



ZERO GOLD HEALTH PLAN

Average monthly premiums for a 30 year old	\$346.50
IN-NETWORK	
HSA eligible	No
Calendar year medical deductible	\$0 Individual \$0 Family
Calendar year pharmacy deductible	\$4,500 Individual \$9,000 Family
Calendar year out of pocket maximum	\$6,000 Individual \$12,000 Family
SERVICES	
Primary Care	FREE Direct Primary Care
Specialist office visit	\$50 copay
Laboratory services	\$50 copay or less
Physical, occupational and speech therapy	\$50 copay
Mental health office visits	\$50 copay
X-rays & diagnostic imaging	\$50 copay or less
MRIs & advanced imaging	\$50 copay
Outpatient facility	\$500 copay
Outpatient professional	\$500 copay
Inpatient hospital	\$1000 copay per day for a max of 2 days
PRESCRIPTION DRUGS	
Generic drugs	\$5 copay or less
Preferred brand drugs	\$25 copay or less
Non-preferred brand drugs	\$200 copay or less
Specialty drugs	50% coinsurance after pharmacy deductible
EMERGENCY CARE SERVICES	
Emergency room visits	\$250 copay
Urgent care	\$100 copay
Emergency medical transportation	\$750 copay