## He Ith Choice The Plan of Choice

HealthChoiceOK.com

The plan
that offers
you and
your family

# CHOICE

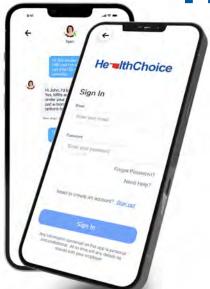


#### He Ith Choice

## WHAT'S NEW!

- SwiftMD
  Telemedicine
  urgent care
  visits
  - \$45.00 service fee is being removed for HDHP HealthChoice members.

### He IthChoice



- Chat with a Care Guide 24/7.
- Access \$0 medical care.
- View claims.
- Carry the digital card.

## Download the HealthChoice app today!



Scan here to download the app to get started!

## He IthChoice Telehealth/Telemedicine

HealthChoice offers members the option for telehealth visits with local network and non-network providers in accordance with standard plan benefits, including copays, deductible and coinsurance. Some limitations and exclusions may apply.

HealthChoice offers members the option for telemedicine visits for many common, minor medical conditions through SwiftMD, a REVIVEHEALTH company.

24/7 nationwide access to U.S. Board-Certified physicians.

Convenient consults from your home, office, or on the road, usually within 30 minutes.

Doctor makes diagnosis and recommends treatment, and sends prescriptions to your preferred local pharmacy. Did you know SwiftMD is included in your HealthChoice medical plans?

#### **Benefits of SwiftMD:**

- Services are \$0 using SwiftMD for all HealthChoice Plans.
- 24/7 consults with U.S.trained doctors by phone or videoconference.
- Diagnosis and advice for many common, minor medical conditions, and prescriptions if appropriate.

<u>SwiftMD.com</u> | 833-980-1442

**GROUP PASSCODE: HCOK20** 









#### CONDITIONS WE TREAT

Allergies and rashes

Cold sores Earache

Fever and flu

Headache

Pink eye

Poison ivy

Sinusitus

Sore throat

Urinary tract infections

Your individual medical concerns

SwiftMD does not replace your PCP or specialists managing chronic and serious conditions. SwiftMD doctors do not prescribe controlled substances. For more info go to SwiftMD.com. © SwiftMD. All Rights Reserved.

#### We have a pharmacy package for you and your family!

All **HealthChoice** health plans include prescription drug coverage.

#### YOUR COSTS FOR NETWORK SERVICES

	PRESCRIPTIONS	30-DAY SUPPLY	90-DAY SUPPLY
TIER 1 – \$	GENERIC DRUGS	Up to \$10	Up to \$25
TIER 2 – \$\$	PREFERRED DRUGS	Up to \$45	Up to \$90
TIER 3 – \$\$\$	NON-PREFERRED DRUGS	Up to \$75	Up to \$150
TIER 4 – \$\$\$	\$ SPECIALTY DRUGS	Generic – \$10 copay Preferred – \$100 copay	30-day copays apply to each
		Non-preferred – \$200 copay	additional 30-day supply

Find more information and drug benefits, visit HealthChoiceOK.com.

HealthChoice High/High Alternative and Basic/Basic Alternative plans have an annual prescription drug deductible of \$100 individual with a maximum of \$300 per family. HDHP members must meet the combined medical and pharmacy deductible before pharmacy copays apply.

Fill your prescriptions at any local retail network pharmacy. Locate a participating pharmacy near you.



#### He Ith Choice Select



Zero-Cost Services with no out-of-pocket costs.\*

Covered at 100% of the allowable fee.

No age or number of service limits for Select Services.

Dedicated provider directory on the HealthChoice website.

Prescriptions are covered subject to the member's plan provisions.

\*HealthChoice HDHP members are covered at 100% after their annual deductible is met.

We have a team standing by to **HELP!** 

Find a provider, as well as more information about Select services, at <a href="HealthChoiceOK.com">HealthChoiceOK.com</a>.

## FREE services included with each plan.



PREVENTIVE SERVICES.

Two routine health/wellness exams.

- MATERNITY CARE PRE-PREGNANCY ASSESSMENTS.
- ONGOING CONDITION CARE AND WELLNESS CARE.
- VACCINATIONS FOR ADULTS AND CHILDREN.

Preventive vaccinations are covered at 100% when using a network pharmacy or medical provider.

