



DEDUCTIBLE PLANS

Health Insurance for Individuals & Families 2014

Welcome to PreferredOne®

PreferredOne®

PreferredOne.com



Your Health, Your Choice, Many Options

At PreferredOne, our name says it all... "you and your family are our preferred ones." Everything we do is for one purpose, to make your healthcare experience the best it can be. We offer a wide range of coverage choices and provider networks at the right price. If you have an accident or illness you will have the financial security knowing you have PreferredOne. We invite you to learn about the many programs we have to keep you healthy and well.

Why PreferredOne?

For over 25 years we have served Minnesota in delivering high-quality health insurance. We cover many of the largest employers and our individual and family plans are the fastest growing in the state. But it is our customer service that truly sets us apart. PreferredOne's staff of more than 300 employees is located in Golden Valley, MN and we are committed to support and help you in your time of need.

PreferredOne is a simple and easy way to buy health insurance.

KEY OPEN ENROLLMENT DATES

Oct	Nov	Dec	Jan	Feb	Mar
OPEN ENROLLMENT					
October 1, 2013 - March 31, 2014					
FOR EFFECTIVE DATES STARTING January 1, 2014					

Applicants can apply outside of open enrollment dates within 60 days of a qualifying event, see PreferredOne.com for a list of qualifying events.

It's YOUR choice

Our popular and affordable plans are designed to fit both your life and your budget. Choose from a wide variety of options to personalize your plan. **And that's only the beginning.** In addition to quality healthcare coverage when you're sick or injured, all PreferredOne plans include:

- Guaranteed coverage with no pre-existing condition limitations.
- 100% coverage for preventive care, including routine checkups, immunizations, prenatal care, pediatric preventive dental and vision coverage.
- Coverage for office visits, outpatient care and hospitalization with a variety of copayment and deductible plans.
- A pharmacy benefit that includes convenient retail pharmacies and a mail service option.
- \$20/month discount at participating health clubs. See details on page 5.
- Special coverage for children including eye exams, glasses/contacts and dental coverage.

PREFERREDONE DEDUCTIBLE PLAN HIGHLIGHTS

The information below provides a summary of benefits and is not meant to be all-inclusive. The Individual Contract will include a complete description of benefits and exclusions.

Deductible Plans					
Plan Name	Ultimate (Platinum)	Signature (Gold)	Savers (Silver)	Afford (Bronze)	Afford.2 (Bronze)
Plan Type	Non - HSA Plan	HSA Qualified			
Available Network Options	Choice or Select	Choice or Select	Choice or Select	Choice or Select	Choice or Select
In-Network Coinsurance	100%				
In-Network Deductible/Out-of-Pocket Maximum	\$750 Individual or \$1,500 Family	\$2,000 Individual or \$4,000 Family	\$3,500 Individual or \$7,000 Family	\$5,700 Individual or \$11,400 Family	\$6,300 Individual or \$12,600 Family
Preventive Health Care Services, as defined by PIC and required by the Affordable Care Act and its amendments or rules to coverages such as: preventive exams, prenatal/postnatal, immunization and cancer screenings.	100% of eligible charges (no deductible)				
Pediatric Preventive Dental (one visit every six months, children under age 19)					
Pediatric Vision Care - Exam (one per year, children under age 19)					
Office Visits, Urgent Care, Convenient Care and Web-Based Care					
Prescription Drugs Generic, Brand Formulary, Non-Formulary Brand and Specialty Drugs: Up to a 31 day supply. Mail up to 93 day supply.	100% after deductible				
Hospital Services Inpatient and Outpatient					
Chiropractic					
Maternity (Hospital & Delivery)					
Mental Health/Chemical Dependency					
Lab and X-ray					
Durable Medical Equipment					
Emergency or Ambulance Services					
Pediatric Dental Services - basic, intermediate and orthodontic (children under age 19)					
Pediatric Services - Vision (one pair of glasses or contacts per year, children under age 19)					
*No Coverage Out-of-Network					
Health Club Discount	Receive up to \$20 credit towards your membership fees at participating health clubs. See details on page 5.				
Out-of-Network Services	These plans cover medical services from out-of-network providers. For out-of-network providers, in addition to any deductible or coinsurance, you pay all charges that exceed the PIC out-of-network provider reimbursement value. Please refer to the individual contract for complete details.				
Plan Name	Ultimate	Signature	Savers	Afford	Afford.2
Out-of-Network Deductible	\$4,000 Individual or \$8,000 Family	\$4,000 Individual or \$8,000 Family	\$7,000 Individual or \$14,000 Family	\$11,400 Individual or \$22,800 Family	\$12,600 Individual or \$25,200 Family
Out-of-Network Coinsurance (% Coverage)	60%				
Out-of-Network/Out-of-Pocket Maximum	Unlimited				
Out-of-Network Emergency Room Services	Same as in-network provider benefits				

Once you have enrolled with PreferredOne Insurance Company, you will receive a new member packet that will include your ID card and Individual Contract. These plan options do not cover all health care expenses. A brief summary of excluded or limited benefits includes, but is not limited to: cosmetic surgery, weight loss surgery and associated prescription drugs, service or procedures which are experimental, investigative or are not medically necessary, pediatric orthodontic services subject to a 24 month waiting period. Your contract will explain your coverage terms and conditions in detail.

