

# Asuris Emerge<sup>SM</sup>

Individual and Family Health Benefit Plans | Comparison Chart

COVERAGE THAT FITS YOU FROM HEAD TO TOE



Asuris Northwest Health	Asuris Emerge Core <sup>SM</sup>		Asuris Emerge Plus <sup>SM</sup>		Asuris Emerge HSA Plan <sup>SM</sup>				Asuris Emerge HSA 100 Plan <sup>SM</sup>		What you should know
Cost Sharing	Per Individual	Per Family	Per Individual	Per Family	Single		Family		Single	Family	
Annual Deductible (choose one; based on calendar year)	\$2,500, \$5,000, \$7,500 or \$10,000	Family deductible is three times the individual deductible	\$1,000, \$2,500, \$5,000, or \$7,500	Family deductible is three times the individual deductible	\$2,000 or \$3,500		\$4,000 or \$7,000 no one family member is eligible for benefits until the entire family deductible is met.		\$5,000	\$10,000; no one family member is eligible for benefits until the entire family deductible is met.	Your deductible is the dollar amount you pay in a calendar year before the plan pays covered benefits. Not all benefits apply toward the deductible. Some benefits require a copay or other cost-sharing amount.
Annual Coinsurance or Out-of-Pocket Maximums	\$7,500 coinsurance maximum	Family coinsurance maximum is three times the individual maximum	\$5,500 coinsurance maximum	Family coinsurance maximum is three times the individual maximum	\$5,000 out-of-pocket maximum		\$10,000 out-of-pocket maximum		\$5,000 out-of-pocket maximum	\$10,000 out-of-pocket maximum	On Asuris Emerge Core and Plus, this is the total amount you pay for coinsurance, in addition to the deductible, in a calendar year before the plan covers the full cost (100%) of eligible expenses. For the Asuris Emerge HSA Plans, the out-of-pocket maximum includes the deductible.
Annual Maximum	\$2,000,000 annual maximum		\$2,000,000 annual maximum		\$2,000,000 annual maximum				\$2,000,000 annual maximum		
Percentages and copays shown are what you pay for each covered event. The percentages shown are what you pay after you have met your deductible, unless otherwise noted.	Provider Type		Provider Type		Provider Type				Provider Type		<b>Category 1:</b> With Preferred providers, you'll generally have lower out-of-pocket costs. <b>Category 2:</b> With Participating providers, you'll generally pay more out of pocket than with providers in Category 1. <b>Category 3:</b> With non-contracted providers, you'll have the highest out-of-pocket costs and they may bill you for the balance over our payment of the claim.
	Category 1	Categories 2 & 3	Category 1	Categories 2 & 3	Category 1 (50% coverage)	Categories 2 & 3 (50% coverage)	Category 1 (80% coverage)	Categories 2 & 3 (60% coverage)	Category 1	Categories 2 & 3	
	50/50/50 coinsurance option		80/60/60 coinsurance option								
Office Visits	\$35 per visit, deductible is waived and 0% coinsurance for first four visits per person. After four, then subject to deductible and coinsurance.		\$25 per visit, deductible is waived and 0% coinsurance for first four visits per person. After four, then subject to deductible and coinsurance.		50%	50%	20%	40%	0%	0%	Copay applies only to the office exam. All other services provided during the visit are subject to the applicable deductible and coinsurance.
Prescription Medication	You receive a discount on prescriptions (generic and brand formulary) through the RegenceRx discount program		\$10 copay for generics \$500 deductible, 50% coinsurance for brand formulary only Insulin and diabetic supplies not subject to deductible Brand tobacco cessation medications not covered Retail: 30-day supply per copay Mail order: 90-day supply (one copay per 30-day supply) Up to 30-day supply for covered self-administrable injectable medications at retail and mail order.		50% after medical deductible is met for generics only except for brand medications required by law. Retail or Mail Order: Up to 90 day supply for covered prescription medications		20% after medical deductible is met for generics only except for brand medications required by law. Retail or Mail Order: Up to 90 day supply for covered prescription medications		Generics only; 0% after medical deductible is met. 0% after medical deductible is met for generics only except for brand medications required by law. Retail or Mail Order: Up to 90 day supply for covered prescription medications.		You continue to receive discounts off the full retail price of medications through the RegenceRx discount program. Just show your member card at your pharmacy. We cover certain preventive medications according to United States Preventive Services Task Force (USPSTF) guidelines at 100%, no deductible, no copay at participating pharmacies only. Member must have a prescription.
Preventive Care and Immunizations (not subject to deductible)	Category 1 and 2: 0% Category 3: Regular plan benefits apply		Category 1 and 2: 0% Category 3: Regular plan benefits apply		Category 1 and 2: 0% Category 3: Regular plan benefits apply		Category 1 and 2: 0% Category 3: Regular plan benefits apply		Category 1 and 2: 0% Category 3: Regular plan benefits and deductible apply		Covered according to federal preventive guidelines.
Outpatient Radiology and Laboratory (limit does not apply to preventive care or complex outpatient imaging)	Deductible is waived and 0% coinsurance for first \$200 per year; then subject to deductible and coinsurance		Deductible is waived and 0% coinsurance for first \$400 per year; then subject to deductible and coinsurance		50%; subject to deductible	50%; subject to deductible	20%; subject to deductible	40%; subject to deductible	0% after deductible is met	0% after deductible is met	
Vision Care	Excluded	Excluded	20%; routine eye exam and hardware covered to a combined \$150 per-calendar-year maximum. Not subject to deductible or coinsurance maximum.		Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	
Spinal Manipulations	30%	50%	20%	50%	50%	50%	20%	40%	0% after deductible is met	0% after deductible is met	10 spinal manipulations per calendar year
Acupuncture	30%	50%	20%	50%	50%	50%	20%	40%	0%	0%	6 visits per calendar year
Ambulance	30%	30%	20%	20%	50%	50%	20%	20%	0% after deductible is met	0% after deductible is met	
Emergency Room	\$150 copay per ER visit (waived if admitted), then 30%		\$100 copay per ER visit (waived if admitted), then 20%		50%	50%	20%	20%			
Complex Outpatient Imaging (CT Scan, MRI, PET, MRA, SPECT, Bone Density)	50%		50%	50%	50%	50%	50%	50%			
Maternity Care	Excluded	Excluded	20%	50%	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	
Durable Medical Equipment	30%	50%	20%	50%	50%	50%	20%	40%	0% after deductible is met	0% after deductible is met	
Hospitalization	30%	50%	20%	50%	50%	50%	20%	40%	0% after deductible is met	0% after deductible is met	
Mental Health Treatment	30%	50%	20%	50%	50%	50%	20%	40%	0% after deductible is met	0% after deductible is met	

