

2020 Small Group Products include provisions of the Patient Protection and Affordable Care Act.

Product Name	Participating Provider Office Copay or Deductible	Participating Provider Coinsurance	Generic/Formulary Prescription Drugs	Participating Provider Maximum Out-of-Pocket	Embedded In-Network Deductible/Out-of-Pocket	Non-Participating Provider Coinsurance	Non-Participating Provider Maximum Deductible	Non-Participating Provider Maximum Out-of-Pocket	Pediatric Dental	Cred.	Plan Relativity Factor
<b>COPAY PLANS</b>											
<b>G.PIC.500.75.75</b>	\$500/\$1,500 \$75 office copay	75%	\$10/\$25/\$50	\$5,750/\$11,500	✓	50%	\$3,000/\$9,000	\$24,000/\$48,000	✓	✓	0.817
<b>G.PIC.1000.75.75</b>	\$1,000/\$3,000 \$75 office copay	75%	\$10/\$25/\$50	\$5,750/\$11,500	✓	50%	\$3,000/\$9,000	\$24,000/\$48,000	✓	✓	0.776
<b>G.PIC.1500.60.75</b>	\$1,500/\$3,000 \$75 office copay	60%	\$10/\$25/\$50	\$5,000/\$10,000	✓	50%	\$4,500/\$13,500	\$24,000/\$48,000	✓	✓	0.798
<b>P.PIC.1500.100.25</b>	\$1,500/\$3,000 \$25 office copay	100%	\$10/\$25/\$50	\$1,500/\$3,000	✓	50%	\$4,500/\$13,500	\$24,000/\$48,000	✓	✓	0.961
<b>G.PIC.2500.80.50</b>	\$2,500/\$5,000 \$50 office copay	80%	\$10/\$25/\$50	\$5,000/\$10,000	✓	50%	\$7,500/\$15,000	\$24,000/\$48,000	✓	✓	0.744
<b>G.PIC.3000.80.25</b>	\$3,000/\$6,000 \$25 office copay	80%	\$10/\$25/\$50	\$5,000/\$10,000	✓	50%	\$9,000/\$18,000	\$24,000/\$48,000	✓	✓	0.744
<b>G.PIC.3000.100.75</b>	\$3,000/\$6,000 \$75 office copay	100%	\$10/\$25/\$50	\$3,000/\$6,000	✓	50%	\$9,000/\$27,000	\$24,000/\$48,000	✓	✓	0.857
<b>G.PIC.3750.100.40</b>	\$3,750/\$7,500 \$40 office copay	100%	\$10/\$25/\$50	\$3,750/\$7,500	✓	50%	\$11,250/\$22,500	\$24,000/\$48,000	✓	✓	0.807
<b>S.PIC.5500.75.50</b>	\$5,500/\$11,000 \$50 office copay	75%	\$10/\$25/\$50	\$8,150/\$16,300	✓	50%	\$12,000/\$24,000	\$24,000/\$48,000	✓	✓	0.679
<b>HIGH DEDUCTIBLE PLANS WITH RX COPAY</b>											
<b>G.PIC.2000.80</b>	\$2,000/\$6,000	80%	\$10/\$25/\$50	\$4,000/\$12,000	✓	50%	\$7,500/\$15,000	\$24,000/\$48,000	✓	✓	0.839
<b>P.PIC.1000.100</b>	\$1,000/\$3,000	100%	\$10/\$25/\$50	\$1,000/\$3,000	✓	50%	\$3,000/\$9,000	\$24,000/\$48,000	✓	✓	1.000
<b>S.PIC.3000.75</b>	\$3,000/\$6,000	75%	\$10/\$25/\$50	\$8,150/\$16,300	✓	50%	\$7,500/\$15,000	\$24,000/\$48,000	✓	✓	0.732
<b>G.PIC.3000.100</b>	\$3,000/\$6,000	100%	\$10/\$25/\$50	\$3,000/\$6,000	✓	50%	\$7,500/\$15,000	\$24,000/\$48,000	✓	✓	0.829
<b>S.PIC.3500.75</b>	\$3,500/\$7,000	75%	\$10/\$25/\$50	\$7,000/\$14,000	✓	50%	\$9,000/\$18,000	\$24,000/\$48,000	✓	✓	0.717
<b>S.PIC.5500.100</b>	\$5,500/\$11,000	100%	\$10/\$25/\$50	\$5,500/\$11,000	✓	50%	\$16,500/\$33,000	\$24,000/\$48,000	✓	✓	0.713

\*For plans that have an Rx Copay: Copays apply to generic and formulary drugs only. Non-Formulary drugs benefit is deductible/coinsurance.

Note: All HSA plans are 2020 COLA compliant

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<b>HSA PLANS</b>											
S.PIC.2500.75.HSA	\$2,500/\$5,000	75%	75% after deductible	\$6,900/\$13,800	✓ (\$2,800)	50%	\$6,000/\$18,000	\$24,000/\$48,000	✓	✓	0.703
G.PIC.2500.100.HSA	\$2,500/\$5,000	100%	100% after deductible	\$2,500/\$5,000	✓ (\$2,800)	50%	\$6,000/\$18,000	\$24,000/\$48,000	✓	✓	0.806
G.PIC.3000.100.HSA	\$3,000/\$6,000	100%	100% after deductible	\$3,000/\$6,000	✓	50%	\$7,500/\$15,000	\$24,000/\$48,000	✓	✓	0.785
S.PIC.3000.80.HSA	\$3,000/\$6,000	80%	80% after deductible	\$6,000/\$12,000	✓	50%	\$9,000/\$27,000	\$24,000/\$48,000	✓	✓	0.711
S.PIC.4500.100.HSA	\$4,500/\$9,000	100%	100% after deductible	\$4,500/\$9,000	✓	50%	\$12,000/\$24,000	\$24,000/\$48,000	✓	✓	0.685
B.PIC.5500.70.HSA	\$5,500/\$11,000	70%	70% after deductible	\$6,900/\$13,800	✓	50%	\$16,500/\$33,000	\$24,000/\$48,000	✓		0.648
B.PIC.6500.100.HSA	\$6,500/\$13,000	100%	100% after deductible	\$6,500/\$13,000	✓	50%	\$18,000/\$36,000	\$24,000/\$48,000	✓		0.646
B.PIC.6900.100.HSA	\$6,900/\$13,800	100%	100% after deductible	\$6,900/\$13,800	✓	50%	\$20,250/\$40,500	\$30,000/\$60,000	✓		0.633

\*For plans that have an Rx Copay: Copays apply to generic and formulary drugs only. Non-Formulary drugs benefit is deductible/coinsurance.

Note: All HSA plans are 2020 COLA compliant

**Network Options** (Please consult your PreferredOne Representative for a more detailed description)

**Complete Network:** Largest open access network with clinics and hospitals throughout Minnesota.

**Horizon Network:** 99% of the clinics and hospitals throughout MN.

**Lakes Area Network:** Open Access to primary care and specialty care providers in Grant and Ottertail counties and surrounding area.

**Wilderness Health ACO Network:** Primary and specialty care provides in Northern Minnesota, including St. Luke's and Fairview-Range hospitals.