ded	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	Covered in full after ded	50% after ded
Diagnostic X-ray	\$100 copay after ded	50% after ded
Imaging (CT/PET scans, MRIs)	\$250 copay after ded	50% after ded
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	Integrated with medical ded	Integrated with medical ded
Preferred generic drugs	P: \$15 copay; ded waived; NP: \$20 copay; ded waived	50% after ded
Preferred brand drugs	P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
Nonpreferred drugs**	P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
Specialty drugs***	P: 40% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**Includes nonpreferred generic and brand drugs.

***P=Preferred specialty drugs; NP=Nonpreferred specialty drugs.

¹The family deductible and/or out-of-pocket limit can be met by a combination of family members. Each covered family member only needs to satisfy his or her individual deductible and/or out-of-pocket limit. Deductible and/or out-of-pocket limit are separate in and out of network.

²Any applicable benefit maximums are combined in and out of network.

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Bronze CoventryOne Health Plan options in East Missouri

(Continued)

E-MO Coventry Bronze Deductible Only HSA Eligible

In network	Out of network
\$6,300/\$12,600	\$12,600/\$25,200
0%	50%
\$6,300/\$12,600	\$18,900/\$37,800
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	Covered in full after ded
Covered in full after ded	50% after ded
Covered in full; ded waived	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full; ded waived	50% after ded
Not covered	Not covered
Not covered	Not covered
Integrated with medical ded	Integrated with medical ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded

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Silver CoventryOne Health Plan options in East Missouri

Plan	E-MO Coventry Silver \$15 Copay	
Member benefits	In network	Out of network
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$3,750/\$7,500	\$7,500/\$15,000
Member coinsurance	30%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$6,600/\$13,200	\$19,800/\$39,600
Primary care visit	\$15 copay; ded waived	50% after ded
Specialist visit	Visit 1 – 2: \$75 copay Visits 3+: \$75 copay after ded	50% after ded
Hospital stay	\$500 copay per admission + ded; then 30%	\$1,000 copay per admission + ded; then 50%
Outpatient surgery (ambulatory surgical center/hospital)	\$250 copay after ded; then 30%	\$250 copay after ded; then 50%
Emergency room	Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted	Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted
Urgent care	\$75 copay; ded waived	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	30% after ded	50% after ded
Diagnostic X-ray	30% after ded	50% after ded
Imaging (CT/PET scans, MRIs)	\$250 copay after ded; then 30%	\$250 copay after ded; then 50%
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	\$500 per member	\$1000 per member
Preferred generic drugs**	P: T1A-\$5 copay; ded waived/ T1-\$15 copay; ded waived; NP: T1A-\$20 copay; ded waived/ T1-\$20 copay; ded waived	50% after ded
Preferred brand drugs	P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
Nonpreferred drugs***	P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
Specialty drugs[†]	P: 40% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**T1A=Value drugs; T1=Preferred generic drugs.

***Includes nonpreferred generic and brand drugs.

†P=Preferred specialty drugs; NP=Nonpreferred specialty drugs.

¹The family deductible and/or out-of-pocket limit can be met by a combination of family members. Each covered family member only needs to satisfy his or her individual deductible and/or out-of-pocket limit. Deductible and/or out-of-pocket limit are separate in and out of network.

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Silver CoventryOne Health Plan options in East Missouri

(Continued)

E-MO Coventry Silver \$10 Copay 2750

In network	Out of network
\$2,750/\$5,500	\$7,500/\$15,000
40%	50%
\$6,600/\$13,200	\$19,800/\$39,600
\$10 copay; ded waived	50% after ded
Visit 1 – 2: \$75 copay Visits 3+: \$75 copay after ded	50% after ded
40% after ded	\$1,000 copay per admission + ded; then 50%
40% after ded	\$250 copay after ded; then 50%
Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted	Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted
\$75 copay; ded waived	50% after ded
Covered in full; ded waived	50% after ded
40% after ded	50% after ded
40% after ded	50% after ded
40% after ded	\$250 copay after ded; then 50%
Covered in full; ded waived	50% after ded
Not covered	Not covered
Not covered	Not covered
Integrated with medical ded	Integrated with medical ded
P: T1A-\$5 copay; ded waived/ T1-\$15 copay; ded waived; NP: T1A-\$20 copay; ded waived/ T1-\$20 copay; ded waived	50% after ded
P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
P: 40% after ded; NP: 50% after ded	50% after ded

