2021 Bright Health Plan Options - On Exchange

South Carolina - Greenville & Spartanburg

Plan Overview	Medical Benefits													Pharmacy Benefits - Retail Rx					
Metal Tiers	IND Deductible	FAM Deductible	IND MOOP	FAM MOOP	Coinsurance	Preventive	Primary Care	Specialist Care	Urgent Care	Emergency Room	Mental Health	Inpatient Hospital	Outpatient Hospital	Tier 1: Preventive Rx	Tier 2: Generics	Tier 3: Pref Brands	Tier 4: Non-Pref Brands	Tier 5: Specialty	
Bronze																			
Bronze 8550	$8,550	$17,100	$8,550	$17,100	0%	$0	2 $25 Visits, then deductible	0%	$50	0%	0%	0%	0%	$0	$25	0%	0%	0%	
Bronze 7000 HSA	$7,000	$14,000	$7,000	$14,000	0%	$0	0%	0%	0%	0%	0%	0%	0%	$0	0%	0%	0%	0%	
Bronze $0 Primary Care	$7,200	$14,400	$8,550	$17,100	50%	$0	$0	50%	50%	50%	50%	50%	50%	$0	$25	50%	50%	50%	
Bronze $0 Medical Deductible	$0 Med / $4,950 Rx	$0 Med / $9,900 Rx	$8,550	$17,100	50%	$0	$50	$100	$50	$1,000	$50	$2,500/day up to 2 days	$1,000	$0	$30	$200	50%	50%	
Silver																			
Silver 5000	$5,000	$10,000	$8,550	$17,100	40%	$0	$40	$80	$50	40%	$40	40%	40%	$0	$30	$150	$250	40%	
Silver 3000	$3,000	$6,000	$7,500	$15,000	40%	$0	$35	$70	$50	40%	$35	40%	$500	$0	$25	$150	$250	40%	
Silver $0 Deductible	$0	$0	$8,550	$17,100	40%	$0	$30	$60	$50	$750	$30	40%	$750	$0	$30	$150	$250	40%	
Silver $0 Primary Care	$6,700	$13,400	$8,550	$17,100	40%	$0	$0	$60	$50	40%	$30	40%	40%	$0	$0	$90	$150	40%	
Silver 3800 (73% CSR)	$3,800	$7,600	$6,800	$13,600	40%	$0	$35	$70	$35	40%	$35	40%	40%	$0	$20	$100	$200	40%	73% CSR
Silver 3000 (73% CSR)	$3,000	$6,000	$6,000	$12,000	40%	$0	$30	$60	$30	40%	$30	40%	$500	$0	$25	$150	$250	40%	
Silver $0 Deductible (73% CSR)	$0	$0	$6,800	$13,600	40%	$0	$30	$60	$30	$750	$30	40%	$750	$0	$30	$150	$250	40%	
Silver $0 Primary Care (73% CSR)	$6,700	$13,400	$6,800	$13,600	40%	$0	$0	$60	$25	40%	$30	40%	40%	$0	$0	$90	$150	40%	
Silver 1500 + $0 Primary Care (87% CSR)	$1,500	$3,000	$2,850	$5,700	30%	$0	$0	$30	$15	30%	$15	30%	30%	$0	$0	$40	$80	30%	87% CSR
Silver 1400 (87% CSR)	$1,400	$2,800	$2,100	$4,200	25%	$0	$15	$30	$15	25%	$15	25%	$300	$0	$15	$100	$150	25%	
Silver $0 Deductible (87% CSR)	$0	$0	$2,400	$4,800	25%	$0	$15	$30	$15	$400	$15	25%	$400	$0	$15	$75	$150	25%	
Silver 2500 + $0 Primary Care (87% CSR)	$2,500	$5,000	$2,700	$5,400	25%	$0	$0	$20	$10	25%	$10	25%	25%	$0	$0	$25	$80	25%	
Silver $0 Deductible + $0 Primary Care (94% CSR)	$0	$0	$1,500	$3,000	20%	$0	$0	$10	$5	20%	$5	20%	20%	$0	$0	$20	$50	20%	94% CSR
Silver 200 (94% CSR)	$200	$400	$800	$1,600	10%	$0	$5	$10	$5	10%	$5	10%	$100	$0	$5	$30	$80	10%	
Silver $0 Deductible (94% CSR)	$0	$0	$900	$1,800	10%	$0	$5	$10	$5	$200	$5	10%	$200	$0	$5	$25	$50	10%	
Silver $0 Primary Care (94% CSR)	$200	$400	$1,600	$3,200	10%	$0	$0	$8	$3	10%	$3	10%	10%	$0	$0	$15	$60	10%	
Gold																			
Gold 1000	$1,000	$2,000	$8,550	$17,100	20%	$0	2 $0 Visits, $20 after	$40	$50	$500	$20	20%	20%	$0	$15	$50	$125	20%	
Catastrophic																			
Catastrophic 3 $0 PCP Visits	$8,550	$17,100	$8,550	$17,100	0%	$0	3 $0 Visits, then deductible	0%	0%	0%	0%	0%	0%	$0	0%	0%	0%	0%	

