Three Steps to Choosing a Health Plan

STEP 1 Brush up on health insurance basics.
Think about the kinds of medical care and prescriptions you need now and in the future. Some good resources to get started are at www.VermontHealthConnect.gov.

STEP 2 See if you qualify for financial help.
See if you qualify for financial help. Take 10 minutes with our Plan Comparison Tool to see monthly payments, likely out-of-pocket costs, and financial help to lower your bills. The Plan Comparison Tool is at www.VermontHealthConnect.gov.

STEP 3 Make your choice.
Use the information from steps 1 and 2 to help you decide which plan is right for you. These plan brochures have detailed information and can help guide you.

Check out VermontHealthConnect.gov or call 1-855-899-9600 (toll-free) today.

Facebook: Vermont Health Connect

For an exact list of medications in each category, please refer to the carriers’ drug lists at http://info.healthconnect.vermont.gov/healthplans#Rx.
### 2017 SILVER 87 PLANS

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Standard Plans</th>
<th>Blue Rewards</th>
<th>VT Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit (OV)</td>
<td>$10</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Ambulance (Amb)</td>
<td>$100</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency Room (ER)</td>
<td>Deductible, then $250</td>
<td>Deductible, then $250</td>
<td>Deductible, then $250</td>
</tr>
<tr>
<td>Hospital Services</td>
<td>Deductible, then $40%</td>
<td>Deductible, then $40%</td>
<td>Deductible, then $40%</td>
</tr>
<tr>
<td>Prescription Drug Coverage (30-day supply)</td>
<td>Co-pay ($)/Co-insurance (%)</td>
<td>Co-pay ($)/Co-insurance (%)</td>
<td>Co-pay ($)/Co-insurance (%)</td>
</tr>
<tr>
<td>Rx Generic</td>
<td>$10</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Preferred Brand</td>
<td>Rx Deductible, then $50</td>
<td>Rx Deductible, then $50</td>
<td>Rx Deductible, then $50</td>
</tr>
<tr>
<td>Rx Non-Preferred Brand</td>
<td>Rx Deductible, then 50%</td>
<td>Rx Deductible, then 50%</td>
<td>Rx Deductible, then 40%</td>
</tr>
<tr>
<td>ADDITIONAL BENEFITS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pediatric Dental &amp; Vision</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Wellness Benefits</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Monthly Premiums by Tier

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Cost before subsidy</th>
<th>Cost before subsidy</th>
<th>Cost before subsidy</th>
<th>Cost before subsidy</th>
<th>Cost before subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$320.92</td>
<td>$515.81</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Couple</td>
<td>$521.73</td>
<td>$941.74</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Family</td>
<td>$784.84</td>
<td>$1,351.63</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Note:**
- The Silver 87% plan is available to individuals who qualify for subsidies.
- The Silver 87% plan offers lower out-of-pocket costs compared to higher-tier plans.

### Important Information

- **Subsidy Estimator:** Go to www.VermontHealthConnect.gov and click on 'Health Plans.'
- **Value-Based Insurance Design (VBID):** Covers maintenance medication for members with some chronic conditions.
- **Preventive Care:** Includes well-child visits, well-woman exams, and preventive medication.
- **Wellness Benefits:** Includes smoking cessation counseling and nutrition counseling.
- **Wellness Foods:** Includes fresh produce and other healthy snacks.
- **Wellness Activities:** Includes exercise classes and health education seminars.
- **Wellness Incentives:** Includes discounts on fitness equipment and wellness programs.
- **Wellness Rewards:** Includes cash rewards for meeting wellness goals.

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**FINANCIAL HELP: APTC & CSR**

**What is the cost after subsidy?**

1. **If you buy health insurance on your own (not through your employer), you may qualify for a subsidy.**
2. **For example, a family of four with an income of up to $97,200 may qualify for a subsidy.**

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**REMINDER**

- **Once confirmed, plan selections cannot be changed until the next enrollment period.**
- **If you have a qualifying event, such as a wedding, birth, or new job, you may be able to get coverage again.**

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**BCBSVT Standard Silver has a $100 Rx Deductible per person, while the Rx Deductible for MVP Standard Silver is $0 for a single plan or $200 for all other tiers.**

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**Co-pay ($)/Co-insurance (%)**

- **Co-pay ($)/Co-insurance (%)**
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