²Any applicable benefit maximums are combined in and out of network.
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80.06.402.1-MO (1/15)

Gold CoventryOne Health Plan option in East Missouri

Plan	E-MO Coventry Gold \$10 Copay	
Member benefits	In network	Out of network
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$1,400/\$2,800	\$6,750/\$13,500
Member coinsurance	20%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$5,500/\$11,000	\$16,500/\$33,000
Primary care visit	\$10 copay; ded waived	50% after ded
Specialist visit	Visit 1-5: \$50 copay Visits 6+: \$50 copay after ded	50% after ded
Hospital stay	20% after ded	\$1,000 copay per admission + ded; then 50%
Outpatient surgery (ambulatory surgical center/hospital)	20% after ded	50% after ded
Emergency room	Visit 1 – 3: \$250 copay Visits 4+: \$250 copay after ded; copay waived if admitted	Visit 1 – 3: \$250 copay Visits 4+: \$250 copay after ded; copay waived if admitted
Urgent care	\$75 copay; ded waived	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	20% after ded	50% after ded
Diagnostic X-ray	20% after ded	50% after ded
Imaging (CT/PET scans, MRIs)	20% after ded	\$250 copay after ded then 50%
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	\$250 per member	\$500 per member
Preferred generic drugs**	P: T1A-\$3 copay; ded waived/ T1-\$10 copay; ded waived; NP: T1A-\$15 copay; ded waived/ T1-\$15 copay; ded waived	50% after ded
Preferred brand drugs	P: \$35 copay after ded; NP: \$45 copay after ded	50% after ded
Nonpreferred drugs***	P: \$65 copay after ded; NP: \$80 copay after ded	50% after ded
Specialty drugs[†]	P: 30% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**T1A=Value drugs; T1=Preferred generic drugs.

***Includes nonpreferred generic and brand drugs.

†P=Preferred specialty drugs; NP=Nonpreferred specialty drugs.

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²Any applicable benefit maximums are combined in and out of network.

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Bronze CoventryOne Health Plan options in East Missouri

Plan	E-MO Coventry Bronze \$20 Copay Carelink	
Member benefits	In network	Out of network
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$5,900/\$11,800	\$11,800/\$23,600
Member coinsurance	0%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$6,600/\$13,200	\$19,800/\$39,600
Primary care visit	\$20 copay; ded waived	50% after ded
Specialist visit	\$50 copay after ded	50% after ded
Hospital stay	\$250 copay per admission after ded	50% after ded
Outpatient surgery (ambulatory surgical center/hospital)	\$250 copay after ded	50% after ded
Emergency room	\$250 copay after ded; copay waived if admitted	\$250 copay after ded; copay waived if admitted
Urgent care	\$60 copay after ded	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	Covered in full after ded	50% after ded
Diagnostic X-ray	\$100 copay after ded	50% after ded
Imaging (CT/PET scans, MRIs)	\$250 copay after ded	50% after ded
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	Integrated with medical ded	Integrated with medical ded
Preferred generic drugs	P: \$15 copay; ded waived; NP: \$20 copay; ded waived	50% after ded
Preferred brand drugs	P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
Nonpreferred drugs**	P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
Specialty drugs***	P: 40% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**Includes nonpreferred generic and brand drugs.

***P=Preferred specialty drugs; NP=Nonpreferred specialty drugs.

¹The family deductible and/or out-of-pocket limit can be met by a combination of family members. Each covered family member only needs to satisfy his or her individual deductible and/or out-of-pocket limit. Deductible and/or out-of-pocket limit are separate in and out of network.

²Any applicable benefit maximums are combined in and out of network.

