

**Vermont Health Connect  
Standard & Non-Standard Plan Designs & Monthly Premiums**

**For a glossary of health insurance terms visit:**  
<http://info.healthconnect.vermont.gov/glossary>

**Note:** Most Vermonters who use Vermont Health Connect will get financial help to reduce their costs, either from their employer or a tax credit.

	Standard Plans						Non-Standard Plans (Choice Plans)					
	Deductible Plans				High Deductible Health Plans		BCBS-- Blue Rewards			MVP-- Vitality Plus		
					Can be paired with a Health Savings Account		Gold	Silver	Bronze Can be paired with a Health Savings Account	Gold	Silver	Bronze
Deductible/Out of Pocket Maximum	Platinum BCBS - MVP	Gold BCBS - MVP	Silver BCBS - MVP	Bronze BCBS - MVP	Silver BCBS - MVP	Bronze BCBS - MVP	Blue Rewards BCBS	Blue Rewards BCBS	Blue Rewards CDHP - BCBS	HMO 500 MVP	HMO 1700 MVP	HMO 3000 MVP
Medical Deductible (Individual/Family)	\$150/\$300	\$750/\$1500	\$1900/\$3800	\$3500/\$7000	\$1550/\$3100	\$2000/\$4000	\$1250/\$2500	\$2000/\$4000	\$5000/\$10000	\$500/\$1000	\$1700/\$3400	\$3000/\$6000
Rx Deductible	\$0	\$50/\$100	\$100/\$200	\$200/\$400	\$1250/\$2500	\$1250/\$2500	N/A	N/A	N/A	\$75/\$150	\$200/\$400	\$200/\$400
Integrated Deductible	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	No	No
Medical Out of Pocket Maximum (Individual/Family)	\$1250/\$2500	\$4250/\$8500	\$5100/\$10,200	\$6350/\$12,700	\$5750/\$11,500	\$6250/12,500	\$4250/\$8500	\$6250/\$12500	\$6250/\$12500	\$5100/\$10200	\$5100/\$10200	\$6350/\$12700
Rx Out of Pocket Maximum (Individual/Family)	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500	\$1250/\$2500
Integrated Out of Pocket Maximum	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
Family Deductible/Out of Pocket Maximum	Stacked, 2x Individual	Stacked, 2x Individual	Stacked, 2x Individual	Stacked, 2x Individual	Aggregate, 2x Individual	Aggregate, 2x Individual	Aggregate, 2x Individual	Aggregate, 2x Individual	Aggregate, 2x Individual	Stacked, 2x Individual	Stacked, 2x Individual	Stacked, 2x Individual
Medical Deductible <sup>1</sup> waived for:	Prev, OV, UC, Amb, ER	Prev, OV, UC, Amb, ER	Prev, OV, UC, Amb	Preventive	Preventive	Preventive	Preventive, 3 PCP/MH OV	Preventive, 3 PCP/MH OV	Preventive	Preventive, OVs, Urgent Care, Amb	Preventive, OVs, Urgent Care, Amb	Preventive
Drug Deductible waived for:	N/A	Generic scripts	Generic scripts	Applies to all scripts	Wellness scripts	Wellness scripts	N/A	N/A	Wellness Drugs	VBID, Generic Drugs	VBID, Generic Drugs	N/A
Service Category (Examples)	Coinsurance (%) /Copay (\$)	Coinsurance (%) /Copay (\$)	Coinsurance (%) /Copay (\$)	Coinsurance (%) /Copay (\$)	Coinsurance (%) /Copay (\$)	Coinsurance (%) /Copay (\$)	Coinsurance (%) /Copay (\$)	Coinsurance (%) /Copay (\$)				
Hospital Services <sup>2</sup>	10%	20%	40%	50%	20%	50%	\$500	\$1,750	50%	20%	50%	50%
Emergency Room <sup>3</sup>	\$100	\$150	\$250	50%	20%	50%	\$250	\$250	50%	20%	\$400	50%
Preventive	\$0	\$0	\$0	\$0	0%	0%	\$0	\$0	\$0	\$0	\$0	\$0
Office visit w/PCP or Mental Health	\$10	\$15	\$20	\$35	10%	50%	Combined 3 visits PCP/MH with no cost share; then deductible applies with \$20 copay	Combined 3 visits PCP/MH with no cost share; then deductible applies with \$30 copay	50%	\$5	\$10	\$30
Specialist Office Visit <sup>4</sup>	\$20	\$25	\$40	\$80	20%	50%	\$30	\$50	50%	\$30	\$40	\$100
Urgent Care	\$40	\$45	\$60	\$100	20%	50%	\$30	\$50	50%	\$45	\$60	\$100
Ambulance	\$50	\$50	\$100	\$100	20%	50%	\$30	\$50	50%	\$50	\$100	\$100
Rx Drug Coverage												
VBID	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$1	\$3	\$3
Rx Generic	\$5	\$5	\$12	\$20	\$10	\$12	\$5	\$5	\$25	\$5	\$10	\$20
Rx Preferred Brand	\$40	\$40	\$50	\$80	\$40	\$40	40%	40%	40%	\$50	\$60	\$90
Rx Non-Preferred Brand	50%	50%	50%	60%	50%	60%	60%	60%	60%	50%	50%	60%
BCBSVT Premiums by Tier							Blue Rewards	Blue Rewards	Blue Rewards CDHP			
Single	\$582.79	\$497.06	\$425.19	\$359.47	\$412.83	\$362.34	\$460.37	\$395.26	\$341.15			
Couple	\$1,165.58	\$994.12	\$850.38	\$718.94	\$825.66	\$724.68	\$920.74	\$790.52	\$682.30			
Parent and Child(ren)	\$1,124.78	\$959.33	\$820.62	\$693.78	\$796.76	\$699.32	\$888.51	\$762.85	\$658.42			
Family	\$1,637.64	\$1,396.74	\$1,194.78	\$1,010.11	\$1,160.05	\$1,018.18	\$1,293.64	\$1,110.68	\$958.63			
MVP Premiums by Tier										HMO 500	HMO 1700	HMO 3000
Single	\$594.30	\$513.83	\$427.51	\$336.13	\$428.58	\$366.22				\$521.59	\$419.17	\$341.95
Couple	\$1,188.60	\$1,027.66	\$855.02	\$672.26	\$857.16	\$732.44				\$1,043.18	\$838.34	\$683.90
Parent and Child(ren)	\$1,147.00	\$991.69	\$825.09	\$648.73	\$827.16	\$706.80				\$1,006.67	\$809.00	\$659.96
Family	\$1,669.98	\$1,443.86	\$1,201.30	\$944.53	\$1,204.31	\$1,029.08				\$1,465.67	\$1,177.87	\$960.88

