

Peak1 Smart Choices Marketplace Medical Plan Comparison

Final Revisions UHC Plan Codes	PPO Option 1 (LQN)	PPO Option 2 (Modified - LR9)	PPO Option 3 (Modified - LOV)	PPO Option 4 (Modified - LQ1)
In-Network Copay (PCP/Spec/UC)	PPO - Choice Plus \$30	PPO - Choice Plus \$35	PPO - Choice Plus \$25	PPO - Choice Plus \$35
Emergency Room	Ded + 80%	Ded + 70%	Ded + 80%	Ded + 80%
Deductible	\$750	\$2,000	\$500	\$1,500
Out-of-Pocket Max.	\$3,000	\$5,000	\$2,000	\$3,500
Coinsurance	80%	70%	80%	80%
Minor lab & x-ray	100%	100%	100%	100%
Out-of-Network				
Deductible	\$1,500	\$4,000	\$1,000	\$3,000
Coinsurance	50%	50%	50%	50%
Out-of-Pocket Max.	\$6,000	\$10,000	\$5,000	\$7,000
RX Plan - OFE	\$15/\$35/\$70 (2.5)	\$15/\$35/\$70 (2.5)	\$15/\$35/\$70 (2.5)	\$15/\$35/\$70 (2.5)
Final Revisions UHC Plan Codes	HRA Option 1 (LRN)	HRA w/ Copay (Modified - LR4)	HSA Option 1 (Modified - LYT)	Union Plan - Option (Modified - LPI)
In-Network Copay (PCP/Spec/UC)	HRA - Choice Plus 80%	HRA-Choice Plus \$30	PPO - Choice Plus 80%	PPO - Choice Plus \$20
Emergency Room	Ded + 80%	Ded + 70%	Ded + 80%	Ded+80%
Deductible	\$3,000	\$1,500	\$2,500	\$250
Out-of-Pocket Max.	\$6,000	\$3,000	\$5,000	\$1,000
Coinsurance	80%	70%	80%	80%
Minor lab & x-ray	100%	100%	Ded + 80%	100%
Out-of-Network				
Deductible	\$6,000	\$3,000	\$5,000	\$500
Coinsurance	50%	50%	50%	50%
Out-of-Pocket Max.	\$12,000	\$6,000	\$10,000	\$2,000
RX Plan - OFE	\$15/\$35/\$70 (2.5)	\$15/\$35/\$70 (2.5)	Ded + 80%	\$15/\$35 (2.5)
Final Revisions UHC Plan Codes	Navigate - Option 1 (MKN)	Navigate - Option 2 (MGO)	Navigate - Option 3 (MGZ)	
In-Network Copay (PCP/Spec/UC)	Narrow Network 80%/80%/\$50	Narrow Network \$20/\$40/\$50	Narrow Network \$30/\$50/\$50	
Emergency Room	Ded + 80%	Ded +80%	Ded + 80%	
Deductible	\$5,000	\$1,000	\$2,000	
Out-of-Pocket Max.	\$6,250	\$4,000	\$5,500	
Coinsurance	80%	80%	80%	
Minor lab & x-ray	Ded + 80%	80%	80%	
Out-of-Network				
Deductible	None	None	None	
Coinsurance	None	None	None	
Out-of-Pocket Max.	None	None	None	
RX Plan - OFE	\$15/\$35/\$70 (2.5)	\$15/\$35/\$70 (2.5)	\$15/\$35/\$70 (2.5)	