



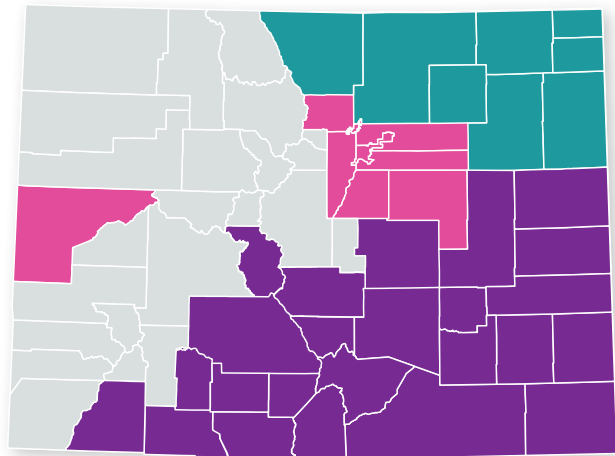
# 2019

## SMALL GROUP HEALTH PLANS

Benefits Summary



# Friday Health Plans Group Coverage Map



## Counties Served by Region

### Denver Metro

- Adams •
- Arapahoe •
- Broomfield •
- Boulder •
- Denver •
- Douglas •
- Elbert •
- Jefferson •

### Northern Colorado

- Larimer •
- Logan •
- Morgan •
- Phillips •
- Sedgwick •
- Washington •
- Weld •
- Yuma •

### Southern & Eastern Colorado

- Alamosa •
- Archuleta •
- Baca •
- Bent •
- Chaffee •
- Cheyenne •
- Conejos •
- Costilla •
- Crowley •
- Custer •
- El Paso •
- Fremont •
- Huerfano •
- Kiowa •
- Kit Carson •
- La Plata •
- Las Animas •
- Lincoln •
- Mineral •
- Otero •
- Prowers •
- Pueblo •
- Rio Grande •
- Saguache •

### Grand Junction

- Mesa •

## Hospital and Doctor Networks

### Denver / Boulder / Grand Junction

- ✓ SCL Health
- ✓ Children’s Hospital Colorado
- ✓ National Jewish Health
- ✓ Centura Health - 3 Locations
- ✓ New West Physicians

### Northern Colorado

- ✓ Banner Health
- ✓ Children’s Hospital Colorado

### Southern and Central Colorado

- ✓ Centura Health
- ✓ Children’s Hospital Colorado

### Urgent Care Facilities and Options

- ✓ Concentra
- ✓ Locally contracted urgent care centers
- ✓ DispatchHealth (Denver, Boulder, Colorado Springs)
- ✓ Teladoc.com

To search a full list of in-network doctors and facilities near you, plus additional independently contracted pediatricians, OBGYN’s and primary care doctors in all regions, visit: [fridayhealthplans.com](http://fridayhealthplans.com) or call 800-475-8466

# 2019 Small Group Health Plans

Like the best day of the week, Friday Health Plans gives you and your employees coverage you can count on.

## **Personal Customer Service Right Here in Colorado**

Friday Health Plans has award-winning customer service representatives in Colorado. They're here to help with clear, concise answers to Friday members' questions and concerns. Our track record of prompt, accurate claims payment means your employees will have the peace of mind they deserve from a health insurance partner.

## **We're Here for You, Wherever You are in Colorado**

The Friday Health Plans physician and medical facility network gives your employees in-network health care services as close to home as possible. From rural communities and across the Front Range, Friday has strong provider networks to keep employees and their families healthy. Visit the Friday website to see the entire list of medical providers and facilities at [fridayhealthplans.com](http://fridayhealthplans.com).

## **Preventive Care Included**

All of Friday's health plans include preventive care at no cost to members. Annual well exams for women, men and children are completely covered, as are ACA recommended tests and prescriptions.

## **Annual Vision Exam Included**

Members receive one free vision exam per year through a VSP provider. Visit [vsp.com](http://vsp.com) for a list of providers near you.

## **24/7 Access to Your Health Plan**

Your employees can access their health plan details through the Friday Member Portal. They can track claims, download new ID cards, check if doctors and facilities are in network, review prescription coverage and other details of their health plan. Visit [fridayhealthplans.com](http://fridayhealthplans.com) to sign up for your personalized Member Portal.

For a full list of benefits, provisions, exclusions and limitations, and to see everything included in Friday's plans and networks, please contact Friday Health Plans.