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Bronze CoventryOne Health Plan options in East Missouri

(Continued)

E-MO Coventry Bronze Deductible Only HSA Eligible Carelink

In network	Out of network
\$6,300/\$12,600	\$12,600/\$25,200
0%	50%
\$6,300/\$12,600	\$18,900/\$37,800
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	Covered in full after ded
Covered in full after ded	50% after ded
Covered in full; ded waived	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full; ded waived	50% after ded
Not covered	Not covered
Not covered	Not covered
Integrated with medical ded	Integrated with medical ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded

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Silver CoventryOne Health Plan options in East Missouri

Plan	E-MO Coventry Silver \$10 Copay Carelink	
Member benefits	In network	Out of network
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$3,750/\$7,500	\$7,500/\$15,000
Member coinsurance	30%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$6,600/\$13,200	\$19,800/\$39,600
Primary care visit	\$10 copay; ded waived	50% after ded
Specialist visit	Visit 1–2: \$75 copay Visits 3+: \$75 copay after ded	50% after ded
Hospital stay	\$500 copay per admission + ded; then 30%	\$1,000 copay per admission + ded; then 50%
Outpatient surgery (ambulatory surgical center/hospital)	\$250 copay after ded; then 30%	\$250 copay after ded; then 50%
Emergency room	Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted	Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted
Urgent care	\$75 copay; ded waived	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	30% after ded	50% after ded
Diagnostic X-ray	30% after ded	50% after ded
Imaging (CT/PET scans, MRIs)	\$250 copay after ded; then 30%	\$250 copay after ded; then 50%
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	\$500 per member	\$1000 per member
Preferred generic drugs**	P: T1A-\$5 copay; ded waived/ T1-\$15 copay; ded waived; NP: T1A-\$20 copay; ded waived/ T1-\$20 copay; ded waived	50% after ded
Preferred brand drugs	P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
Nonpreferred drugs***	P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
Specialty drugs[†]	P: 40% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**T1A=Value drugs; T1=Preferred generic drugs.

***Includes nonpreferred generic and brand drugs.

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Silver CoventryOne Health Plan options in East Missouri

(Continued)

E-MO Coventry Silver \$5 Copay 2750 Carelink

In network	Out of network
\$2,750/\$5,500	\$7,500/\$15,000
40%	50%
\$6,600/\$13,200	\$19,800/\$39,600
\$5 copay; ded waived	50% after ded
Visit 1 –2: \$75 copay	50% after ded
Visits 3+: \$75 copay after ded	
40% after ded	\$1,000 copay per admission + ded; then 50%
40% after ded	\$250 copay after ded; then 50%
Visit 1: \$500 copay; ded waived	Visit 1: \$500 copay; ded waived
Visits 2+: \$500 copay after ded; copay waived if admitted	Visits 2+: \$500 copay after ded; copay waived if admitted
\$75 copay; ded waived	50% after ded
Covered in full; ded waived	50% after ded
40% after ded	50% after ded
40% after ded	50% after ded
40% after ded	\$250 copay after ded; then 50%
Covered in full; ded waived	50% after ded
Not covered	Not covered
Not covered	Not covered
Integrated with medical ded	Integrated with medical ded
P: T1A-\$5 copay; ded waived/ T1-\$15 copay; ded waived; NP: T1A-\$20 copay; ded waived/ T1-\$20 copay; ded waived	50% after ded
P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
P: 40% after ded; NP: 50% after ded	50% after ded

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†P=Preferred specialty drugs; NP=Nonpreferred specialty drugs.
 1The family deductible and/or out-of-pocket limit can be met by a combination of family members. Each covered family member only needs to satisfy his or her individual deductible and/or out-of-pocket limit. Deductible and/or out-of-pocket limit are separate in and out of network.
 2Any applicable benefit maximums are combined in and out of network.

80.06.402.1-MO (1/15)

Gold CoventryOne Health Plan option in East Missouri

Plan	E-MO Coventry Gold \$5 Copay Carelink	
Member benefits	In network	Out of network
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$1,400/\$2,800	\$6,750/\$13,500
Member coinsurance	20%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$5,650/\$11,300	\$16,950/\$33,900
Primary care visit	\$5 copay; ded waived	50% after ded
Specialist visit	Visit 1 – 5: \$50 copay Visits 6+: \$50 copay after ded	50% after ded
Hospital stay	20% after ded	\$1,000 copay per admission + ded; then 50%
Outpatient surgery (ambulatory surgical center/hospital)	20% after ded	50% after ded
Emergency room	Visit 1 – 3: \$250 copay Visits 4+: \$250 copay after ded; copay waived if admitted	Visit 1 – 3: \$250 copay Visits 4+: \$250 copay after ded; copay waived if admitted
Urgent care	\$75 copay; ded waived	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	20% after ded	50% after ded
Diagnostic X-ray	20% after ded	50% after ded
Imaging (CT/PET scans, MRIs)	20% after ded	\$250 copay after ded then 50%
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	\$250 per member	\$500 per member
Preferred generic drugs**	P: T1A-\$3 copay; ded waived/ T1-\$10 copay; ded waived; NP: T1A-\$15 copay; ded waived/ T1-\$15 copay; ded waived	50% after ded
Preferred brand drugs	P: \$35 copay after ded; NP: \$45 copay after ded	50% after ded
Nonpreferred drugs***	P: \$65 copay after ded; NP: \$80 copay after ded	50% after ded
Specialty drugs[†]	P: 30% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**T1A=Value drugs; T1=Preferred generic drugs.

