Premier HealthOne
Healthcare coverage for you and your family

Premier Health Plan

110 N. Main St.
Suite 1200
Dayton, Ohio 45402

Questions? Call (866) 973-9843.

Shop for health plans at PremierHealthPlan.org

Premier Health Plan HMO, PPO and Individual products are underwritten by Premier Health Plan (d.b.a. Premier Health Plan). Self-funded HMO and PPO plans are administered by Premier Health Plan (d.b.a. Premier Health Plan).

This brochure is not a contract. It is intended solely to provide you with an overview of the plan, and you should not rely on it when trying to determine whether a service, etc., is covered under your health benefit plan. Complete details of benefits, terms and exclusions are set forth in the group contract.

Shop for health plans at PremierHealthPlan.org
Premier HealthOne is a local plan dedicated to serving members of our community

Created in southwest Ohio, for individuals and families in southwest Ohio

It’s a local plan—created and led by doctors you know. Your care and your insurance carrier will work together, creating a simpler health care experience for you.

Our mission is to improve your quality of health at every stage of life with access to quality health services, coordinated care and extra support when you need it. Premier Health Plan combines our mission with our dedication to the people of southwest Ohio—a community we also call home.

We look forward to serving you and your family.

Who is eligible for a Premier HealthOne plan?

Premier HealthOne might be right for you if

• You work for an employer that doesn’t offer health insurance
• You are not eligible for health insurance from your employer
• You are self-employed or on COBRA
• You want to explore health insurance options other than what is offered by your employer
• You are losing coverage under your parent’s plan

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In the following sections, you’ll learn a bit more about some of the other important things that set Premier HealthOne apart:

• Care Advising Services: Your Personal Approach to Health (PATH)
• Wellness and Education Services
• Preventive Care Services
• 24/7 Nurse Line

What makes Premier HealthOne special?

It’s a local plan, dedicated to serving members of our community.

Premier HealthOne was created for the people of southwest Ohio. That means you and your family are at the very heart of the plan. So are the local health care professionals and other resources you can always rely on.

It’s a plan created and led by doctors—the very same doctors who live and practice right here in our community.

As a doctor-led health plan, Premier HealthOne uses technology to connect you, doctors and the health system in ways that allow you to work together differently than other health plans.

It’s a plan that focuses on helping you stay healthy.

Premier HealthOne helps you live the healthy lifestyle you want. Members benefit from free preventive services and helpful resources like wellness programs and a 24/7 Nurse Line.

Care Advising Services

Your Personal Approach To Health (PATH)

One of the things that makes Premier HealthOne unique is our doctor-led, team-based approach to care. A great example is PATH, your Personal Approach To Health. PATH is designed to help our members manage the challenges that come along with difficult and complex health conditions.

If you participate in this service, you will have a personal, local care team who will work with you to create a step-by-step plan for your health needs. This team is led by your primary care physician, and it may also include a nutritionist, pharmacist, caregivers and community resources.

A Registered Nurse, known as your Care Advisor, will work closely with you and your doctor to help guide you through your care plan. You can meet with your Care Advisor in person, over the phone or via email. Another benefit: because your Care Advisor lives and works in southwest Ohio, he or she can offer personalized tips and point you to helpful resources in your area. Plus, you can always come into your doctor’s office for regular appointments and for more in-depth discussions with both your doctor and Care Advisor as needed.

Keep reading to learn about Wellness and Education Services, Preventive Care Services and the 24/7 Nurse Line

Jerry Clark, MD, FACP
Chief Medical Officer, Premier Health Plan
Preventive Care Services

The way we see it, good medicine is more than caring for you when you’re sick. It’s also using the knowledge and training of our doctors to help you stay healthy. That’s why we include important preventive resources as part of Premier HealthOne.

One of the best things you can do for your health is to use preventive services. Preventive care may include:

- Immunizations
- Vaccines
- Regular check-ups
- Routine physicals
- Preventive colonoscopies
- Mammograms
- Regular physicals

With Premier HealthOne, you get preventive care services at no extra charge.

Wellness and Education Services

All Premier HealthOne plans come with access to online health education and tools to track your healthy activities. This also includes personalized information to help you maintain and improve your health. Once you enroll as a member of Premier HealthOne, you will receive access to our online wellness website with tools including:

- MyActivity Tracker
- Use the MyActivity Tracker as an easy method to log your daily fitness and activity.

- MyCommunity
- MyCommunity offers discounts for community activities, including gym memberships, yoga classes, dance lessons, and massage services.

- Online Assessments
- Take an assessment and find personalized resources to help you set and achieve your health goals.

- WebMD OnLine
- Stress Reduction Coaching
- Explore expert information from WebMD, one of the most trusted online names in health and wellness.

Premier HealthOne Benefits At-a-Glance

More personalized coverage. Don’t end up in a one-size-fits-all type of plan. With Premier HealthOne, you can choose from three different options that fit your health needs and your budget.

