


All Vermont Health Connect plans cover the same set of Essential Health Benefits. The difference lies in the plan designs, which determine how you pay for those benefits. Standard plans have the same designs across insurance carriers, while Blue Rewards and Vitality Plus plans were uniquely designed by the carriers, with a focus on wellness.

Vermont Health Connect 2016 Plan Designs & Monthly Premiums (before subsidy)

Interested in the cost after subsidy?
Most Vermonters who use Vermont Health Connect qualify for financial help to reduce their costs. To see if you qualify, visit the Subsidy Estimator at http://info.healthconnect.vermont.gov/subsidy_estimator or call 1-855-899-9600.

		Standard Plans				Standard High Deductible Health Plans (HDHP)				Blue Rewards				VT Vitality Plus			
		BCBSVT & MVP				Can Pair with Health Savings Account (HSA)				BCBSVT only				MVP only			
		Platinum	Gold	Silver	Bronze	Silver HDHP		Bronze HDHP		Gold	Silver	Gold CDHP <small>Can pair with HSA</small>	Bronze CDHP <small>Can pair with HSA</small>	Gold	Silver	Bronze	Gold HDHP <small>Can pair with HSA</small>
						BCBSVT	MVP	BCBSVT	MVP								
		Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	Individual / Family	
Deductible (Ded.)	Integrated Ded.?	N	N	N	N	\$1,425/\$2,850 ⁷	\$1,550/\$3,100 ⁷	Y - \$4,100/\$8,200	Y - \$4,400/\$8,800	Y - \$1,250/\$2,500	\$2,000/\$4,000 ⁷	Y - \$2,500/\$5,000	Y - \$6,550/\$13,100	N	N	N	Y
	Medical Ded.	\$150/\$300	\$750/\$1,500	\$2,000/\$4,000 ⁷	\$4,000/\$8,000	See above	See above	See above	See above	See above	See above	See above	See above	\$650/\$1,300	\$2,000/\$4,000 ⁷	\$5,000/\$10,000	\$2,400/\$4,800
	Waived ¹ for: <small>(see Services below)</small>	Prev, OV, UC, Amb, ER, Den1	Prev, OV, UC, Amb, ER, Den1	Prev, OV, UC, Amb, Den1	Prev, Den1	Prev	Prev	Prev	Prev	Prev, 3 PCP/MH OV, Den1	Prev, 3 PCP/MH OV, Den1	Prev	Prev	Prev, OV, UC, Den1	Prev, PCP/MH, Den1	Prev, Den1	Prev
	Prescription (Rx) Ded.	\$0	\$50 ⁸	\$150 ⁷⁸	\$500 ⁸	See above	See above	See above	See above	See above	See above	See above	See above	\$200/\$400	\$250/\$500 ⁷	\$300/\$600	See above
	Waived for:	N/A (\$0 Ded)	Rx Generic	Rx Generic	Not Waived	Rx Wellness	Rx Wellness	Rx Wellness	Rx Wellness	Not Waived	Not Waived	Rx Wellness	Rx Wellness	VBID, Rx Generic	VBID	VBID	Rx Wellness
Max. Out-of-Pocket (MOOP)	Integrated?	N	N	N	Y-\$6,850/\$13,700	Y-\$5,750/\$11,500	Y-\$5,750/\$11,500	Y-\$6,500/\$13,000	Y-\$6,500/\$13,000	Y-\$4,250/\$8,500	Y-\$6,850/\$13,700 ⁷	Y - \$2,500/\$5,000	Y - \$6,550/\$13,100	N	N	Y-\$6,850/\$13,700	Y-\$2,400/\$4,800
	Medical	\$1,250/\$2,500	\$4,250/\$8,500	\$5,600/\$11,200 ⁷	See above	See above	See above	See above	See above	See above	See above	See above	See above	\$5,550/\$11,100	\$5,550/\$11,100 ⁷	See above	See above
	Prescription (Rx)	\$1,250/\$2,500	\$1,250/\$2,500	\$1,250/\$2,500 ⁷	\$1,250/\$2,500	\$1,300/\$2,600 ⁷	\$1,300/\$2,600 ⁷	\$1,300/\$2,600	\$1,300/\$2,600	\$1,250/\$2,500	\$1,250/\$2,500 ⁷	\$1,300/\$2,600	\$1,300/\$2,600	\$1,300/\$2,600	\$1,300/\$2,600 ⁷	\$1,300/\$2,600	\$1,300/\$2,600
Stacked or Aggregate? ⁶		Stacked ⁶	Stacked ⁶	Stacked ⁶	Stacked ⁶	Aggregate Embedded ⁶¹⁰	Agg Ded/ Stack MOOP ⁶	Aggregate Embedded ⁶¹⁰	Agg Ded/ Stack MOOP ⁶	Aggregate Embedded ⁶¹⁰	Aggregate Embedded ⁶¹⁰	Aggregate ⁶	Aggregate Embedded ⁶¹⁰	Stacked ⁶	Stacked ⁶	Stacked ⁶	Aggregate ⁶
Service Category (Examples)		Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)	Co-insurance (%) / Co-pay (\$)
Preventive (Prev)		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Office Visit (OV)	PCP or Mental Health (PCP/MH)	\$10	\$15	\$25	Ded., then \$35	Ded., then 10%	Ded., then 10%	Ded., then 50%	Ded., then 50%	3 visits per person (up to 9 per family) with no cost-share; then deductible applies with co-pay of \$20 (Gold) or \$30 (Silver)	Ded., then \$0	Ded., then \$0	\$10	\$20	Ded., then \$40	Ded., then \$0	
