

2025 Large Group Plans Summary



2025 Large Group Plan Offerings

Feature	What's available
Lines of Business and Networks	<p>HMO</p> <ul style="list-style-type: none"> BSW Premier HMO network BSW Plus HMO network <p>PPO</p> <ul style="list-style-type: none"> BSW Plus PPO network BSW Access PPO (UHC in-network, out-of-area network) PHCS out-of-area network
Network Service Area	<p>HMO and PPO</p> <ul style="list-style-type: none"> 141 counties
RX Plans	<ul style="list-style-type: none"> 7-tier plans with \$0-\$5 range for generic drugs and \$75-\$130 for specialty drugs HDHP plans from 70% to 100% coinsurance after deductible No RX deductible (integrated with medical deductible), except HDHP plans
Additional Standard Benefits	<ul style="list-style-type: none"> Telehealth/Video Visits are available at \$0 copay on non-HDHPs thru BSW Telehealth and Teladoc (plan deductible applies to HDHP plans) Wondr Health is available for weight management
Hearing Aid Rider	<ul style="list-style-type: none"> Plan covers 1 device per ear every 3 years for ages 0 thru 18 Hearing aid rider available for members ages 19 and above If the group purchases the Hearing Aid rider, it will apply to all members
In Vitro Rider	<ul style="list-style-type: none"> Coverage for outpatient medical services for in vitro fertilization. If the group purchases the In Vitro rider, it must be elected by all members that are enrolled in the medical plan
Vision and Eyewear Benefit Rider	<ul style="list-style-type: none"> Pediatric and adult vision and eyewear are not standard benefits A Vision and Eyewear rider is available If the group purchases the Vision and Eyewear rider, it must be elected by all members that are enrolled in the medical plan



2025 Large Group Plan Types

Large Group Plans	What's available
Types	<ul style="list-style-type: none"> • State-mandated HMO Plans (5) • Standard HMO and PPO Plans (66 total including HDHP plans) • Cost Effective HMO and PPO Plans (12) • Copay Only HMO Plans (3)
Standard	<ul style="list-style-type: none"> • Deductible ranges from \$0 up to \$8,000 on standard plans and \$3,300 to \$7,950 on HDHP plans • 70%, 80%, 90% and 100% coinsurance levels • No PCP selected required • No referral needed for specialist care • No charge for: <ul style="list-style-type: none"> • Pediatric PCP and mental/behavioral health visits (except HDHP) • First non-preventive adult sick visits (except HDHP) • Diagnostic testing (except HDHP) • Telehealth/virtual visits (except HDHP)
State Mandated HMO	<ul style="list-style-type: none"> • \$0 deductible for member and for family coverage • Same essential benefits as standard plans • No annual limits on home health, rehab, habilitation and chiropractic visits
Cost Effective	<ul style="list-style-type: none"> • Most services are at the copay level where deductible does not apply • All other benefits will be copay after deductible or coinsurance after deductible • Lower rates than standard plans while core benefits are at copay level • No charge for pediatric PCP and mental/behavioral health visits, first non-preventive sick visit for adults and telehealth/virtual visits
Copay Only	<ul style="list-style-type: none"> • All benefits at a copay level • No individual or family deductibles • No charge for pediatric PCP and mental/behavioral health visits, first non-preventive sick visit for adults and telehealth/virtual visits

