The following plans represent our standard portfolio. Please contact your sales executive to discuss other plan options that may be available.

New for 2020

- For members age 18 and younger: The first three in-network PCP sick visits and behavioral health visits at no cost to members*

- New Rx Option E – see inside for cost sharing

- We have expanded our Enhanced prescription drug benefit to include an even greater list of preventive medications covered before an HSA plan’s deductible

- Our fitness reimbursement is now up to $150 for individual coverage or up to $300 for family coverage per calendar year

*Does not apply to HSA plans
### AllWays Health Partners Complete PPO Plus Plans for Large Employers

**Effective January 1, 2020**

All plans meet Medicare Part D creditable coverage requirements. All plans meet Minimum Creditable Coverage requirements.

<table>
<thead>
<tr>
<th>COMPLETE PPO PLUS PLANS</th>
<th>OUTPATIENT</th>
<th>INPATIENT</th>
<th>MENTAL HEALTH &amp; SUBSTANCE USE (MH/SU)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Complete PPO Plus 20/40</strong> with CareComplement In Network: OON: $5,000/$10,000 OIN: $3,500/$7,000 In Network: OON: $1,000/$2,000</td>
<td>IN $1,000</td>
<td>IN $1,250</td>
<td>IN $2,500</td>
</tr>
<tr>
<td><strong>Complete PPO Plus 50/50</strong> with CareComplement In Network: OON: $10,000/$20,000 OIN: $7,000/$14,000 In Network: OON: $2,000/$4,000</td>
<td>IN $2,000</td>
<td>IN $2,500</td>
<td>IN $5,000</td>
</tr>
<tr>
<td><strong>Complete PPO Plus 100/100</strong> with CareComplement In Network: OON: $20,000/$40,000 OIN: $14,000/$28,000 In Network: OON: $4,000/$8,000</td>
<td>IN $4,000</td>
<td>IN $5,000</td>
<td>IN $10,000</td>
</tr>
<tr>
<td><strong>Complete PPO Plus 150/150</strong> with CareComplement In Network: OON: $30,000/$60,000 OIN: $21,000/$42,000 In Network: OON: $6,000/$12,000</td>
<td>IN $6,000</td>
<td>IN $7,500</td>
<td>IN $15,000</td>
</tr>
<tr>
<td><strong>Complete PPO Plus 200/200</strong> with CareComplement In Network: OON: $40,000/$80,000 OIN: $28,000/$56,000 In Network: OON: $8,000/$16,000</td>
<td>IN $8,000</td>
<td>IN $10,000</td>
<td>IN $20,000</td>
</tr>
<tr>
<td><strong>Complete PPO Plus 300/300</strong> with CareComplement In Network: OON: $50,000/$100,000 OIN: $35,000/$70,000 In Network: OON: $12,000/$24,000</td>
<td>IN $12,000</td>
<td>IN $15,000</td>
<td>IN $30,000</td>
</tr>
<tr>
<td><strong>Complete PPO Plus 400/400</strong> with CareComplement In Network: OON: $60,000/$120,000 OIN: $42,000/$84,000 In Network: OON: $16,000/$32,000</td>
<td>IN $16,000</td>
<td>IN $20,000</td>
<td>IN $40,000</td>
</tr>
<tr>
<td><strong>Complete PPO Plus 500/500</strong> with CareComplement In Network: OON: $70,000/$140,000 OIN: $50,000/$100,000 In Network: OON: $20,000/$40,000</td>
<td>IN $20,000</td>
<td>IN $25,000</td>
<td>IN $50,000</td>
</tr>
</tbody>
</table>

**HSA Plans**

<table>
<thead>
<tr>
<th>COMPLETE PPO PLUS HSA</th>
<th>OUTPATIENT</th>
<th>INPATIENT</th>
<th>MENTAL HEALTH &amp; SUBSTANCE USE (MH/SU)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Complete PPO Plus HSA 2000</strong> In Network: OON: $5,000/$10,000 OIN: $3,500/$7,000</td>
<td>IN $1,000</td>
<td>IN $1,250</td>
<td>IN $2,500</td>
</tr>
<tr>
<td><strong>Complete PPO Plus HSA 3000</strong> In Network: OON: $10,000/$20,000 OIN: $7,000/$14,000</td>
<td>IN $2,000</td>
<td>IN $2,500</td>
<td>IN $5,000</td>
</tr>
<tr>
<td><strong>Complete PPO Plus HSA 3000 10%</strong> In Network: OON: $15,000/$30,000 OIN: $10,500/$21,000</td>
<td>IN $3,000</td>
<td>IN $3,750</td>
<td>IN $7,500</td>
</tr>
<tr>
<td><strong>Complete PPO Plus HSA 3500</strong> In Network: OON: $20,000/$40,000 OIN: $14,000/$28,000</td>
<td>IN $4,000</td>
<td>IN $5,000</td>
<td>IN $10,000</td>
</tr>
</tbody>
</table>

