

## 2024 associate health plans.

### How do I know which health plan to choose?

Health First offers three comprehensive options administered by Allegiance, a Cigna Company. Each of these plans offers comprehensive coverage ranging from physician visits and hospital services to maternity care and mental health treatment.

#### Q: Who is in the networks?

A: Insurance networks are created to help manage the cost of care for both members and the health plan.

- The *High Value* providers include those owned or employed by Health First.
- *Preferred* providers include Central Florida AdventHealth physicians and facilities, as well as many other independent providers.
- *Cigna Brevard* are Cigna-credentialed providers and facilities in Brevard.
- *Cigna National* are Cigna-credentialed providers and facilities nationwide.

#### Q: Are there exclusions?

A: Yes, Steward Medical Group and hospitals, OMNI Healthcare, and Parrish Healthcare providers are not part of the networks for any of our plans. Except for emergency and urgent care, our plans do not cover care from these providers.

### High Value Network



**Family:** The Hansens

**Summary:** A single-income family

**Ages:** 39, 34, 7 and 1 years old

**Lifestyle:** Saving for a house, they always look for the best value

**Health needs:** Young and healthy, this family is focused on limiting junk foods and prefers Health First providers

**Potential medical expenses:** The kids have a lot of wellness visits and check ups

The High Value Network plan has the lowest monthly premium. It also has no out-of-pocket costs for most services if you see high value providers.

PREMIUM



OUT-OF-POCKET



#### Best if you...

- Are looking for a plan that has the lowest premium (the lowest payroll deduction)
  - Prefer seeing Health First providers
  - Can manage the full cost if you need care outside of the local networks
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- Your costs include:
    - No copays for most services received at high value providers
    - Co-insurance on some services received at other network providers
    - A \$500 pharmacy deductible for Tiers 3 – 5
    - Maximum out-of-pocket costs of \$3,000/person or \$6,000/family per calendar year

The provider networks in this plan include:

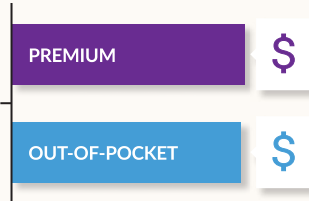
- High Value (primarily Health First) providers
- Preferred (primarily Advent Health in Central Florida)
- Cigna providers throughout Brevard

## EPO Plus



**Family:** Mari and Jose  
**Summary:** Expecting a little one  
**Ages:** 33 and 31 years old  
**Lifestyle:** Newly married, they enjoy outdoor activities and renovating their new house  
**Health needs:** Very healthy, they have a baby on the way  
**Potential medical expenses:** Maternity and pediatric care will mean a hospital stay and lots of visits to the doctor

This plan balances lower premiums with higher out-of-pocket costs.



### Best if you...

- Are healthy, but want to balance your risk because you may require more medical care in the coming year
- Do not need care outside of the networks that include Health First, AdventHealth, and Cigna national providers

### Your costs include:

- Copays for most services
- Co-insurance on a few services
- A \$500 pharmacy deductible for Tiers 3 – 5
- Lower maximum out-of-pocket costs of \$2,000/person or \$4,000/family per calendar year
- Your costs are lower if you see high value providers



### The provider networks in this plan include:

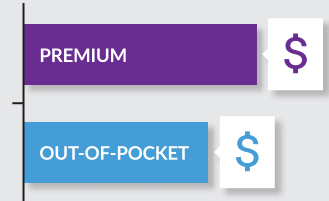
- High Value (primarily Health First) providers
- Preferred (primarily Advent Health in Central Florida)
- Cigna providers throughout the country

## EPO Choice



**Family:** The Smyths  
**Summary:** A blended family  
**Ages:** 47, 45, 13, 10, 6 and 2 years old  
**Lifestyle:** They look forward to long weekends when everyone can spend time together under one roof  
**Health needs:** Family includes a cancer survivor and a motocross champ, which increase the chances of needing of complex health care  
**Potential medical expenses:** They need a plan to cover routine care for children who live out of the area, without convenient access to network providers

With the highest monthly premiums, this plan offers everything that's included in the EPO Plus plan, with the option to see out-of-network providers.



### Best if you...

- Have a provider who is not in our network that you would like to continue seeing
- Can manage your share of the cost for care that may not be protected by contracted rates

### Your costs include:

- A deductible of \$500/person or \$1,000/family for out-of-network providers
- Copays for most in-network services
- Lower co-insurance on a few in-network services
- Higher co-insurance for all out-of-network services
- A \$500 pharmacy deductible for Tiers 3 – 5
- Lower maximum out-of-pocket costs for in-network services (\$2,000/person or \$4,000/family per calendar year)
- Higher maximum out-of-pocket costs for out-of-network services (\$4,000/person or \$8,000/family per calendar year)
- Any amount an out-of-network provider charges that is higher than the allowable fee schedule



### The provider networks in this plan include:

- High Value (primarily Health First) providers
- Preferred (primarily Advent Health in Central Florida)
- Cigna providers throughout the country