

HEALTH REPUBLIC 2015 PLAN COMPARISON



KeyCare



PrimaryCare



CoreCare



FoundationCare



HSA



Standard



Catastrophic



Single plan

	KeyCare	PrimaryCare	CoreCare	FoundationCare	HSA	Standard	Catastrophic
Preventive care	✓	✓	✓	✓	✓	✓	✓
Bronze "metal tier"	✓	✓	✓	✓	✓	✓	✓
Silver "metal tier"	✓	✓	✓	✓	✓	✓	✓
Gold "metal tier"	✓	✓	✓	✓	✓	✓	✓
Platinum "metal tier"	✓	✓	✓	✓	✓	✓	✓
Alternative care 25 visits annually @ \$25	✓	✓	✓	✓	✓	✓	✓
Vision care (adult)	✓	✓	✓	✓	✓	✓	✓
Lowest monthly premium (typically)	✓						
Lowest deductible offered			✓				
Lowest OOPM ² offered			✓	✓			
Deductible = OOPM ²		✓		✓			✓
Combined deductible (medical + Rx)		✓	✓	✓	✓	✓	✓
Copay ³ , ER (\$)		250 250 250		250 250 250			
Copay ³ , Urgent Care (\$)	15 15	100 75 75	75 75 75	75 75 75		90 60	
Copay, Outpatient Mental/Behavioral Health & Substance Abuse (\$)		50 35 35		25 25 25		70 40	
No charge office visits per "metal tier" ⁴	1 2	1 3 4	4 4 4				3 (PCP only)
Coordinated care through the Medical Home model				✓			
Copay ³ , generic Rx (\$)	25 10	25 free free	10 10 10	10 5 5		15 10	
Copay ³ , preferred Rx (\$)		50 35	35 35 35	30 25 25		50 30	
HSA-eligible					✓	✓	
Applicant eligibility is restricted ⁵							✓
Subsidies ⁶ may be applied	✓	✓	✓	✓	✓	✓	

Bronze
 Silver
 Gold
 Platinum

For 2015, Health Republic offers seven plan types, each with up to three "metal tiers," allowing you to scale how much you spend each month versus how much it costs to use your benefits.

¹Plan details subject to final federal review.

²OOPM=Out-of-pocket maximum

³Copay before deductible (deductible does not apply)

⁴PCP or Specialist office visit, in addition to preventive care visit.

⁵Must be under 30 or receive a verified exception from the Marketplace.

⁶Subsidies may include: cost share reduction available on silver tiers through the Marketplace, APTC (advanced premium tax credit), or end-of-the-year tax credit.