*For information on rates, please visit PreferredOne.com.

PreferredOne's Choice Network is one of the largest provider networks in the State with approximately 99% of doctors, hospitals and clinics participating.

Your doctor can see you now.

All PreferredOne plans are offered with two different network options. Our provider networks include primary care physicians, specialists, hospitals, clinics, convenience care clinics and urgent care centers. You can even go online 24/7 through Virtuwel, Zipnosis and MDLIVE without an appointment. With PreferredOne, you can choose the network of providers that make the most sense for you.

Choice Network

This is the best choice if you want easy access and flexibility to approximately 99% of the clinics and hospitals in the metro area and throughout Minnesota. With the Choice Network it is more than likely your doctor is in our plan.

Select Network

If you want to save money on your monthly premiums, the Select Network offers convenient and open access to more than 6,000 top primary care and specialty doctors throughout the metro area. The Select Network is available to residents living in the following counties: Anoka, Carver, Chisago, Dakota, Hennepin, Ramsey, Scott, Sherburne and Washington. Providers in this network include:

- Fairview Clinics (includes University of Minnesota Physicians and Amplatz Childrens Hospital)
- HealthEast Care Systems
- Hennepin Healthcare System (HCMC clinics)
- North Memorial Clinics
- Northwest Family Physicians
- North Clinics

For more information about PreferredOne

If you'd like more details or need a question answered, call your broker/agent or PreferredOne at:

- Monday-Friday, 7:00 a.m. - 7:00 p.m. CST
- Twin Cities Metro Area: 763.847.3020
- Outside Metro Area: 1.855.717.5267
- TTY: 763.847.4013

PreferredOne Customer Service

- Language Assistance Service available
- Email: IndividualSales@PreferredOne.com



PreferredOne's Select Network offers you our lowest monthly rates with open access to over 6,000 top primary care and specialty doctors.

On Your Path to Staying Healthy and Well

Staying physically active, eating healthy and managing stress are important elements in managing and maintaining your health. PreferredOne can assist you by offering health information and programs that will help you achieve and maintain your health goals. Once you are a member, PreferredOne offers the following at PreferredOne.com:



- **Fitness Advantage**

Receive up to \$20 monthly credit towards your membership fees at participating health clubs when you work out 12 times or more a month. Members with dependent coverage may add one covered dependent (must be 18 years or older) to qualify for a total monthly credit of up to \$40 per month.

- **Online Health Risk Assessment**
- **Tobacco Cessation Program – QUITPLAN®**
- **Online Interactive Lifestyle Improvement Programs**
- **Healthwise® Online Health Resources**
- **Member Discount Programs** - exercise equipment, weight loss programs, etc.

Ways to SAVE

Are you eligible for subsidized coverage through MNsure?

Under the Affordable Care Act, you may qualify for a low-cost health plan. Tax credits (advanced premium tax credits) are available to individuals based on the Federal Poverty Level (FPL) refer to MNsured.org to see if you qualify and then look at PreferredOne to select the coverage option that is right for you.

Save with PreferredOne's Select Provider Network

The Select Network offers convenient and open access to over 6,000 primary care and specialist doctors in the Metro area. Clinics include Fairview Clinics, HealthEast Care Systems, HCMC Clinics, North Memorial Clinics, Northwest Family Physicians, North Clinics and many more.

In case of an accident

One way to lower your monthly rate is to choose a PreferredOne plan with a high deductible. For an additional layer of financial protection consider PreferredOne's Supplemental Accidental Only Contract Option. In the event of an accident, PreferredOne pays 100% of covered medical expenses with only a \$250 deductible. To learn more visit PreferredOne.com.

Use a Health Savings Account (HSA)

PreferredOne offers four qualified deductible plans that can be paired with a Health Savings Account (HSA). (see page 3)

What is an HSA?

A Health Savings Account (HSA) is a federal tax-exempt trust or custodial account that you set up with a bank of your choice to pay or reimburse certain medical expenses you incur. Note: PreferredOne Insurance Company is not a custodian or trustee of Health Savings Accounts.

What are the benefits of an HSA?

- You can claim a tax deduction for contributions made to your HSA account.
- Contributions remain in your account from year to year until you use them.
- Your HSA is portable, so it stays with you.
- Interest earned in your HSA account is tax-free.
- Your HSA distributions are tax-free when you pay for qualified medical expenses.

For complete information and details regarding HSAs view the IRS document at www.irs.gov/pub/irs-pdf/p969.pdf.



For more information: Call 763.847.3020 or 1.855.717.5267 or visit PreferredOne.com