**Pharmacy Options**

**OPTION A**
Cost-sharing by tiers for a 30-day supply:
5/$15/$35/$60/$100 up to $200 per script max/20% up to $230 per script max

**OPTION B**
Cost-sharing by tiers for a 30-day supply:
5/$20/$40/$65/$100/$150

**OPTION C**
Cost-sharing by tiers for a 30-day supply:
5/$25/$50/$100/$150/$200

**OPTION D**
Cost-sharing by tiers for a 30-day supply:
5/$15/$30/$50/$75/$100

**OPTION E**
Cost-sharing by tiers for a 30-day supply:
5/$20/$40/$65/$40/$65

All HSA plans can be purchased with Enhanced Rx, where certain preventive drugs bypass the plan’s deductible.

(D) Deductible must be met first, then copayment or coinsurance may apply. Cost sharing for medical, behavioral health, and pharmacy applies to the out-of-pocket maximum.
Care Complement

Care Complement™ removes cost barriers to various care options. The following in-network benefits are at $0 cost sharing:

- 11 common prescriptions to treat chronic conditions, such as depression, diabetes, high cholesterol, and high blood pressure
- Cardiac rehabilitation therapy
- Medication assisted therapy office visits and certain prescription medications
- The first 6 physical/occupational therapy and chiropractic visits
- The first 6 acupuncture visits (benefit limit of 20 visits)
- Diabetes education & nutritional counseling

Plans are available without Care Complement.

Embedded Deductible and/or Out-of-Pocket Maximum

All members are responsible for the individual deductible per benefit period. The family deductible can be satisfied by combining the deductibles paid by covered family members. With family coverage, the family out-of-pocket maximum is satisfied by combining the deductibles, coinsurance, and copayment amounts paid by covered family members. A covered family member will not exceed the individual out-of-pocket maximum amount.

Aggregate Deductible

With family coverage, the individual deductible amount does not apply. The entire family deductible amount must be met before benefits are payable for anyone in the family.

Underwriting Guidelines

- Employer groups may offer any two plan options from AllWays Health Partners’ portfolio of Complete HMO and Complete PPO Plus plans.
- Employer groups with 20 or more enrolled subscribers may offer any three plan options from the Complete HMO and Complete PPO Plus portfolios.
- Employer groups with 50% of enrolled subscribers residing within AllWays Health Partners’ service area may select any PPO Plus plan as a standalone offering.

All Plans Include:

- Access to our strong and growing provider network that is on par with other insurers
- Exclusive access to Partners HealthCare On Demand™ for convenient, high-quality virtual urgent care visits for minor illnesses or injuries right from a tablet, smart phone, or computer
- DoctorSmart™ Rewards program gives members cash back when they select to have certain services with a high-value provider
- Fitness reimbursement: Up to $150 for individual coverage or $300 for family coverage per calendar year
- Weight loss benefit: Up to 6 months of membership at Weight Watchers or Jenny Craig*
- No limits for mental health/substance use outpatient office visits or inpatient admissions
- Childbirth education class reimbursement: $130 per pregnancy

Medical Benefits (Outpatient, Inpatient, Other)

- No copayment, deductible or coinsurance applies to preventive services when through an in-network provider
- Routine eye exam at no cost sharing for members diagnosed with diabetes through an in-network provider**
- Physical/occupational therapy: Coverage up to 100 combined visits per benefit period
- No referrals required

Pharmacy Benefits

A FlexRx™ pharmacy solutions control pharmacy costs while offering money and time savings for members:

- A low-cost generic tier
- An over-the-counter (OTC) drug benefit that covers many common OTC cough, cold, and allergy drugs and products with a prescription
- A 90-day supply of maintenance medications through mail order or retail pharmacies

*One per policy (either subscriber or dependent); weight loss membership benefit excludes food
**Does not apply to HSA plans

Evidence of Coverage is comprised of the AllWays Health Partners Schedule of Benefits and Member Handbook.

AllWays Health Partners includes AllWays Health Partners, Inc., and AllWays Health Partners Insurance Company.