

## GLOSSARY OF TERMS

**Additional Benefits** – This is a partial list. See additional benefits in each plan's Summary of Benefits and Coverage.

**Ambulance (Amb)** – Cost of an ambulance in case of emergency.

**Cost-Sharing Reductions (CSR)** – Only available with silver plans. This is a form of financial help you can get if your income qualifies and you buy a silver-level plan. With Cost Sharing Reductions, you will benefit from lower out-of-pocket costs (more like a gold or platinum plan) at the price of a silver plan.

**Deductible** – The amount you must pay for non-waived services before health insurance begins to pay.

**Emergency Room (ER)** – Emergency services you get in an emergency room. ER co-pay/co-insurance is waived if you are admitted to hospital.

**Family Deductible/Maximum Out-of-Pocket (Stacked/Aggregate/Embedded)** – Doesn't apply to individual plans. With aggregate, your family must meet the family amount before the plan pays benefits. With stacked, the plan pays benefits once you meet either your individual amount or your family amount. An embedded MOOP ensures that no individual pays more than \$7,900 in out-of-pocket costs (a requirement for all qualified health plans).

**Hospital Services** – Includes: Inpatient (including surgery, ICU/NICU, maternity, skilled nursing facilities, mental health, and substance abuse) Outpatient (including ambulatory surgery centers); Radiology (MRI, CT, PET).

**Integrated Deductible** – Prescription (Rx) expenses and medical expenses both contribute to a single deductible.

**Integrated Maximum Out-of-Pocket** – If integrated, prescription (Rx) expenses contribute to the overall maximum out-of-pocket as well as the Rx maximum out-of-pocket.

**Maximum Out-of-Pocket (MOOP)** – The most you could pay in out-of-pocket costs in a calendar year if you had extreme medical needs. Add this amount to your annual premium to find your worst-case scenario.

**Medical Deductible** – The deductible for medical services (doctor appointments, hospital stays, etc.).

**Medical Deductible Waived For** – The health plan pays for these services even before you meet your deductible. You pay the co-pay below.

**Pediatric Dental and Vision** – Included in the medical plan for children up to 21. Some services are subject to the medical deductible. See plan materials for details.

**Prescription (Rx) Deductible** – The deductible for prescription drugs.

**Prescription Drug Coverage** – Different levels of prescription drug coverage offered by the plan.

**Preventive (Prev)** – Care that includes screenings, tests, and counseling to prevent you from getting sick or to detect health conditions early. For lists of preventive services, go to [VermontHealthConnect.gov](http://VermontHealthConnect.gov) and click on 'Health Plans.'

**Primary Care Physician or Mental Health** – An office visit with a primary care provider or mental health professional.

**Out-of-Pocket costs** – Health care costs, such as deductible, co-pay, and co-insurance that are not covered by insurance. The premium is not considered an out-of-pocket cost.

**Rx Deductible Waived for** – Items that are covered prior to the prescription deductible being met. You just pay the co-pay. Wellness drugs are prescribed to prevent a disease or condition or help you manage an existing issue. Value-Based Insurance Design (VBID) covers maintenance medication for members with some chronic conditions.

**Rx Generic** – "Generic" typically applies to prescription drugs that have the same active ingredient formulas as brand-name drugs.

**Rx Maximum Out-of-Pocket** – The most individuals or families will pay for prescription drugs per calendar year.

**Rx Preferred Brand and Rx Non-Preferred Brand** – "Preferred" and "Non-preferred" are set by each insurance carrier. To find how specific drugs are categorized, go to [VermontHealthConnect.gov](http://VermontHealthConnect.gov) and click on "Health Plans" or call BCBSVT (800-247-2583) or MVP (844-865-0250). For an exact list of medications in each category, please refer to the carriers' drug lists at <http://info.healthconnect.vermont.gov/healthplans#Rx>.

**Service Category** – Categories for the different types of care provided by the plans. Co-pay=\$ you pay / Co-insurance=% you pay

**Specialist Office Visit** – An office visit with a care provider who focuses on a specific area of medicine (e.g. dermatologist), as well as physical therapy, occupational therapy, and covered alternative treatment benefits.

**Urgent Care (UC)** – A type of walk-in clinic open seven days a week that primarily treats injuries or illness requiring immediate care, but not serious enough to require an ER visit.



Find the plan that's right for you.

Check out [VermontHealthConnect.gov](http://VermontHealthConnect.gov)  
or call 1-855-899-9600 (toll-free) today.

Facebook: Vermont Health Connect

DVHA does not exclude people from its programs, deny them benefits, or treat them unfairly because of race, color, national origin, age, disability, or sex.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-899-9600 (ATS : 711). (French)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-899-9600 (TTY: 711). (Spanish)

VERMONT  
Vermont Health Connect is  
Vermont's Health Insurance Marketplace.



Find the plan that's right for you.

2019

## BRONZE PLANS

Important: bronze plans have the potential for significant out-of-pocket costs in addition to the premium.



### 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](http://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](http://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.

