

# Value Plan

## The Economical Plan

Value Plan is best suited for you if you primarily want to control your premium, and you are willing to cost-share more in exchange for a lower premium. With Value Plan, you can enjoy competitive premiums and get quality coverage – even \$500 in wellness benefits after you've been insured by the plan for one year.

	Network		Non-Network	
<b>Deductibles Individual</b>	\$500, \$1,000, \$2,000, \$3,000 or \$5,000		\$1,000 added to plan deductible	
<b>Family</b>	Three times the individual plan deductible <sup>1</sup>		Three times individual non-network plan deductible <sup>1</sup>	
<b>Coinsurance</b>	80% Plan*		50% Plan*	
	Network	Non-Network	Network	Non-Network
	80/20	60/40	50/50	30/70
<b>Coinsurance Out-of-Pocket Maximum</b>	\$3,500	\$10,000	\$1,250	\$10,000
			\$2,500	
<b>Lifetime Benefit</b>	\$2 or \$6 Million			
<b>Prescription Drug Coverage</b>	\$500 prescription drug deductible, then a \$10 copay for generic prescriptions or a \$25 copay + 50% coinsurance for brand name <sup>2</sup>			
<b>Access Fee</b>	First \$500 of facility charges for each inpatient hospital stay, or first \$250 for an outpatient surgical visit. Then subject to deductible and coinsurance			
<b>Doctor Office Copay (DOC)</b>	100% after a \$25 copay for each of two non wellness office visits including first \$100 in lab tests and x-rays paid at 100% <sup>3</sup>			

\*100% plan only available with plan deductibles of \$1,500 or greater, \$500 prescription drug deductible and no DOC option.

Note: The \$10,000 deductible is only available with 100% Plan.

<sup>1</sup> Family deductibles can be met collectively by three or more family members.

<sup>2</sup> If a brand drug is chosen when a generic drug is available, the insured will also pay the difference between the cost of the brand versus the generic.

<sup>3</sup> Additional lab and x-ray services and office visits (beyond the two visit limit for the Value Plan and PPO X-tra DOC options) are covered subject to deductible and coinsurance.

## Contact

For more information about Assurant Health's plans, please call Trish Freeman Insurance Services at **888.250.5564** or 225.622.6554.