\*United States Preventive Services Task Force (USPSTF)

## Other Considerations

**Waiting Periods** There is a nine-month waiting period that must be met before benefits are available for pre-existing conditions. (The pre-existing conditions waiting period does not apply to members up to age 19.) By pre-existing condition, we mean a condition, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received or for which a prudent layperson would have sought medical advice, diagnosis, care or treatment, within the six-month period before the effective date of coverage. The exclusion period will end nine months following your effective date of coverage.

This is a brief summary of benefits; it is not a certificate of coverage. All benefits must be medically necessary. Please refer to the policy for a complete list of benefits, limitations and exclusions.

### Optional Benefits: You may add one of these dental plan options to any medical plan for an additional cost. (Optional benefits that are not elected are excluded from coverage.)

<b>Dental Rewards Option: Incentive Dental Plan</b> When you incur services less than \$750, you may be rewarded with an additional benefit of \$250 the following year, not to exceed a total benefit of \$1,500. Waiting Periods: Six months for Basic and 12 months for Major Services.	No deductible and 0% for Preventive Services \$50 deductible per calendar year for Basic and Major Services 20% for Basic Services 50% for Major Services
<b>Dental Option II: Dollar-Based Dental Plan</b> Waiting Period: Six months for all covered services (Preventive, Basic and Major Services combined). No age limits or frequency limits	No deductible 0% for the first \$200 of covered services, then 50% up to the annual maximum

## Limitations and Exclusions

	Emerge Core	Emerge Plus	Emerge HSA Plans
Breast Reduction, Eye Lid Surgery and Varicose Vein Surgery	Excluded	Deductible and 50% coinsurance	Excluded
Home Health Care	130 visits per calendar year	130 visits per calendar year	130 visits per calendar year
Rehabilitative Services	Inpatient: 10 days per calendar year Outpatient: 25 visits per calendar year	Inpatient: 10 days per calendar year Outpatient: 25 visits per calendar year	Inpatient: 10 days per calendar year Outpatient: 25 visits per calendar year
Respite Care	14 days inpatient/ outpatient per lifetime	14 days inpatient/ outpatient per lifetime	14 days inpatient/ outpatient per lifetime
Skilled Nursing Facility Care	30 inpatient days per calendar year	30 inpatient days per calendar year	30 inpatient days per calendar year
Temporomandibular Joint Disorder	Excluded	Excluded	Excluded

This chart does not contain all limitations and exclusions. Please refer to your policy for a complete list of benefits, limitations and exclusions that apply.

**To learn more, please visit [www.asuris.com](http://www.asuris.com) or call 1 (866) 704-2708.**

This material reflects information available at the time of its preparation. The contents are subject to change in response to further state or federal guidance regarding health care reform requirements.

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