

2022 EMPLOYER BENEFIT PLAN DESIGNS Out-of-Area Plans

Common Ground Healthcare Cooperative (CGHC) is proud to partner with Aurora Health Care, Bellin Health, ThedaCare, Door County Medical Center, Children's Wisconsin, Watertown Provider and Hospital Organization, and the First Health Network.

Envision EPO Plus Plan Name	Calendar Year Deductible		Out of Pocket Maximum		Coinsurance	Provider Visits Copay/Coinsurance In-Network				Quickcare Fast Care	Prescription Drugs			
	Single	Family	Single	Family		PCP ²	Specialist	Urgent	Emergency ³		Tier 1	Tier 2	Tier 3	Specialty
CGHC EPO Plus Gold \$800 Deductible/20% <i>Envision 87416WI0040004</i>	\$800	\$1,600	\$8,000	\$16,000	20%	\$35	\$70	\$100	\$300	\$15	\$15	\$40	\$80	D/C ⁴
CGHC EPO Plus HSA Gold \$3000 Deductible/0% <i>Envision 87416WI0040016</i>	\$3,000	\$6,000	\$3,000	\$6,000	0%	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C
CGHC EPO Plus Gold \$1500 Deductible/20% <i>Envision 87416WI0040026</i>	\$1,500	\$3,000	\$6,000	\$12,000	20%	\$35	\$70	\$100	\$300	\$15	\$15	\$40	\$80	D/C
CGHC EPO Plus Silver \$4000 Deductible/20% <i>Envision 87416WI0040010</i>	\$4,000	\$8,000	\$8,150	\$16,300	20%	\$40	\$80	\$150	D/C	\$15	\$25	\$50	\$90	D/C
CGHC EPO Plus Silver \$5000 Deductible/20% <i>Envision 87416WI0040028</i>	\$5,000	\$10,000	\$6,750	\$13,500	20%	\$40	\$80	\$150	D/C	\$15	\$25	\$50	\$90	D/C
CGHC EPO Plus HSA Silver \$3000 Deductible/20% <i>Envision 87416WI0040019</i>	\$3,000	\$6,000	\$6,000	\$12,000	20%	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C
CGHC EPO Plus HSA Silver \$4500 Deductible/0% <i>Envision 87416WI0040027</i>	\$4,500	\$9,000	\$4,500	\$9,000	0%	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C
CGHC EPO Plus HSA Bronze \$7000 Deductible/0% <i>Envision 87416WI0040021</i>	\$7,000	\$14,000	\$7,000	\$14,000	0%	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C
CGHC EPO Plus Bronze \$6500 Deductible/40% <i>Envision 87416WI0040025</i>	\$6,500	\$13,000	\$8,550	\$17,100	40%	D/C	D/C	D/C	D/C	\$15	D/C	D/C	D/C	D/C
CGHC EPO Bronze \$8550 Deductible/0% <i>Envision 87416WI0040029</i>	\$8,550	\$17,100	\$8,550	\$17,100	0%	\$35	D/C	D/C	D/C	\$15	D/C	D/C	D/C	D/C

All plans offer preventive health benefits for \$0. The non-HSA Silver and Gold plans offer unlimited Virtuwel visits for \$0. Non-HSA Bronze plans offer the first 10 Virtuwel visits for \$0. OOA HSA plans offer Virtuwel visits at cost, applied towards your plan's deductible/coinsurance.

¹OOA Refers to plan for employees who live out of the service area. These plans are called Out-of-Area (OOA) plans.

²PCP = Primary Care Provider (includes general pediatrics, internal medicine, OB/GYN, family practice, general medicine, and geriatrics).

Urgent = urgent care services. **Emergency (ER)** = Emergency Room Care services.

³Services that meet the definition of Emergency Care are paid at the in-network rate even when care is delivered in a non-network ER. Because we do not have a contract with out-of-network ER facilities, we cannot prevent these facilities from billing our members for the balance of the charge. The copay applies to the facility care only. All other charges related to ER visit are subject to deductible/coinsurance.

⁴D/C refers to Deductible/Coinsurance.

Our Deductibles Explained: All plans have a 12-month deductible. All deductibles, coinsurance, and copayments accumulate to the out-of-pocket maximum. All plans described have embedded deductibles for family coverage. This means that if you are enrolled in 2-person or family coverage, an individual family member only has to satisfy the single person deductible before the plan begins to make payment for covered services for that family member.