Telehealth: More and more providers have added virtual visits to their menu of services. We know how important this flexibility can be, so we have our own telehealth provider in case your primary care doctor isn't available. The costs of these visits are the same as an in-person visit – keeping things simple and ensuring you have access to the care you need.

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Bronze																		
Bronze 8550 Direct	$8,550	$17,100	$8,550	$17,100	0%	$0	2 $25 Visits, then deductible	0%	$50	0%	0%	0%	0%	$0	$25	0%	0%	0%
Bronze 7000 HSA Direct	$7,000	$14,000	$7,000	$14,000	0%	$0	0%	0%	0%	0%	0%	0%	0%	$0	0%	0%	0%	0%
Bronze $0 Primary Care Direct	$7,200	$14,400	$8,550	$17,100	50%	$0	$0	50%	50%	50%	50%	50%	50%	$0	$25	50%	50%	50%
Bronze $0 Medical Deductible Direct	$0 Med / $4,950 Rx	$0 Med / $9,900 Rx	$8,550	$17,100	50%	$0	$50	$100	$50	$1,000	$50	$2,500/day up to 2 days	$1,000	$0	$30	$200	50%	50%
Silver																		
Silver 5000 Direct	$5,000	$10,000	$8,550	$17,100	40%	$0	$40	$80	$50	40%	$40	40%	40%	$0	$30	$150	$250	40%
Silver 3000 Direct	$3,000	$6,000	$7,500	$15,000	40%	$0	$35	$70	$50	40%	$35	40%	$500	$0	$25	$150	$250	40%
Silver $0 Deductible	$0	$0	$8,550	$17,100	40%	$0	$30	$60	$50	$750	$30	40%	$750	$0	$30	$150	$250	40%
Silver $0 Primary Care	$6,700	$13,400	$8,550	$17,100	40%	$0	$0	$60	$50	40%	$30	40%	40%	$0	$0	$90	$150	40%
Silver $0 Deductible Direct	$0	$0	$8,550	$17,100	40%	$0	$30	$60	$50	$750	$30	40%	$750	$0	$25	$125	40%	40%
Silver $0 Primary Care Direct	$6,650	$13,300	$8,550	$17,100	40%	$0	$0	$60	$50	40%	$30	40%	40%	$0	$0	$75	$150	40%
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Gold 1000 Direct	$1,000	$2,000	$8,550	$17,100	20%	$0	2 $0 Visits, $20 after	$40	$50	$500	$20	20%	20%	$0	$15	$50	$125	20%
Catastrophic																		
Catastrophic 3 $0 PCP Visits Direct	$8,550	$17,100	$8,550	$17,100	0%	$0	3 $0 Visits, then deductible	0%	0%	0%	0%	0%	0%	$0	0%	0%	0%	0%

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