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

Facebook: Vermont Health Connect

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 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.

OTHER PLAN BROCHURES: SILVER 70, SILVER 73, SILVER 77, SILVER 87, SILVER 94, BRONZE

Health benefit plans offered by:
### Preventive, Office Visits,

<table>
<thead>
<tr>
<th>Standard Plans</th>
<th>Platinum</th>
<th>Gold</th>
<th>Blue Rewards</th>
<th>MVP VT Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBST VT &amp; MVP VT</td>
<td>$1,800.26</td>
<td>$1,555.20</td>
<td>$1,397.90</td>
<td>$1,389.18</td>
</tr>
<tr>
<td>BCBST VT &amp; MVP VT</td>
<td>$1,737.25</td>
<td>$1,500.77</td>
<td>$1,348.97</td>
<td>$1,340.56</td>
</tr>
<tr>
<td>BCBST VT &amp; MVP VT</td>
<td>$784.52</td>
<td>$663.63</td>
<td>$695.91</td>
<td>$651.82</td>
</tr>
</tbody>
</table>

### IMPORTANT INFORMATION

All Vermont Health Connect plans cover the same set of essential health benefits. The difference is in how you pay for these benefits. Preventive, primary care, and mental health services are typically covered with no cost-share.

### Deductible

- **Integrated Deductible**
  - Platinum: $3,500.00
  - Gold: $3,600.00
  - Silver: $3,900.00
  - Bronze: $4,200.00

- **Medical Deductible**
  - Platinum: $3,500.00
  - Gold: $3,600.00
  - Silver: $3,900.00
  - Bronze: $4,200.00

### Preventive, Office Visits,

- **Preventive, Office Visit with a primary care provider or mental health professional.**
  - Platinum: $40
  - Gold: $50
  - Silver: Deductible, then $40
  - Bronze: Deductible, then $0

### Urgent Care (UC)

- **Urgent Care (UC)**
  - Platinum: $50
  - Gold: $60
  - Silver: Deductible, then $40
  - Bronze: Deductible, then $0

### Emergency Room (ER)

- **Emergency Room (ER)**
  - Platinum: Deductible, then $100
  - Gold: Deductible, then $150
  - Silver: Deductible, then $250
  - Bronze: Deductible, then $0

### Rx DRUG COVERAGE (30-day supply)

- **Rx Preferred Brand**
  - Platinum: $50
  - Gold: $40
  - Silver: $30
  - Bronze: Deductible, then $0

- **Rx Non-Preferred Brand**
  - Platinum: $50
  - Gold: $40
  - Silver: Deductible, then $60
  - Bronze: Deductible, then $0

### Pediatric Dental & Vision

- **Pediatric Dental & Vision**
  - Yes, after deductible

### Monthly Premiums by Tiers

- **MONTHLY PREMIUMS BY TIER**
  - **INSURED**
    - **SINGLE**
      - Platinum: $900.13
      - Gold: $777.60
    - **COUPLE**
      - Platinum: $1,800.26
      - Gold: $1,569.50
    - **PARENT/CHILD(REN)**
      - Platinum: $1,311.25
      - Gold: $1,208.81
    - **FAMILY**
      - Platinum: $2,529.37
      - Gold: $2,166.40

### 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 $40,000 may qualify for a $4,000 APTC (Advanced Premium Tax Credit) to help pay for premiums. A family with an income up to $103,000 may qualify for Max Premium Tax Credit (MAXPTC) to further reduce out-of-pocket costs through Cost-Sharing Reductions (CSR). This means that instead of paying 10% of health care costs on average, the enhanced CSR plan covers 73% and 92% of costs. Your APTC and CSR amounts are calculated individually. You can use the Quit Smoking Calculator at VermontHealthConnect.gov to see how much you may save.