



2022 Prestige Individual and Family Plans

Wisconsin-Based Health Plan

844-635-1322 networkhealth.com/individual

Your health insurance needs are unique.



That's why we offer a variety of plan options to ensure you have the quality coverage you need and want at an affordable cost. As you compare plans, remember you may qualify for a subsidy from the government if you purchase your Network Health Prestige plan through the Health Insurance Exchange, also known as the Marketplace, at HealthCare.gov.

Network Health plans are ACA-compliant plans available on or off the exchange (also known as the Marketplace). All our plans are Health Maintenance Organization (HMO) plans, which means you'll need to use our high-quality network of doctors, hospitals, clinics and specialists for services to be covered. This includes labs and services your doctor may refer you to, so you'll want to ensure all providers are in-network before receiving services.

Check out the chart on the right to learn about Network Health's Prestige plans.



Typically, as plans go up in metal level (bronze, silver, gold) you'll get more coverage and pay more for your monthly premium. Your exact monthly premium depends on the financial assistance you may be eligible for through the government. To find out what your premium will be, get a quote at networkhealth.com/individual.

What's a subsidy?

A **subsidy** is financial help provided by the government to help people afford health insurance. There are two types of subsidies—premium tax credits and cost-sharing reductions. A premium tax credit helps make your monthly premium payments lower. A cost-sharing reduction lowers the amount you pay for health insurance deductibles, copayments and coinsurance. If you qualify for a subsidy, you must obtain coverage through the Marketplace to receive the benefit.

2022 Additional Benefits



An annual vision exam, \$100 allowance for glasses or contacts and discounts on prescription eyewear



A dental exam, bite-wing x-ray and dental cleaning



\$25 per month program for preferred insulin



\$0 adherence generic drugs (for some plans, deductible must be met first)



A Momentum healthy rewards program offers the opportunity to earn \$100 in gift cards for completing four tasks essential to your health and wellness



\$0 Virtual doctor visits (for some plans, deductible must be met first)



A fitness benefit that delivers on-demand fitness classes, nutrition demos, recipes, goal-based challenges and fitness assessments anywhere or anytime.