Coverage that stays with you. With an employer’s plan, if you leave your job, you also lose your health insurance or when you’re on COBRA. Individual plans protect your health wherever you go.

Prescription drug coverage. All Premier HealthOne plans also include prescription drug coverage at no additional cost.

To view detailed plan benefits and coverage information, visit http://www.premierhealthplan.org/Individuals-and-Families/Member-Resources/Additional-Resources

Understanding your coverage

Insurance can be confusing. But it doesn’t have to be.

Here are a few definitions to help you choose the plan that works best for your needs and budget.

- **Deductible**: The yearly amount you might have to pay out-of-pocket before insurance coverage begins. With Premier HealthOne, a deductible only applies to certain larger health services.
- **Coinsurance**: The part of your medical bill, in a percentage of the total cost of the bill, that you need to pay. For example, if it says 20% coinsurance, you pay 20% of the bill and Premier HealthOne pays the rest.
- **Copayment**: A set dollar amount that you pay when you receive care. For example, a doctors visit.
- **Out-of-Pocket Maximum (Limit)**: The maximum amount of healthcare costs you must pay out of your own pocket per year. After the out-of-pocket max is met, the plan will pay 100% of covered services for the rest of the benefit year.
- **Premium**: The monthly payment that must be made to an insurance company to keep your coverage.

In addition, all Premier HealthOne plans offer these benefits:

- Large network of more than 2,800 leading physicians and 3,300 locations
- No referrals required
- In-network and out-of-network urgent care coverage
- Many preventive care services covered at no charge
- Wellness program and services, including a portal to help you meet your health and fitness goals
- 24/7 Nurse Line

To explore plan options and learn how to enroll, visit http://www.premierhealthplan.org/Individuals-and-Families/Member-Resources/Additional-Resources

24/7 Nurse Line

Premier HealthOne members have immediate access 24 hours a day/ seven days a week to health care advice through the Nurse Line.

Premier HealthOne members can talk to a registered nurse in the middle of the day or night about:

- Medication side effects or dosing questions
- Pains, cramps or upset stomach
- Fevers and common colds
- Cuts or bruises
- Your doctor’s advice or treatment plans
- Determining the need to call a doctor or go to the emergency room
- Finding the closest in-network after-hours clinic
- Locating providers when you are out of town

Premier HealthOne members have immediate access to plans that offer:

- In-network and out-of-network urgent care coverage
- No referrals required
- Wellness program and services, including a portal to help you meet your health and fitness goals
- 24/7 Nurse Line

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- **Premium**: The monthly payment that must be made to an insurance company to keep your coverage.
Choosing a plan that’s right for you

We offer three levels of plans to meet your health needs and fit within your budget. Whether you select Gold, Silver or Bronze, each plan can help you stay healthy and save money. Visit PremierHealthPlan.org to compare pricing and sign up today.

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<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
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<td>The Gold plan may be a good choice for you if you have regular doctor visits or are anticipating a larger health need. It offers higher monthly premiums but lower out-of-pocket expenses.</td>
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<td>Silver plans may be a good choice for you if you want to try out a High Deductible Plan with lower monthly premiums, but you still want a little more protection. These plans offer a mix of premium savings with options to limit out-of-pocket expenses.</td>
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<td>Bronze plans may be a good choice for you if you are healthy and don’t anticipate a lot of health care expenses, but you want the peace of mind that you are covered if you do. These plans offer lower monthly premiums but higher out-of-pocket expenses.</td>
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**Features of All Plans**

- Copayments for PCP and specialists doctor visits before reaching your deductible
- No referrals
- Preventive services and immunizations covered in full
- Access to Premier Health Group’s network of more than 2,800 leading physicians and 1,300 locations
- Coverage for maternity care

*Please refer to plan documents for a complete list of covered services.*

Ready to explore our Premier HealthOne plans and sign up? Great—we’re here to help.

With Premier HealthOne’s online shopping tool, it’s easy to compare plans, benefits and prices and buy your new plan. Visit PremierHealthPlan.org and choose ‘Individual and Family Plans’ and select ‘Ready to Sign Up’ to get started.

Sign up in a few easy steps:

- **Enter Information**
  - Enter some basic information to get started, including
    - Your ZIP code
    - Your date of birth
    - Your gender
    - Are you a smoker?
    - Who will need coverage?
    - Your broker information (if you have one)
    - Annual household income
  - You’ll enter your household income because you might qualify for a subsidy. If you do, you’ll be directed to the Healthcare.gov site to provide some information.

- **Compare Plans**
  - Take a look at the health plan coverage options available to you. Compare the benefits offered and the prices for each plan.
  - You will also find more detailed information about monthly premiums, deductibles, copayments and other out-of-pocket costs.

- **Choose Your Plan**
  - Apply for your plan and submit payment online.

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