



EMPLOYER GROUP HYBRID REFERENCE - BASED PRICING MEDICAL BENEFITS SUMMARY

2024/2025 Plan Years



LEARN ABOUT OUR HYBRID REFERENCE-BASED PRICING COVERAGE

Reference-based pricing (RBP) is a cost-containment strategy that uses an established benchmark, Medicare reimbursement rate plus a percentage to determine what is paid for healthcare services to reduce the overall cost of your healthcare.

The ultimate goal of reference-based pricing is cost-containment, but not just in terms of actual claim spent for the health plan. The effects of reference-based pricing trickle down to members (who pay lower) by establishing clear, consistent pricing for healthcare service.

Everyone can rest a little bit easier because you and your employees will know what to expect in terms of procedures and providers.

***No Out-Of-Network fees.**



First Health
Network



OPTUMRx

aetna



PLAN HIGHLIGHTS



PREVENTIVE CARE

It's easier to stay healthy with regular preventive care, 100% covered at zero cost to you.

1 Annual Exam Per Calendar year.



PRIMARY CARE VISITS

Primary Care services is the core of Five Points Benefit Plans, and is considered the key for you to becoming and staying healthy.



SPECIALISTS (ROUTINE)

Specialist services are available with NO referral required from the member's Primary Care Provider.



ROUTINE X-RAY & LABS

In-Network Labs accepted at all major lab facilities (such as QUEST, LAB CORP, CPL) and most other labs. Your coverage includes lab tests to ensure the medical care you need.



ADVANCED IMAGING

Imaging is available at the nearest In-Network Diagnostic Facility, Urgent Care, and your provider's office. Ultrasounds, CT Scans or MRIs, PET, Mammogram.



URGENT CARE

Urgent Care handles medical situations that can't wait or are more complex than what your Primary Care Physician normally performs.



HOSPITAL

We provide affordable hospital coverage through our contracted hospital partners that are nationwide.



PRESCRIPTION DRUG COVERAGE

The OptumRx Pharmacy Benefit Plan delivers in both brand name and generic drugs. Accepted in all major Pharmacies.

Medical Benefits Description of your Coverage	In-Network First Health Network Providers		Hospital & Out-of-Network Reference - Based Pricing	
Preventive Annual Exam	100% Covered (No Charge)		100% Covered (No Charge)	
Primary Care (PCP) Office Visits	\$25 Copay		\$40 Copay (% above Medicare Rate)	
Specialty Care Routine Office Visits (Cardiology, Dermatology, OBGYN)	\$35 Copay		\$55 Copay (% above Medicare Rate)	
Routine X-Ray and Labs	\$20 Copay		\$40 Copay (% above Medicare Rate)	
Advanced Imaging (MRI, CT, PET Scan, Ultrasounds)	\$150 Copay		\$200 Copay (% above Medicare Rate)	
Urgent Care	\$75 Copay		\$100 Copay (% above Medicare Rate)	
Emergency Room			\$200 Copay (% above Medicare Rate)	
Inpatient Surgery			\$200 Copay (% above Medicare Rate)	
Anesthesia (In/Outpatient)			\$200 Copay (% above Medicare Rate)	
Intensive Care			\$200 Copay (% above Medicare Rate)	
Outpatient Surgery			\$200 Copay (% above Medicare Rate)	
OPTUMRx	In-Network		Hospital & Out-of-Network	
Preventive Medications	100% Covered		100% Covered	
Generic – Tier I	\$10 Copay		\$10 Copay	
**Preferred Brand – Tier II	**40% Coinsurance		**40% Coinsurance	
**Non- Preferred Brand – Tier III	**40% Coinsurance		**40% Coinsurance	
**Specialty Drugs – Tier IV	**40% Coinsurance		**40% Coinsurance	
	Membership Rate		Deductible & Max Benefit	
Member Plan Coverage	Tier	Monthly Rates	Deductible	Max Benefit
Employee Only: EE	EE	\$295	\$1,500	\$3,000
Employee and Spouse: EE+SP	EE + SP	\$550	\$2,500	\$6,000
Employee and Child	EE + Child	\$535	\$2,500	\$6,000
Family	FAMILY	\$825	\$3,500	\$9,000

*Copay will be charged after deductible is met.
Plan Pays Up to \$300 Per Drug, Per Month.
\$500 Deductible for Optum Rx Pharmacy Benefits