



2021 Small Group Pharmacy At A Glance

We offer small group plans with the needs of small businesses in mind. Our pharmacy benefits are listed below. Plans noted as “creditable” offer coverage as comprehensive as Medicare Part D.

A deductible is the amount(s) you must pay each plan year before the plan starts to pay benefits. Coinsurance is a percentage you pay for each fill or re-fill. A copayment (also called a “copay”) is a fixed dollar amount you pay for each fill or re-fill

Small Group Product	Pharmacy Deductible (Individual)	Pharmacy Cost-sharing per 30 day supply Tiers 1 (generic)/2 (preferred)/ 3 (non-preferred)	Creditable Benefits
Platinum Level			
Platinum PPO	\$0	\$0/\$30/\$80	Creditable
Platinum Premier-P	\$0	\$0/\$30/\$65	Creditable
Platinum Value-P	\$250 Integrated Deductible	\$0 before deductible/\$30 after deductible/\$65 after deductible	Creditable
Platinum Premier-S	\$0	\$0/\$30/\$65	Creditable
Platinum Value-S	\$250 Integrated Deductible	\$0 before deductible/\$30 after deductible/\$65 after deductible	Creditable
Platinum Premier-M	\$0	\$0 /\$30/\$65	Creditable
Platinum Value-M	\$250 Integrated Deductible	\$0 before deductible/\$30 after deductible/\$65 after deductible	Creditable
Gold Level			
Gold Virtual EPO-N	\$500 Integrated Deductible	\$0 before deductible/\$40 after deductible/\$80 after deductible	Creditable
Gold PPO	\$0	\$0/\$35/\$100	Creditable
Gold Premier-P	\$0	\$0/\$40/\$80	Creditable
Gold Value-P	\$2,300 Integrated Deductible	\$0 before deductible/\$40 after deductible/\$80 after deductible	Creditable
Gold Premier-S	\$0	\$0/\$40/\$80	Creditable
Gold Value-S	\$2,300 Integrated Deductible	\$0 before deductible/\$40 after deductible/\$80 after deductible	Creditable
Gold Premier-M	\$0	\$0 /\$40/\$80	Creditable
Gold Virtual EPO-M	\$1,700 Integrated Deductible	\$0 before deductible/\$40 after deductible/\$80 after deductible	Creditable
Gold Value-M	\$2,300 Integrated Deductible	\$0 before deductible/\$40 after deductible/\$80 after deductible	Creditable

Silver Level			
Silver Plus H.S.A	\$3,000 Integrated Deductible	\$15/\$45/\$80 after deductible	Creditable
Silver Premier-P	\$0	\$0/\$40/\$80	Creditable
Silver Value-P	\$6,700 Integrated Deductible	\$0 before deductible/\$0 after deductible/\$0 after deductible	Creditable
Silver Premier-S	\$0	\$0/\$40/\$80	Creditable
Silver Value-S	\$6,700 Integrated Deductible	\$0 before deductible/\$0 after deductible/\$0 after deductible	Creditable
Silver Premier-M	\$0	\$0/\$40/\$80	Creditable
Silver Value-M	\$6,700 Integrated Deductible	\$0 before deductible/\$0 after deductible/\$0 after deductible	Creditable
Bronze Level			
Bronze Plus H.S.A	\$6,300 Integrated Deductible	\$15/\$65/\$80 after deductible	Creditable
Bronze Premier-P	\$5,300 Integrated Deductible	\$50 before deductible/50% after deductible/50% after deductible	Creditable
Bronze Value-P	\$8,550 Integrated Deductible	\$35 before deductible/0% after deductible/0% after deductible	Creditable
Bronze Premier-S	\$5,300 Integrated Deductible	\$50 before deductible/50% after deductible/50% after deductible	Creditable
Bronze Value-S	\$8,550 Integrated Deductible	\$35 before deductible/0% after deductible/0% after deductible	Creditable
Bronze Premier-M	\$5,300 Integrated Deductible	\$50 before deductible/50% after deductible/50% after deductible	Creditable
Bronze Value-M	\$8,550 Integrated Deductible	\$35 before deductible/0% after deductible/0% after deductible	Creditable

An integrated deductible means pharmacy is included within your medical deductible. For certain Rx tiers with a copay after deductible, you must meet your overall deductible to be eligible for that copay amount.

This summary is provided for information only; it does not contain complete details of the plan, which are available only in the Contract or Certificate of Coverage, and it does not constitute an agreement. Referto HIP policy form number **Platinum Plans:** Platinum Premier-P Schedule 155-OA-NSSGPlatinumPremierPSch (04/20), Platinum Premier-S Schedule 155-OA-NSSGPlatinumPremierSSch (04/20), Platinum Value-P Schedule 155-OA-NSSGPlatinumValuePSch (04/20), Platinum Value-S Schedule 155-OA-NSSGPlatinumValueSSch (04/20), Platinum Premier-M Schedule 155-23-NSSGPlatinumPremierMSch (04/20), Platinum Value-M Schedule 155-23-NSSGPlatinumValueMSch (04/20), Platinum PPO-N Schedule 151-23-NSSGPlatinumPPONSch (04/20) **Gold Plans:** Gold Value-P Schedule 155-OA-NSSGGoldValuePSch (04/20), Gold Premier-P Schedule 155-OA-NSSGGoldPremierPSch (04/20), Gold Premier-S Schedule 155-OA-NSSGGoldPremierSSch (04/20), Gold Value-S Schedule 155-OA-NSSGGoldValueSSch (04/20), Gold Premier-M Schedule 155-23-NSSGGoldPremierMSch (04/20), Gold Value-M Schedule 155-23-NSSGGoldValueMSch (04/20), Gold Virtual EPO-N Schedule 151-23-NSGHDEPOSCH (04/20), Gold Virtual EPO-M Schedule 151-23-NSGLDEPOSCH (04/20), Gold PPO-N Schedule 151-23-NSSGGoldPPONSch (04/20) **Silver Plans:** Silver Premier-P Schedule 155-OA-NSSGSilverPremierPSch (04/20), Silver Plus HSA Schedule 155-OA-NSSGSilverPlusHSASch (04/20), Silver Premier-S Schedule 155-OA-NSSGSilverPremierSSch (04/20), Silver Value-P Schedule 155-OA-NSSGSilverValuePSch (04/20), Silver Value-S Schedule 155-OA-NSSGSilverValueSSch (04/20), Silver Premier-M Schedule 155-23-NSSGSilverPremierMSch (04/20), Silver Value-M Schedule 155-23-NSSGSilverValueMSch (04/20) **Bronze Plans:** Bronze Premier-P Schedule 155-OA-NSSGBronzePremierPSch (04/20), Bronze Premier-S Schedule 155-OA-NSSGBronzePremierSSch (04/20), Bronze Value-P Schedule 155-OA-NSSGBronzeValuePSch (04/20), Bronze Value-S Schedule 155-OA-NSSGBronzeValueSSch (04/20), Bronze Plus HSA Schedule 155-OA-NSSGBronzePlusHSASch (04/20), Bronze Premier-M Schedule 155-23-NSSGBronzePremierMSch (04/20), Bronze Value-M Schedule 155-23-NSSGBronzeValueMSch (04/20)

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