***Includes nonpreferred generic and brand drugs.

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Bronze CoventryOne Health Plan options in East Missouri

Plan	E-MO Coventry Bronze \$25 Copay FocusedCare HPN	
	In network	Out of network
Member benefits		
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$5,900/\$11,800	\$11,800/\$23,600
Member coinsurance	0%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$6,600/\$13,200	\$19,800/\$39,600
Primary care visit	\$25 copay; ded waived	50% after ded
Specialist visit	\$50 copay after ded	50% after ded
Hospital stay	\$250 copay per admission after ded	50% after ded
Outpatient surgery (ambulatory surgical center/hospital)	\$250 copay after ded	50% after ded
Emergency room	\$250 copay after ded; copay waived if admitted	\$250 copay after ded; copay waived if admitted
Urgent care	\$60 copay after ded	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	Covered in full after ded	50% after ded
Diagnostic X-ray	\$100 copay after ded	50% after ded
Imaging (CT/PET scans, MRIs)	\$250 copay after ded	50% after ded
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	Integrated with medical ded	Integrated with medical ded
Preferred generic drugs	P: \$15 copay; ded waived; NP: \$20 copay; ded waived	50% after ded
Preferred brand drugs	P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
Nonpreferred drugs**	P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
Specialty drugs***	P: 40% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**Includes nonpreferred generic and brand drugs.

***P=Preferred specialty drugs; NP=Nonpreferred specialty drugs.

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Bronze CoventryOne Health Plan options in East Missouri

(Continued)

E-MO Coventry Bronze Deductible Only HSA Eligible FocusedCare HPN

In network	Out of network
\$6,300/\$12,600	\$12,600/\$25,200
0%	50%
\$6,300/\$12,600	\$18,900/\$37,800
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	Covered in full after ded
Covered in full after ded	50% after ded
Covered in full; ded waived	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full; ded waived	50% after ded
Not covered	Not covered
Not covered	Not covered
Integrated with medical ded	Integrated with medical ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded
Covered in full after ded	50% after ded

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Silver CoventryOne Health Plan options in East Missouri

Plan	E-MO Coventry Silver \$15 Copay FocusedCare HPN	
Member benefits	In network	Out of network
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$3,750/\$7,500	\$7,500/\$15,000
Member coinsurance	30%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$6,600/\$13,200	\$19,800/\$39,600
Primary care visit	\$15 copay; ded waived	50% after ded
Specialist visit	Visit 1–2: \$75 copay Visits 3+: \$75 copay after ded	50% after ded
Hospital stay	\$500 copay per admission + ded; then 30%	\$1,000 copay per admission + ded; then 50%
Outpatient surgery (ambulatory surgical center/hospital)	\$250 copay after ded; then 30%	\$250 copay after ded; then 50%
Emergency room	Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted	Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted
Urgent care	\$75 copay; ded waived	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	30% after ded	50% after ded
Diagnostic X-ray	30% after ded	50% after ded
Imaging (CT/PET scans, MRIs)	\$250 copay after ded; then 30%	\$250 copay after ded; then 50%
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	\$500 per member	\$1000 per member
Preferred generic drugs**	P: T1A-\$5 copay; ded waived/ T1-\$15 copay; ded waived; NP: T1A-\$20 copay; ded waived/ T1-\$20 copay; ded waived	50% after ded
Preferred brand drugs	P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
Nonpreferred drugs***	P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
Specialty drugs[†]	P: 40% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**T1A=Value drugs; T1=Preferred generic drugs.

***Includes nonpreferred generic and brand drugs.

†P=Preferred specialty drugs; NP=Nonpreferred specialty drugs.

