

2019



**FIDELIS CARE®**

	Fidelis Care Catastrophic	Fidelis Care Bronze**	Fidelis Care Silver**	Fidelis Care Gold**	Fidelis Care Platinum**
<b>BENEFITS</b>	For those under Age 30 Only		Cost Sharing Reduction Options Available		
<b>Monthly Premium</b>	Varies by Rating Region	Varies by Rating Region	Varies by Rating Region	Varies by Rating Region	Varies by Rating Region
<b>Deductible per Individual (Family Deductible 2x Individual)</b>	\$7,900	\$4,000	\$1,700	\$600	\$0
<b>Max. Out of Pocket per Individual (Family Max. is 2x Individual)</b>	\$7,900	\$7,600	\$7,500	\$4,000	\$2,000
<b>Preventive Care**</b>	\$0	\$0	\$0	\$0	\$0
<b>Primary Care Doctor Visit</b>	First three in a year covered in full, then 100% Covered After Deductible	50% Coinsurance after deductible	\$30 Copay after deductible	\$25 Copay after deductible	\$15 Copay
<b>Specialist Doctor Visit</b>	100% Covered After Deductible	50% Coinsurance after deductible	\$50 Copay after deductible	\$40 Copay after deductible	\$35 Copay
<b>Annual Physical Exam</b>	\$0	\$0	\$0	\$0	\$0
<b>Clinical/Diagnostic Lab X-ray/MRI/CT Scan/ PET Scan</b>	100% Covered after deductible 100% Covered after deductible	50% Coinsurance after deductible 50% Coinsurance after deductible	\$50 Copay per visit after deductible \$50 Copay per visit after deductible	\$40 Copay per visit after deductible \$40 Copay per visit after deductible	\$35 Copay per visit \$35 Copay per visit
<b>Radiation Therapy</b>	100% Covered after deductible	50% Coinsurance after deductible	\$30 Copay per visit after deductible	\$25 Copay per visit after deductible	\$15 Copay per visit
<b>Outpatient Facility - Surgery</b>	100% Covered after deductible	50% Coinsurance after deductible	\$100 Copay after deductible	\$100 Copay after deductible	\$100 Copay
<b>Surgeon</b>	100% Covered after deductible	50% Coinsurance after deductible	\$100 Copay after deductible	\$100 Copay after deductible	\$100 Copay
<b>Inpatient Hospital – Acute Inpatient Hospital – Mental Health</b>	100% Covered after deductible	50% Coinsurance after deductible	\$1,500/admission after deductible \$1,500/ admission after deductible	\$1,000/admission after deductible \$1,000/ admission after deductible	\$500 per admission \$500 per admission
<b>Outpatient Mental Health</b>	100% Covered after deductible	50% Coinsurance after deductible	\$30 Copay after deductible	\$25 Copay after deductible	\$15 Copay
<b>Skilled Nursing Facility</b>	100% Covered after deductible	50% Coinsurance after deductible	\$1,500/admission after deductible	\$1,000/admission after deductible	\$500 per admission
<b>Emergency Room</b>	100% Covered after deductible	50% Coinsurance after deductible	\$250 Copay after deductible	\$150 Copay after deductible	\$100 Copay
<b>Urgent Care</b>	100% Covered after deductible	50% Coinsurance after deductible	\$70 Copay after deductible	\$60 Copay after deductible	\$55 Copay
<b>Ambulance</b>	100% Covered after deductible	50% Coinsurance after deductible	\$150 Copay after deductible	\$150 Copay after deductible	\$100 Copay
<b>PT/OT/ST</b>	100% Covered after deductible	50% Coinsurance after deductible	\$30 Copay after deductible	\$30 Copay after deductible	\$25 Copay
<b>Chiropractor</b>	100% Covered after deductible	50% Coinsurance after deductible	\$50 Copay after deductible	\$40 Copay after deductible	\$35 Copay
<b>Pediatric Eye Exams</b>	100% Covered after deductible	50% Coinsurance after deductible	\$30 Copay after deductible	\$25 Copay after deductible	\$15 Copay
<b>Pediatric Dental</b>	100% Covered after deductible	50% Coinsurance after deductible	\$30 Copay after deductible	\$25 Copay after deductible	\$15 Copay
<b>Durable Medical Equipment(DME)</b>	100% Covered after deductible	50% Coinsurance after deductible	30% Coinsurance after deductible	20% Cost Sharing after deductible	10% Coinsurance
<b>Diabetic Supplies</b>	100% Covered after deductible	50% Coinsurance after deductible	\$30 Copay, 30 Day Supply after deductible	\$25 Copay, 30 Day Supply after deductible	\$15 Copay, 30 Day Supply
<b>Hearing Aids</b>	100% Covered after deductible	50% Coinsurance after deductible	30% Coinsurance after deductible	20% Coinsurance after deductible	10% Coinsurance
<b>Eyewear (Pediatric Only)</b>	100% Covered after deductible	50% Coinsurance after deductible	30% Coinsurance after deductible	20% Coinsurance after deductible	10% Coinsurance
<b>Prescription Drugs: Generic – Tier 1 Preferred Brand – Tier 2 Non Preferred Brand – Tier 3 Mail Order</b>	100% Covered after deductible 100% Covered after deductible 100% Covered after deductible	\$10 Copay after deductible \$35 Copay after deductible \$70 Copay after deductible 90 Day Supply, 2.5x Retail Copay after deductible	\$10 Copay \$35 Copay \$70 Copay 90 Day Supply, 2.5x Retail Copay	\$10 Copay \$35 Copay \$70 Copay 90 Day Supply, 2.5x Retail Copay	\$10 Copay \$30 Copay \$60 Copay 90 Day Supply, 2.5x Retail Copay

**Utica/Watertown**

Metal Level	Platinum	Gold	Silver	Bronze	Catastrophic
HIOS ID	25303NY0040001	25303NY0030001	25303NY0020001	25303NY0010001	25303NY0090001
Individual	\$764.47	\$630.95	\$528.49	\$371.76	\$186.01
Ind+Sp	\$1,528.95	\$1,261.91	\$1,056.99	\$743.53	\$372.01
Ind+Ch(ren)	\$1,299.61	\$1,072.62	\$898.44	\$632.00	\$316.21
Family	\$2,178.75	\$1,798.21	\$1,506.21	\$1,059.53	\$530.12