	Specialist ²	\$20	\$25	\$50	Ded., then \$85	Ded., then 25%	Ded., then 25%	Ded., then 50%	Ded., then 50%	Ded., then \$30	Ded., then \$50	Ded., then \$0	Ded., then \$0	\$30	Ded., then \$60	Ded., then \$100	Ded., then \$0
Urgent Care (UC)		\$40	\$45	\$60	Ded., then \$100	Ded., then 25%	Ded., then 25%	Ded., then 50%	Ded., then 50%	Ded., then \$30	Ded., then \$50	Ded., then \$0	Ded., then \$0	\$45	Ded., then \$60	Ded., then \$100	Ded., then \$0
Ambulance (Amb)		\$50	\$50	\$100	Ded., then \$100	Ded., then 25%	Ded., then 25%	Ded., then 50%	Ded., then 50%	Ded., then \$30	Ded., then \$50	Ded., then \$0	Ded., then \$0	Ded., then \$50	Ded., then \$100	Ded., then \$100	Ded., then \$0
Emergency Room (ER) ³		\$100	\$150	Ded., then \$250	Ded., then 50%	Ded., then 25%	Ded., then 25%	Ded., then 50%	Ded., then 50%	Ded., then \$250	Ded., then \$250	Ded., then \$0	Ded., then \$0	Ded., then \$200	Ded., then \$250	Ded., then 50%	Ded., then \$0
Hospital Services ⁴	Inpatient	Ded., then 10%	Ded., then 20%	Ded., then 40%	Ded., then 50%	Ded., then 25%	Ded., then 25%	Ded., then 50%	Ded., then 50%	Ded., then \$500	Ded., then \$1,750	Ded., then \$0	Ded., then \$0	Ded., then 20%	Ded., then 50%	Ded., then 50%	Ded., then \$0
	Outpatient	Ded., then 10%	Ded., then 20%	Ded., then 40%	Ded., then 50%	Ded., then 25%	Ded., then 25%	Ded., then 50%	Ded., then 50%	Ded., then \$500	Ded., then \$1,750	Ded., then \$0	Ded., then \$0	Varies by service	Varies by service	Ded., then 50%	Ded., then \$0
Prescription (Rx) Drug Coverage		30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply	30-day supply
Rx Generic ⁵		\$5	\$5	\$15	Ded., then \$20	Ded., then \$10	Ded., then \$10	Ded., then \$12	Ded., then \$12	Ded., then \$5	Ded., then \$5	Ded., then \$5	Ded., then \$25	\$5	Ded., then \$15	Ded., then \$20	Ded., then \$0
Rx Preferred Brand ⁵		\$40	Ded., then \$40	Ded., then \$60	Ded., then \$80	Ded., then \$40	Ded., then \$40	Ded., then 40%	Ded., then 40%	Ded., then 40%	Ded., then 40%	Ded., then 40%	Ded., then 40%	Ded., then \$40	Ded., then \$50	Ded., then \$90	Ded., then \$0
Rx Non-Preferred Brand ⁵		50%	Ded., then 50%	Ded., then 50%	Ded., then 60%	Ded., then 50%	Ded., then 50%	Ded., then 60%	Ded., then 60%	Ded., then 60%	Ded., then 60%	Ded., then 60%	Ded., then 60%	Ded., then 50%	Ded., then 50%	Ded., then 60%	Ded., then \$0
Additional Benefits																	
Wellness Benefits		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Up to \$300 in wellness rewards per adult				VBID Rx co-pay of \$1/\$3, up to \$50 in wellness rewards			
Premiums by Tier⁶		Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy	Cost before subsidy
Single	BCBSVT	\$656.63	\$573.36	\$484.49	\$409.17	\$468.90		\$406.84		\$531.33	\$465.16	\$506.32	\$401.92				
	MVP	\$660.42	\$588.71	\$493.38	\$392.45		\$468.05		\$380.71					\$574.85	\$476.39	\$391.36	\$510.53
Couple	BCBSVT	\$1,313.26	\$1,146.72	\$968.98	\$818.34	\$937.80		\$813.68		\$1,062.66	\$930.32	\$1,012.64	\$803.84				
	MVP	\$1,320.84	\$1,177.42	\$986.76	\$784.90		\$936.10		\$761.42					\$1,149.70	\$952.78	\$782.72	\$1,021.06
Parent and Child(ren)	BCBSVT	\$1,267.30	\$1,106.58	\$935.07	\$789.70	\$904.98		\$785.20		\$1,025.47	\$897.76	\$977.20	\$775.71				
	MVP	\$1,274.61	\$1,136.21	\$952.22	\$757.43		\$903.34		\$734.77					\$1,109.46	\$919.43	\$755.32	\$985.32
Family	BCBSVT	\$1,845.13	\$1,611.14	\$1,361.42	\$1,149.77	\$1,317.61		\$1,143.22		\$1,493.04	\$1,307.10	\$1,422.76	\$1,129.40				
	MVP	\$1,855.78	\$1,654.28	\$1,386.40	\$1,102.78		\$1,315.22		\$1,069.80					\$1,615.33	\$1,338.66	\$1,099.72	\$1,434.59