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# Small Group Health Plan Benefits Summary

In-network benefits only; no out-of-network coverage, except in medical emergencies



	BRONZE HSA	BRONZE	SILVER HSA	SILVER	SILVER PLUS	GOLD	GOLD PLUS
Individual Deductible / Family	\$6,750 / \$13,500	\$7,900 / \$15,800	\$3,250 / \$6,500	\$4,400 / \$8,800	\$3,350 / \$6,700	\$1,750 / \$3,500	\$525 / \$1,050
Individual Max Out of Pocket / Family	\$6,750 / \$13,500	\$7,900 / \$15,800	\$6,750 / \$13,500	\$7,900 / \$15,800	\$7,900 / \$15,800	\$7,000 / \$14,000	\$7,000 / \$14,000
Annual Wellness Visit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visit	\$0 after Deductible	3 visits at \$0, then \$0 after Deductible	30% after Deductible	3 visits at \$0, then 20% after Deductible	\$40 Copay	3 visits at \$0, then 20% after Deductible	3 visits at \$0, then 20% after Deductible
Urgent Care Visit	\$0 after Deductible	\$75 Copay, Deductible Waived	\$75 Copay, after Deductible	\$75 Copay, Deductible Waived	\$75 Copay, Deductible Waived	\$75 Copay, Deductible Waived	\$75 Copay, Deductible Waived
Teladoc*	\$45 Flat Fee	\$45 Flat Fee	\$45 Flat Fee	\$45 Flat Fee	\$45 Flat Fee	\$45 Flat Fee	\$45 Flat Fee
Annual Vision Exam	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Visit	\$0 after Deductible	\$0 after Deductible	30% after Deductible	20% after Deductible	\$80 Copay	20% after Deductible	20% after Deductible
Behavioral Health Visit	\$0 after Deductible	\$0 after Deductible	30% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible
X-ray and Imaging	\$0 after Deductible	\$0 after Deductible	30% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible
Emergency Room	\$0 after Deductible	\$0 after Deductible	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible
DRUGS	BRONZE HSA	BRONZE	SILVER HSA	SILVER	SILVER PLUS	GOLD	GOLD PLUS
Preventive ACA Drugs	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Preferred Generic	\$0 after Deductible	\$0	\$0 after Deductible	\$0	\$0	\$0	\$0
Preferred Brand	\$0 after Deductible	Up to \$250 Copay, Deductible Waived	30% after Deductible	20% after Deductible	Up to \$250 Copay, Deductible Waived	20% after Deductible	Up to \$250 Copay, Deductible Waived
Non-Preferred Generic / Brand / Specialty	\$0 after Deductible	Up to \$655 Copay, Deductible Waived	50% after Deductible	50% after Deductible	Up to \$655 Copay, Deductible Waived	50% after Deductible	Up to \$580 Copay, Deductible Waived
Preferred Specialty	\$0 after Deductible	Up to \$650 Copay, Deductible Waived	45% after Deductible	45% after Deductible	Up to \$650 Copay, Deductible Waived	45% after Deductible	Up to \$575 Copay, Deductible Waived

\*Teladoc is a value-added service, does not apply toward deductible or max out-of-pocket.

# Using your Friday Health Plan

## Convenient Care, Around the Clock.

- ✓ **Urgent care clinic** visits for a \$75 copay or less for Bronze, Silver, Gold plans (\$0 after deductible for HSA plans)
- ✓ **Teladoc services:** Reach a doctor 24/7 from your phone or computer, wherever you are, \$45 flat fee.
- ✓ **DispatchHealth:** Urgent care that comes to you (limited geographic availability)

## Know Before You Go—The Friday Healthcare Network

Your healthcare is only covered when you use in-network doctors, hospitals or facilities. We've assembled a topnotch group of medical professionals and facilities to take care of you when you need it.

- ✓ **No doctor referrals** for most doctors, services and specialists in the Friday network. Certain services and procedures require a pre-authorization or they may not be covered. Always check with Friday Health Plans to confirm your pre-authorization is approved.
- ✓ **Visit the medical provider lookup** for a full list of in-network doctors and facilities at [fridayhealthplans.com](http://fridayhealthplans.com) or call us at **800-475-8466**

## Questions?

[fridayhealthplans.com](http://fridayhealthplans.com)  
**800.475.8466**  
[questions@fridayhealthplans.com](mailto:questions@fridayhealthplans.com)



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This document provides a brief overview of the benefits offered under this Friday Health Plans Policy. Full information is available in the Certificate of Coverage. To request a copy of the Certificate of Coverage, call **800.475.8466** or visit [fridayhealthplans.com](http://fridayhealthplans.com).