

Hand County

Avera Health Plans – Plan 1

September 1, 2019

Avera 1000 Plan

- \$1,000 Deductible
- 40% Coinsurance (Avera pays 60%, You pay 40%)
- \$3,500 Out-of-Pocket Maximum per Member
- Family Deductible & Coinsurance (limited to 2 times individual)
- Office Visits – (refer to Summary of Benefits and Coverage)
 - \$35 co-pay – Primary Care Physician, Chiropractic, & Urgent Care Services
 - \$75 co-pay – Specialist
- Preventive Care – in compliance with Affordable Care Act
- Pediatric Dental & Vision Benefits
- 24/7 AveraNow Services – Free to Members with Coupon Code
- GreatLIFE Fitness & Golf Membership Access
- \$15,000 Life and AD&D Insurance (reduces at age 65)
- Value Plus Program – Discounts on Vision Services, Weight Watchers, and Travel Guard
- Pharmacy Coverage: \$50 Deductible per member, or \$100 per family
 - Tier 1 – Preventive \$0
 - Tier 2 – Preferred Generics \$15
 - Tier 3 – Non-Preferred Generics \$15
 - Tier 4 – Preferred Brands \$50
 - Tier 5 – Non-Preferred Brands \$75
 - Tier 6 – Specialty Medications (Brand & Generic) 40% Coinsurance (\$150 max)

Both your doctor and pharmacist have access to the Avera Formulary and you are encouraged to discuss your prescription choice with them to find the most effective drug at the lowest price. You may access the Avera Formulary list, as well as other member benefits and the provider directory at www.AveraHealthPlans.com.

If you have questions regarding your benefits, please call Avera Customer service at 1-888-322-2115 or visit www.AveraHealthPlans.com.

Any of our Benefit Advisors will be happy to assist you with questions at:

DICE FINANCIAL SERVICES GROUP

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This Handout outlines the main features of the plan for most in-network benefits. Please check your member handbook, Summary of Benefits & Coverage or Master Contract for actual benefits, limitations, and exclusions. This document is for illustrative purposes only.