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Silver CoventryOne Health Plan options in East Missouri

(Continued)

E-MO Coventry Silver \$10 Copay 2750 FocusedCare HPN

In network	Out of network
\$2,750/\$5,500	\$7,500/\$15,000
40%	50%
\$6,600/\$13,200	\$19,800/\$39,600
\$10 copay; ded waived	50% after ded
Visit 1–2: \$75 copay Visits 3+: \$75 copay after ded	50% after ded
40% after ded	\$1,000 copay per admission + ded; then 50%
40% after ded	\$250 copay after ded; then 50%
Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted	Visit 1: \$500 copay; ded waived Visits 2+: \$500 copay after ded; copay waived if admitted
\$75 copay; ded waived	50% after ded
Covered in full; ded waived	50% after ded
40% after ded	50% after ded
40% after ded	50% after ded
40% after ded	\$250 copay after ded; then 50%
Covered in full; ded waived	50% after ded
Not covered	Not covered
Not covered	Not covered
Integrated with medical ded	Integrated with medical ded
P: T1A-\$5 copay; ded waived/ T1-\$15 copay; ded waived; NP: T1A-\$20 copay; ded waived/ T1-\$20 copay; ded waived	50% after ded
P: \$45 copay after ded; NP: \$55 copay after ded	50% after ded
P: \$75 copay after ded; NP: \$85 copay after ded	50% after ded
P: 40% after ded; NP: 50% after ded	50% after ded

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¹The family deductible and/or out-of-pocket limit can be met by a combination of family members. Each covered family member only needs to satisfy his or her individual deductible and/or out-of-pocket limit. Deductible and/or out-of-pocket limit are separate in and out of network.

²Any applicable benefit maximums are combined in and out of network.

Gold CoventryOne Health Plan option in East Missouri

Plan	E-MO Coventry Gold \$10 Copay FocusedCare HPN	
Member benefits	In network	Out of network*
Deductible (ded) individual/family¹ (applies to out-of-pocket maximum)	\$1,400/\$2,800	\$6,750/\$13,500
Member coinsurance	20%	50%
Out-of-pocket maximum individual/family¹ (maximum you will pay for all covered services)	\$5,500/\$11,000	\$16,500/\$33,000
Primary care visit	\$10 copay; ded waived	50% after ded
Specialist visit	Visit 1 – 5: \$50 copay Visits 6+: \$50 copay after ded	50% after ded
Hospital stay	20% after ded	\$1,000 copay per admission + ded; then 50%
Outpatient surgery (ambulatory surgical center/hospital)	20% after ded	50% after ded
Emergency room	Visit 1 – 3: \$250 copay Visits 4+: \$250 copay after ded; copay waived if admitted	Visit 1 – 3: \$250 copay Visits 4+: \$250 copay after ded; copay waived if admitted
Urgent care	\$75 copay; ded waived	50% after ded
Preventive care	Covered in full; ded waived	50% after ded
Diagnostic lab	20% after ded	50% after ded
Diagnostic X-ray	20% after ded	50% after ded
Imaging (CT/PET scans, MRIs)	20% after ded	\$250 copay after ded then 50%
Vision		
Pediatric eye exam (1 visit per year) ²	Covered in full; ded waived	50% after ded
Pediatric dental		
Dental checkup/preventive dental care (2 visits per year) ²	Not covered	Not covered
Basic dental care	Not covered	Not covered
Pharmacy*		
Pharmacy deductible	\$250 per member	\$500 per member
Preferred generic drugs**	P: T1A-\$3 copay; ded waived/ T1-\$10 copay; ded waived; NP: T1A-\$15 copay; ded waived/ T1-\$15 copay; ded waived	50% after ded
Preferred brand drugs	P: \$35 copay after ded; NP: \$45 copay after ded	50% after ded
Nonpreferred drugs***	P: \$65 copay after ded; NP: \$80 copay after ded	50% after ded
Specialty drugs[†]	P: 30% after ded; NP: 50% after ded	50% after ded

*P=Preferred in-network pharmacy; NP=Nonpreferred in-network pharmacy.

**T1A=Value drugs; T1=Preferred generic drugs.

***Includes nonpreferred generic and brand drugs.

†P=Preferred specialty drugs; NP=Nonpreferred specialty drugs.

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²Any applicable benefit maximums are combined in and out of network.

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