



What's Next?





It's time to enroll in an affordable health plan that's designed for you!



First Choice Next offers multiple plans to meet any lifestyle and budget – with valuable benefits like:

- ♥ **Unlimited visits to your primary care provider (PCP)**
Quality coverage for doctor visits (no referrals necessary), emergency room care, and other health services.
- ♥ **\$0 copay Virtual Care 24/7**
Virtual Care 24/7 connects you to virtual care 24 hours a day, seven days a week, for health care you need that is not an emergency, at no cost.
- ♥ **Access to specialists without a referral**
Get care for your individual needs. Just find an in-network specialist and make an appointment. No PCP referrals are necessary.
- ♥ **And more!**
Enjoy a free WW® (formerly Weight Watchers®) membership. Plus, with the Healthy Rewards program, you can get a Visa rewards card just for completing healthy activities.

As a member, you can:

<p>Choose a provider and pharmacy that work for you.</p> 	<p>Stay connected through the Member Portal and mobile app.</p> 
<p>Use the provider directory to find a provider and learn what to do in a medical emergency. Or use the pharmacy directory to get the prescriptions you need – even when you're out of state!</p>	<p>Use the Member Portal to stay on top of your health. This easy-to-use, secure website lets you access your health records, change your PCP, get benefit details and prescription history, and more. Or get access on the go with our secure mobile app.</p>
<p> Get help on the phone.</p>	<p> Enjoy additional benefits.</p>
<p>Call to ask about your covered benefits, get help finding a provider or specialist, or find out anything else you want to know about your health plan.</p>	<p>Get no-cost additional benefits like diabetes education, pre- and postnatal care, and the Bright Start® maternity program. Plus, bilingual staff can help with scheduling visits.</p>

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For a complete list of benefits, visit www.firstchoicenext.com or call and speak with an experienced advisor. **1-877-564-3152 (TTY 711)**, Monday to Friday, 9 a.m. to 6 p.m. **To learn more, see page 2.**

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First Choice Next offers individual and family health plans both on and off the Health Insurance Marketplace®. Please go to www.firstchoicenext.com, where additional information can be found about our privacy practices, covered and noncovered services, provider availability, benefit/service restrictions, and utilization and pharmaceutical management procedures.

Plan	BRONZE Essential	BRONZE Signature	BRONZE Premier	SILVER Signature	SILVER Off-Marketplace	SILVER Premier	SILVER Deluxe	GOLD Signature	GOLD Deluxe
Individual deductible	\$9,200	\$7,500	\$3,500	\$5,000	\$4,500	\$0	\$4,500	\$1,500	\$850
Family deductible	\$18,400	\$15,000	\$7,000	\$10,000	\$9,000	\$0	\$9,000	\$3,000	\$1,700
Individual out-of-pocket	\$9,200	\$9,200	\$9,200	\$8,000	\$9,200	\$9,200	\$9,200	\$7,800	\$7,500
Family out-of-pocket	\$18,400	\$18,400	\$18,400	\$16,000	\$18,400	\$18,400	\$18,400	\$15,600	\$15,000
Coinsurance	0%	50%	50%	40%	30%	50%	30%	25%	20%
Primary care*	\$0 after deductible	\$50 before deductible	\$50 before deductible	\$40 before deductible	\$15 before deductible	\$55 before deductible	\$15 before deductible	\$30 before deductible	\$15 before deductible
Specialist care*	\$0 after deductible	\$100 before deductible	\$100 before deductible	\$80 before deductible	\$30 before deductible	\$110 before deductible	\$30 before deductible	\$60 before deductible	\$30 before deductible
Urgent care	\$0 after deductible	\$75 before deductible	\$75 before deductible	\$60 before deductible	\$45 before deductible	\$80 before deductible	\$45 before deductible	\$45 before deductible	\$45 before deductible
Emergency care	\$0 after deductible	50% after deductible	50% after deductible	40% after deductible	30% after deductible	50% before deductible	30% after deductible	25% after deductible	20% after deductible
Inpatient hospital*	\$0 after deductible	50% after deductible	50% after deductible	40% after deductible	30% after deductible	50% before deductible	30% after deductible	25% after deductible	20% after deductible
Generic drugs*	\$0 after deductible	\$25 before deductible	\$30 before deductible	\$20 before deductible	\$15 before deductible	\$35 before deductible	\$15 before deductible	\$15 before deductible	\$15 before deductible
Preferred brand drugs*	\$0 after deductible	\$50 after deductible	50% after deductible	\$40 before deductible	\$100 before deductible	\$200 before deductible	\$100 before deductible	\$30 before deductible	\$100 before deductible
Non-preferred brand drugs*	\$0 after deductible	\$100 after deductible	50% after deductible	\$80 after deductible	40% after deductible	50% before deductible	40% after deductible	\$60 before deductible	40% after deductible
Specialty drugs*	\$0 after deductible	\$500 after deductible	50% after deductible	\$350 after deductible	40% after deductible	50% before deductible	40% after deductible	\$250 before deductible	40% after deductible

For certain plans, cost-shares for services provided by Indian Health Care Providers (IHCP) will be at no charge.

*In-network services and providers only.