IF YOU MISSED STEPS 1 OR 2, CLICK ON 'GET STARTED' AT [VERMONTHEALTHCONNECT.GOV](http://VERMONTHEALTHCONNECT.GOV), CALL US AT 1-855-899-9600 (TOLL-FREE), OR MAKE AN APPOINTMENT WITH AN ASSISTANT NEAR YOU.

IMPORTANT: BRONZE PLANS HAVE THE POTENTIAL FOR SIGNIFICANT OUT-OF-POCKET COSTS IN ADDITION TO THE PREMIUM.

Health benefit plans offered by:





# 2019 BRONZE PLANS

## Standard Plans

## Blue Rewards

## MVP VT Plus

## IMPORTANT INFORMATION

|  |   | Standard Bronze <sup>1</sup>    | Standard Bronze with-out Rx MOOP | Bronze HDHP <sup>2</sup>           | Bronze without Rx MOOP  | Bronze CDHP (HDHP) without Rx MOOP <sup>2</sup> | Bronze                                   | Bronze without Rx MOOP                                       |
|--|---|---------------------------------|----------------------------------|------------------------------------|---|---|--|--|
|  |   | BCBCVT & MVP                    | BCBCVT & MVP                     | BCBCVT & MVP                       | BCBSVT  | BCBSVT  | MVP                                      | MVP  |
| Deductible & Maximum Out-of-Pocket                               |   | Individual/Family               | Individual/Family                | Individual/Family                  | Individual/Family   | Individual/Family                               | Individual/Family                        | Individual/Family  |
| Cost-Sharing Reductions Available for Individuals Who Qualify    |   | No                              | No                               | No                                 | No  | No  | No                                       | No   |
| Deductible   | Integrated Deductible                   | N                               | Y - \$7,600/\$15,200             | Y - \$5,250/\$10,500               | Y - \$7,900/\$15,800  | Y - \$6,650/\$13,300                            | N  | Y - \$7,600/\$15,200   |
|  | Medical Deductible                      | \$5,500/\$11,000                | See above                        | See above                          | See above   | See above                                       | \$6,750/\$13,500                         | See above  |
|  | Medical Deductible waived for           | Prev, Den1                      | Prev, OV, Den 1                  | Prev                               | Prev, 3 PCP/MH OV, Den1                                       | Prev  | Prev, Den 1                              | Prev, 3 PCP/MH OV, Den1                                      |
|  | Prescription (Rx) Deductible            | \$900/\$1,800                   | See above                        | See above                          | See above   | See above                                       | \$550/\$1,100                            | See above  |
|  | Rx Deductible Waived for                | Not waived                      | Rx Generic                       | Rx Wellness                        | Not waived  | Rx Wellness                                     | Rx VBID Co-pay \$3, Rx Generic to age 10 | Rx VBID Co-pay \$3, Rx Generic                               |
| Max Out-of-Pocket  | Integrated Max Out-of-Pocket            | \$7,900/\$15,800                | Y - \$7,600/\$15,200             | Y-\$6,650/\$13,300                 | Y - \$7,900/\$15,800  | Y - \$6,650/\$13,300                            | \$7,900/\$15,800                         | Y - \$7,600/\$15,200   |
|  | Rx Max Out-of-Pocket                    | \$1,350/\$2,700                 | See above                        | \$1,350/\$2,700                    | See above   | See above                                       | \$1,350/\$2,700                          | See above  |
| Family Deductible/Max Out-of-Pocket (Stacked/Aggregate/Embedded) |   | Stacked Deductible/Stacked MOOP | Stacked Deductible/Stacked MOOP  | Aggregate Deductible/Embedded MOOP | Aggregate Deductible/Embedded MOOP                            | Aggregate Deductible/Embedded MOOP              | Embedded Deductible/Embedded MOOP        | Embedded Deductible/Embedded MOOP                            |
| SERVICE CATEGORY   |   | Co-pay(\$)/Co-insurance (%)     | Co-pay(\$)/Co-insurance (%)      | Co-pay(\$)/Co-insurance (%)        | Co-pay(\$)/Co-insurance (%)                                   | Co-pay(\$)/Co-insurance (%)                     | Co-pay(\$)/Co-insurance (%)              | Co-pay(\$)/Co-insurance (%)                                  |
| Preventive (Prev)  |   | \$0                             | \$0                              | \$0                                | \$0   | \$0   | \$0                                      | \$0  |
| Office Visit (OV)  | Primary Care Physician or Mental Health | Deductible, then \$35           | \$40                             | Deductible, then 50%               | 3 visits/person with no cost-share; then deductible, then \$0 | Deductible, then \$0                            | Deductible, then \$40                    | 3 visits/person with no cost-share; then deductible, then 0% |
|  | Specialist Office Visit                 | Deductible, then \$90           | \$100                            | Deductible, then 50%               | Deductible, then \$0  | Deductible, then \$0                            | Deductible, then \$100                   | Deductible, then 0%  |
| Urgent Care (UC)   |   | Deductible, then \$100          | Deductible, then \$0             | Deductible, then 50%               | Deductible, then \$0  | Deductible, then \$0                            | Deductible, then \$100                   | Deductible, then 0%  |
| Ambulance (Amb)  |   | Deductible, then \$100          | Deductible, then \$0             | Deductible, then 50%               | Deductible, then \$0  | Deductible, then \$0                            | Deductible, then \$100                   | Deductible, then 0%  |
| Emergency Room (ER)  |   | Deductible, then 50%            | Deductible, then \$0             | Deductible, then 50%               | Deductible, then \$0  | Deductible, then \$0                            | Deductible, then 50%                     | Deductible, then 0%  |
| Hospital Services  |   | Deductible, then 50%            | Deductible, then \$0             | Deductible, then 50%               | Deductible, then \$0  | Deductible, then \$0                            | Deductible, then 50%                     | Deductible, then 0%  |
| Rx DRUG COVERAGE (30-day supply)                                 |   | Co-pay(\$)/Co-insurance (%)     | Co-pay(\$)/Co-insurance (%)      | Co-pay(\$)/Co-insurance (%)        | Co-pay(\$)/Co-insurance (%)                                   | Co-pay(\$)/Co-insurance (%)                     | Co-pay(\$)/Co-insurance (%)              | Co-pay(\$)/Co-insurance (%)                                  |
| Rx Generic   |   | Rx Deductible, then \$20        | \$25                             | Deductible, then \$12              | Deductible, then \$0  | Deductible, then \$25                           | Rx Deductible, then \$20                 | \$30   |
| Rx Preferred Brand   |   | Rx Deductible, then \$85        | Deductible, then \$0             | Deductible, then 40%               | Deductible, then \$0  | Deductible, then 40%                            | Rx Deductible, then \$90                 | Deductible, then 0%  |
| Rx Non-Preferred Brand   |   | Rx Deductible, then 60%         | Deductible, then \$0             | Deductible, then 60%               | Deductible, then \$0  | Deductible, then 60%                            | Rx Deductible, then 60%                  | Deductible, then 0%  |
| ADDITIONAL BENEFITS  |   |                                 |                                  |                                    |   |   |  |  |
| Pediatric Dental & Vision  |   | Yes                             | Yes                              | Yes, after deductible              | Yes   | Yes, after deductible                           | Yes, after deductible                    | Yes  |
| Wellness Benefits  |   | N/A                             | N/A                              | N/A                                | Up to \$300 in wellness rewards per adult                     | Up to \$300 in wellness rewards per adult       | Up to \$50 in wellness rewards           | Up to \$50 in wellness rewards                               |
| MONTHLY PREMIUMS BY TIERS  |   | Cost before subsidy             | Cost before subsidy              | Cost before subsidy                | Cost before subsidy   | Cost before subsidy                             | Cost before subsidy                      | Cost before subsidy  |
| SINGLE   | BCBSVT                                  | \$496.39                        | \$512.57                         | \$507.44                           | \$499.40  | \$504.10  |  |  |
|  | MVP                                     | \$426.12                        | \$485.37                         | \$436.34                           |   |   | \$428.16                                 | \$441.18   |
| COUPLE   | BCBSVT                                  | \$992.78                        | \$1,025.14                       | \$1,014.88                         | \$998.80  | \$1,008.20                                      |  |  |
|  | MVP                                     | \$852.24                        | \$970.74                         | \$872.68                           |   |   | \$856.32                                 | \$882.36   |
| PARENT AND CHILD(REN)  | BCBSVT                                  | \$958.03                        | \$989.26                         | \$979.36                           | \$963.84  | \$972.91  |  |  |
|  | MVP                                     | \$822.41                        | \$936.76                         | \$842.14                           |   |   | \$826.35                                 | \$851.48   |
| FAMILY   | BCBSVT                                  | \$1,394.86                      | \$1,440.32                       | \$1,425.91                         | \$1,403.31  | \$1,416.52                                      |  |  |
|  | MVP                                     | \$1,197.40                      | \$1,363.89                       | \$1,226.12                         |   |   | \$1,203.13                               | \$1,239.72   |