HealthChoice covers all CDC-recommended vaccinations through a network pharmacy or provider, such as shingles and flu, under preventive services benefit.

- ONLINE TOOLS AND RESOURCES.
  - HealthChoice Benefits App
  - HealthChoiceOK.com
  - HealthChoice Member Portal
  - Health Risk Assessment \*availability is limited

#### WHICH PLAN IS RIGHT FOR YOU AND YOUR FAMILY?

HealthChoice offers different health care plans for you and your family to choose from. Each plan offers slightly different benefit designs and different premiums.

#### **TOBACCO FREE**

#### **OPTION 1**

HealthChoice High

#### **FLEXIBILITY**

Enjoy the flexible use of your health plan. This plan offers the lowest deductible and out-of-pocket maximums for individuals and families.

Individual deductible: \$750 Family deductible: \$2,000

Maximum out-of-pocket: \$3,300 Ind./\$8,400 Fam.

COPAYS FOR COVERED NETWORK SERVICES:

Primary office visit: \$30 Specialist office visit: \$50

Urgent care: \$30

ER: \$200

#### **AFTER DEDUCTIBLE HAS BEEN MET:**

You pay 20% coinsurance. HealthChoice pays 80%.

You may self-refer to a specialist.

#### **OPTION 2**

HealthChoice HIGH Deductible Health Plan

#### **SAVINGS**

Lower your premium to maximize your savings. This plan offers the lowest premium for individuals and families.

Individual deductible: \$1,750 Family deductible: \$3,500

Maximum out-of-pocket: \$6,000 Ind./\$12,000 Fam.

Combined medical and pharmacy deductible must be met before benefits are paid, other than for preventive services.

COPAYS FOR COVERED NETWORK SERVICES AFTER DEDUCTIBLE:

Primary office visit: \$30 Specialist office visit: \$50

Urgent care: \$30

ER: \$200

CAN BE USED WITH A HEALTH SAVINGS

ACCOUNT (HSA).

AFTER DEDUCTIBLE HAS

**BEEN MET:** 

You pay 20% coinsurance. HealthChoice pays 80%.

You may self-refer to a specialist.

#### **OPTION 3**

HealthChoice Basic

#### **BUDGET-FRIENDLY**

Offers first-dollar coverage which means no out-of-pocket cost for services when received during the first-dollar coverage period. This plan offers mid-range premiums, deductibles and out-of-pocket maximums. Ideal for those with minimal health care needs.

HealthChoice pays the first \$500 of covered medical expenses.

AFTER HEALTHCHOICE PAYS YOUR FIRST \$500 OF COVERED EXPENSES:

You pay:

\$1,000 Ind./\$1,500 Fam. deductible.

#### AFTER YOU MEET THE DEDUCTIBLE:

You pay 50% and HealthChoice pays 50% of allowed charges until you reach the out-of-pocket maximum.

Maximum out-of-pocket: \$4,000 Ind./\$9,000 Fam.

No copays on this plan for network services.

You may self-refer to a specialist.

#### **TOBACCO USERS**

The premiums for these plans are the same as the plans for non-tobacco users. These plans offer a slightly higher deductible or a decreased first-dollar coverage.

#### **OPTION 1**

#### HealthChoice High Alternative

Increases your annual deductible by \$250.

Individual deductible: \$1,000 Family deductible: \$2,750 Maximum out-of-pocket: \$3,550 Ind./\$8,400 Fam.

ALL OTHER BENEFITS ARE THE SAME AS THE HEALTHCHOICE HIGH PLAN.

#### **OPTION 2**

#### HealthChoice High Deductible Plan (HDHP)

Deductible and coinsurance amount are the same as non-tobacco users.

HDHP member are not required to complete the annual Tobacco-free attestation.

#### **OPTION 3**

#### HealthChoice Basic Alternative

Decreases your first-dollar coverage to \$250. HealthChoice pays the first \$250 of covered medical expenses.

AFTER THAT, YOU WILL PAY THE ANNUAL DEDUCTIBLE OF \$1,250 IND./\$1,750 FAM.

ALL OTHER BENEFITS ARE THE SAME AS THE HEALTHCHOICE BASIC PLAN.

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ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-752-9475 (TDD:866-447-0436). (Spanish)

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-752-9457 (TDD: 866-447-0436).

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CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-752-9457 (TDD: 866-447-0436).