PLAN COMPARISON										
		Prestige Bronze Essential + Dental + Vision + Fitness + 3 Free PCP Visits	Prestige Bronze 20 HDHP + Dental + Vision	Prestige Bronze 0 + Dental + Vision	Signature Prestige Bronze Copay + Dental + Vision + Fitness	Prestige Silver Essential + Dental + Vision + Fitness + 3 Free PCP Visits	Prestige Silver 20 HDHP + Dental + Vision	Prestige Gold Essential + Dental + Vision + Fitness + 3 Free PCP Visits	Prestige Gold 50 + Dental + Vision	Prestige Gold 0 HDHP + Dental + Vision
	Monthly Premium	\$	\$	\$	\$ <div>NEW for 2022</div>	\$ \$	\$ \$	\$ \$ \$	\$ \$ \$	\$ \$ \$
DEDUCTIBLE	Individual	\$7,750	\$6,500	\$8,700	\$0	\$4,000	\$3,500	\$1,750	\$1,000	\$2,800
	Family	\$15,500	\$13,000	\$17,400	\$0	\$8,000	\$7,000	\$3,500	\$2,000	\$5,600
	Coinsurance	50%	20%	\$0 after deductible	\$0	40%	20%	20%	50%	\$0 after deductible
OUT-OF-POCKET LIMIT	Individual	\$8,700	\$7,050	\$8,700	\$8,700	\$8,700	\$7,050	\$8,700	\$4,300	\$5,000
	Family	\$17,400	\$14,100	\$17,400	\$17,400	\$17,400	\$14,100	\$17,400	\$8,600	\$10,000
BENEFITS	Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Routine Vision Exam	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Annual Dental Exam	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Primary Care Doctor Visit	\$0 for first three visits, then \$55 per visit	20% after deductible	\$0 after deductible	\$55 per visit	\$0 for first three visits, then \$25 per visit	20% after deductible	\$0 for first three visits, then \$20 per visit	50% after deductible	\$0 after deductible
	Virtual Visit	\$0 per visit	0% after deductible	\$0 after deductible	\$0	\$0 per visit	0% after deductible	\$0 per visit	0% after deductible	\$0 after deductible
	Specialist Visit	\$110 per visit	20% after deductible	\$0 after deductible	\$150 per visit	\$80 per visit	20% after deductible	\$60 per visit	50% after deductible	\$0 after deductible
	Chiropractic	50% after deductible	20% after deductible	\$0 after deductible	\$75 per visit	40% after deductible	20% after deductible	20% after deductible	50% after deductible	\$0 after deductible
	Hospital Stay	50% after deductible	20% after deductible	\$0 after deductible	\$1,500 per day for days 1-2	40% after deductible	20% after deductible	20% after deductible	50% after deductible	\$0 after deductible
	Emergency Room	\$500 after deductible per visit	20% after deductible	\$0 after deductible	\$1,500 per visit	\$500 after deductible per visit	20% after deductible	\$350 per visit	50% after deductible	\$0 after deductible
	X-ray and Diagnostic Imaging	\$60 after deductible per visit	20% after deductible	\$0 after deductible	\$150 per visit	\$60 per visit	20% after deductible	\$50 per visit	50% after deductible	\$0 after deductible
PHARMACY BENEFIT COMPARISON										
RETAIL 30-DAY SUPPLY <small>Cost per prescription or refill</small>	Preventive Drugs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Tier 1 Adherence Generics (limited only to categories of antidiabetics, statins, and RAS antagonists)	\$0	0% after deductible	0% after deductible	\$0	\$0	0% after deductible	\$0	\$0	\$0 after deductible
	Tier 2 Generics	\$30	20% after deductible	0% after deductible	\$30	\$20	20% after deductible	\$15	\$15	\$0 after deductible
	Tier 3 Preferred Brand Drugs	\$80 after deductible	20% after deductible	0% after deductible	\$160	\$80	20% after deductible	\$60	\$50	\$0 after deductible
	Tier 4 Non-Preferred Brand Drugs	50% after deductible	50% after deductible	0% after deductible	50% coinsurance	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
	Tier 5 Preferred Specialty Drugs	40% after deductible	40% after deductible	0% after deductible	40% coinsurance	40% after deductible	40% after deductible	40% after deductible	40% after deductible	40% after deductible
	Tier 6 Non-Preferred Specialty Drugs	50% after deductible	50% after deductible	0% after deductible	50% coinsurance	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible

Meet Network Health

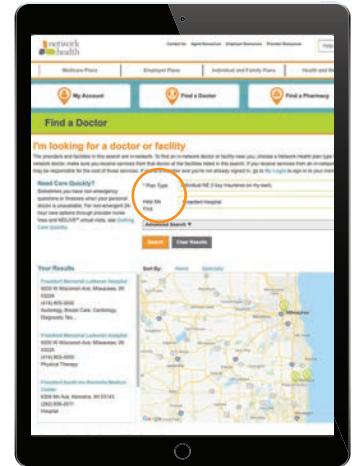
We're a local, Wisconsin-based health insurance company that puts customers first. Co-owned by Froedtert Health and Ascension Wisconsin, we understand the importance of quality health care and believe it should be convenient.

Great Coverage Close to Home

With a Network Health Prestige plan, you have access to a network of high-quality doctors, hospitals, clinics and specialists, so you can get the care you need close to home.

Our provider network includes the following high-quality health systems and more.

- Froedtert & the Medical College of Wisconsin
- Children's Hospital of Wisconsin
- Ascension Wisconsin (Affinity Health System, Ministry Health Care)
- Prevea Health
- Bellin Health
- Agnesian Healthcare



For the most up-to-date provider list or to find a doctor or facility, visit networkhealth.com/find-a-doctor/prestige and type in the **Help Me Find** field.

Health Insurance Is What We Do

At Network Health, we do what's right, even when it isn't easy. We're honest and hardworking, just like you.

That's why we take extra steps to make health insurance affordable and understandable, so you can make the most of your coverage.

And, we put in the extra effort because we want to, not because we have to. We do what's right because it's who we are.

Individual and Family Plan Service Area

Network Health serves several counties throughout Wisconsin.

Northeast

- Calumet
- Waupaca
- Winnebago
- Outagamie
- Waushara

Southeast

- Kenosha
- Ozaucsee
- Washington
- Milwaukee
- Racine
- Waukesha





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