Bronze plans typically only cover 60% of health care costs. Before you sign up for a Bronze plan, check to see if you qualify for an enhanced Silver plan. The enhanced plans have lower out of pocket costs. Check the Plan Comparison Tool at [VermontHealthConnect.gov](http://VermontHealthConnect.gov).

All Vermont Health Connect plans cover the same set of essential health benefits. The difference is in how you pay for these benefits. Standard plans have the same designs across insurance carriers, while Blue Rewards and MVP VT Plus plans were uniquely designed by their carriers, with an emphasis on wellness. Before selecting a health plan, be sure to check the out-of-pocket costs for prescription drugs and medical services.

**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 \$100,400 may qualify for Advanced Premium Tax Credits (APTC) to help pay for premiums. A family of four with an income up to \$75,300 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 Plan Comparison Tool at [VermontHealthConnect.gov](http://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.

Continued on Other Side

<sup>1</sup> BCBSVT Standard Bronze has a \$900 Rx Deductible per person, while the Rx Deductible for MVP Standard Bronze is \$900 per person with a maximum of \$1,800 for all other tiers. <sup>2</sup> High-deductible health plans (HDHP) and consumer-directed health plans (CDHP) can be combined with a health savings account (HSA) to allow you to pay for qualified out-of-pocket medical expenses on a pre-tax basis.