Footnotes
1 Medical Deductible waived for: Preventive, Office Visit, Urgent Care, Ambulance, Emergency Room, Pediatric Dental Class 1 Series (as indicated by plan).
2 Specialist co-pay also applies to PT/ST/OT, vision, and any alternative medicine benefits, as appropriate.
3 ER co-pay is waived if admitted.
4 Hospital Services are Inpatient (including surgery, ICU/NICU, maternity, SNF and MH/SA); Outpatient (including ambulatory surgery centers); and Radiology (MRI, CT, PET). This cost-sharing will also include physician and anesthesia costs, as appropriate.
5 Each insurance carrier classifies drugs according to its own formulary. To see if a specific drug qualifies for the Generic or Preferred co-pay, view the formularies at <http://info.healthconnect.vermont.gov/healthplans> or contact BCBSVT (800-247-2583) or MVP (800-TALK-MVP). <http://info.healthconnect.vermont.gov/glossary>.
6 With an aggregate family deductible, your family must meet the family deductible before the plan pays benefits. With a stacked deductible, the plan pays benefits once you meet either your individual deductible or your family deductible.
7 If you purchase a silver plan and your income qualifies for cost-sharing reductions (for example, up to \$72,750 for a family of four), your deductible and max. out-of-pocket could be lower than the figures stated above. To learn more, go to www.VermontHealthConnect.gov and click on "Health Plans."
8 BCBSVT Standard Gold/Silver/Bronze plans have a \$50/\$150/\$500 Rx Deductible per person, while MVP Standard Gold/Silver/Bronze plans have an Rx Deductible of \$50/\$150/\$500 for a Single plan or \$100/\$300/\$1,000 for all other tiers.
9 With High Deductible Health Plans (HDHP), you do not have to pay the deductible for Wellness prescriptions. See the BCBSVT and MVP lists of Wellness drugs at <http://info.healthconnect.vermont.gov/healthplans>.
10 Some HDHP aggregate family deductibles have an embedded individual maximum out-of-pocket of \$6,850 to prevent one individual from paying the full family maximum out-of-pocket when it exceeds the federal maximum out-of-pocket of \$6,850 for an individual.