IF YOU MISSED STEPS 1 OR 2, CLICK ON ‘GET STARTED’ AT VERMONTHEALTHCONNECT.GOV, CALL US AT 1-855-899-9600 (TOLL-FREE), OR MAKE AN APPOINTMENT WITH AN ASSISTER NEAR YOU. OTHER PLAN BROCHURES: PLATINUM & GOLD, SILVER 73, SILVER 77, SILVER 87, SILVER 94, BRONZE

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 VermontHealthConnect.gov.

STEP 2
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 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.

Vermont Health Connect is Vermont’s Health Insurance Marketplace.

Health benefit plans offered by:

BlueCross BlueShield of Vermont
An Independent Licensee of the Blue Cross and Blue Shield Association.

MVP Health Care
<table>
<thead>
<tr>
<th>SERVICE CATEGORY</th>
<th>Preventive (Prev)</th>
<th>Primary Care Physician or Mental Health</th>
<th>Urgent Care (UC)</th>
<th>Ambulance (Amb)</th>
<th>Emergency Room (ER)</th>
<th>Hospital Services</th>
<th>Rx DRUG COVERAGE (30-day supply)</th>
<th>Rx Generic</th>
<th>Rx Preferred Brand</th>
<th>Rx Non-Preferred Brand</th>
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</thead>
<tbody>
<tr>
<td>Co-pay/$/Co-insurance (%)</td>
<td>$0</td>
<td>$10</td>
<td>$40</td>
<td>$100</td>
<td>Deductible, then $250</td>
<td>Deductible, then 40%</td>
<td>Deductible, then $10</td>
<td>$10</td>
<td>Deductible, then $0</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td>Co-pay/$/Co-insurance (%)</td>
<td>$0</td>
<td>Deductible, then $0</td>
<td>Deductible, then $0</td>
<td>Deductible, then $0</td>
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<td>Deductible, then $0</td>
<td>Deductible, then $0</td>
<td>Deductible, then 40%</td>
</tr>
</tbody>
</table>

**FINANCIAL HELP: APTC & CSR**

If you buy health insurance on your own (not through your employer), you may qualify for financial help. For example, a family of four with an income of up to $98,400 may qualify for Advanced Premium Tax Credits (APTC) to help pay for premiums. A family of four with an income up to $73,900 may also qualify for lower out-of-pocket costs through Cost-Sharing Reductions (CSR). This means that instead of covering 70% of health care costs on average, the enhanced silver plan will cover between 73% and 94% of costs. You can use APTC to purchase a plan in any metal level, but you can only get CSR with silver plans. To see how your particular premiums and out-of-pocket costs might be reduced, see the Subsidy Estimator at VermontHealthConnect.gov or call 1-855-899-9600 (toll-free).

**REMINDER**

Once confirmed, plan selections cannot be changed until the next open enrollment period, unless someone in your household has a qualifying event, such as a birth, death or a new job. If your health coverage is cancelled due to non-payment, you may not be able to get coverage again until the following January.