Footnotes and Rate Tier Definitions on reverse

# VT Rate Tier Definitions

## *Medical Coverage Only*

VT Rate Tier Level	VT Tier Title	Definition – Individual
Tier I	Single	One person – the subscriber (may be an adult or a child)
Tier II	Couple	Two persons who are married to each other or are in a civil union, according to the rules of Vermont
Tier III	Single Head of Household (HoH) with One or More Children	One adult subscriber and one or more dependent child(ren), up to the age of 26
Tier IV	Family	Couple* with one or more dependent children, up to the age of 26

\* As defined in Tier II

NOTES:

- Children over the age of 26 may be covered if deemed incapacitated dependents
- Dependent children include : biological children, adopted children, step-children, and children for whom subscriber is legal guardian
- Individual market spouse and/or dependents may enroll in their own unique QHPs (e.g., dad elects BCBS Gold and mom enrolls in MVP Bronze)

**Abbreviations--** Rx: Prescription Drugs, OV: Office Visits, UC: Urgent Care, Amb: Ambulance, VBID: Value-Based Insurance Directive

**Glossary--** Find definitions for Integrated Deductible/Out of Pocket Maximum (OOPM), Stacked Deductible/OOPM, Aggregate Deductible/OOPM, and other terms at [http://info.healthconnect.vermont.gov/about\\_us/glossary](http://info.healthconnect.vermont.gov/about_us/glossary)

1 Medical Deductible waived for: Preventive, Office Visit, Urgent Care, Ambulance, Emergency Room (as indicated by plan)

2 Hospital Services are Inpatient (including surgery, ICU/NICU, maternity, SNF and MH/SA); Outpatient (including ambulatory surgery centers); and Radiology (MRI, CT, PET). This cost sharing will also include physician and anesthesia costs, as appropriate.

3 ER copay is waived if admitted.

4 Specialist copay also applies to PT/ST/OT, vision, and any alternative medicine benefits, as appropriate.