## **Applied Intellect LLC 2024-2025**

## Health Insurance Comparison of Proposed Plans IN-NETWORK COMPARISON

IN-NET WORK COMPARISON												
	PROPOSED		PROPOSED		PROPOSED							
Benefit Description	<b>United Healthcare VA Choice Plus</b>		<b>United Healthcare VA Choice Plus</b>		United Healthcare VA Choice Plus							
Benefu Description	HPVV635021B HSA		HPVV350022B HSA		P2500i100LX21B							
	IN-NETWORK		IN-NETWORK		IN-NETWORK							
Annual Deductible (single/family)	\$6,350/\$12,700		\$3,500/\$7,000		\$2,500/\$5,000							
Coinsurance	Plan pays 100%		Plan pays 100%		Plan pays 100%							
Out-of-Pocket Maximum (single/family)												
(includes deductible)	\$6,350/\$12,700		\$3,500/\$7,000		\$5,000/\$10,000							
Maximum Benefit	Unlimited		Unlimited		Unlimited							
Office Visits: Preventive Care												
Primary Care Physician Office Visit	Plan pays 100%		Plan pays 100%		Plan pays 100%							
Specialist Physician Office Visit	Plan pays 100%		Plan pays 100%		Plan pays 100%							
Well Child Care	Plan pays 100%		Plan pays 100%		Plan pays 100%							
Office Visits: Illness or Injury												
Primary Care Physician (PCP) office visit	Plan pays 100% after deductible		Plan pays 100% after deductible		\$25 Copay							
Specialty Care Physician office visit	Plan pays 100% after deductible		Plan pays 100% after deductible		\$75 Copay							
Telemed Virtual Care Visits	Plan pays 100%		Plan pays 100%		Plan pays 100%							
Emergency Room Services												
Life-threatening illness, serious accidental injury	Plan pays 100% after deductible		Plan pays 100% after deductible		\$300 Copay + deductible							
Urgent Care	Plan pays 100% after deductible		Plan pays 100% after deductible		\$50 Copay							
Hospital Services - Inpatient												
Facility/ Hospital Charges	Plan pays 100% after deductible		Plan pays 100% after deductible		Plan pays 100% after deductible							
Physician Fees for Surgical and Medical Services	Plan pays 100% after deductible		Plan pays 100% after deductible		Plan pays 100% after deductible							
Outpatient Services												
Surgery facility/Hospital charges	Plan pays 100% after deductible		Plan pays 100% after deductible		Plan pays 100% after deductible							
Diagnostic Lab services	Plan pays 100% after deductible		Plan pays 100% after deductible		Plan pays 100% after deductible							
Diagnostic X-Ray	Plan pays 100% after deductible		Plan pays 100% after deductible		Plan pays 100% after deductible							
Major Diagnostics (CT, PET, MRI, MRA, and												
nuclear medicine)	Plan pays 100% after deductible		Plan pays 100% after deductible		Plan pays 100% after deductible							
Physician Fees for Surgical and Medical Services	Plan pays 100% after deductible		Plan pays 100% after deductible		Plan pays 100% after deductible							
Prescription Drugs												
Tier 1	Plan pays 100% after deductible		Plan pays 100% after deductible		\$10 Copay							
Tier 2	Plan pays 100% after deductible		Plan pays 100% after deductible		\$35 Copay							
Tier 3	Plan pays 100% after deductible		Plan pays 100% after deductible Plan pays 100% after deductible		\$75 Copay \$250 Copay							
Tier 4		after deductible										
Employee Tien	EE Monthly Amount	EE Cost Per Pay Period	EE Monthly Amount	EE Cost Per Pay Period	EE Monthly Amount	EE Cost Per Pay Period						
Employee Tier	\$170.88	\$78.87	\$372.24	\$171.80	\$357.14	\$164.83						
Employee Only	*	* ' '	*		*							
Employee + Spouse	\$361.54 \$313.87	\$166.87	\$804.51 \$696.45	\$371.31 \$321.44	\$771.28 \$667.75	\$355.98 \$308.19						
Employee + Child(ren)	· ·	\$144.86 \$247.52	*	· ·	* * * * * * *	l '						
Family	\$536.31	\$247.53	\$1,200.78	\$554.21	\$1,150.93	\$531.20						

Employee

			AI Flat Fee		AI Flat Fee		AI Flat Fee
	Employee Tier	Original Rates	Contribution	Original Rates	Contribution	Original Rates	Contribution
Employer	Employee Only	\$427.20	\$256.32	\$628.56	\$256.32	\$613.46	\$256.32
	Employee + Spouse	\$903.86	\$542.32	\$1,346.83	\$542.32	\$1,313.60	\$542.32
	Employee + Child(ren)	\$784.68	\$470.81	\$1,167.26	\$470.81	\$1,138.56	\$470.81
	Family	\$1,340.78	\$804.47	\$2,005.25	\$804.47	\$1,955.40	\$804.47