

SUMMARIZED 2025 INDIVIDUAL BENEFIT GRID



	Gold Standardized	Silver AH	Silver AH 73% CSR	Silver AH 87% CSR	Silver AH 94% CSR	Silver Standardized	Silver Standardized 73% CSR	Silver Standardized 87% CSR	Silver Standardized 94% CSR
On/Off Exchange	Both	Both	On	On	On	Both	On	On	On
Includes Blue Card	No	No	No	No	No	No	No	No	No
Individual Deductible	\$1,500	\$5,550	\$4,725	\$1,765	\$1,763	\$5,000	\$3,000	\$500	\$0
Family Deductible	\$3,000	\$11,100	\$9,450	\$3,530	\$3,526	\$10,000	\$6,000	\$1,000	\$0
Individual Out-of-Pocket Max	\$7,800	\$5,950	\$5,050	\$2,415	\$2,415	\$8,000	\$6,400	\$3,000	\$2,000
Family Out-of-Pocket Max	\$15,600	\$11,900	\$10,100	\$4,830	\$4,830	\$16,000	\$12,800	\$6,000	\$4,000
Coinsurance	25%	30%	0%	0%	0%	40%	40%	30%	25%
PCP & OP Rehab/Hab Office Visits	\$30 Copay	\$30 Copay after Ded	\$5 Copay after Ded	\$5 Copay after Ded	\$4.70 Copay	\$40 Copay	\$40 Copay	\$20 Copay	\$0
Specialist Office Visit (Consult/Evaluation)	\$60 Copay	\$45 Copay after Ded	\$5 Copay after Ded	\$5 Copay after Ded	\$4.70 Copay	\$80 Copay	\$80 Copay	\$40 Copay	\$10 Copay
Mental Health/Substance Abuse OP Office Visit	\$30 Copay	\$30 Copay after Ded	\$5 Copay after Ded	\$5 Copay after Ded	\$4.70 Copay	\$40 Copay	\$40 Copay	\$20 Copay	\$0
Medical Equipment & Supplies	Ded/Coins	\$250 Copay after Ded	\$250 Copay after Ded	\$250 Copay after Ded	\$4.70 Copay	Ded/Coins	Ded/Coins	Ded/Coins	Coinsurance
Maternity and Family Planning	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Coinsurance
Urgent Care	\$45 Copay	\$45 Copay after Ded	\$5 Copay after Ded	\$5 Copay after Ded	\$4.70 Copay	\$60 Copay	\$60 Copay	\$30 Copay	\$5 Copay
Emergency Room	Ded/Coins	\$800 Copay after Ded	\$500 Copay after Ded	\$240 Copay after Ded	\$9.40 Copay (Non-Emergency)/ \$0 Copay (Emergency)	Ded/Coins	Ded/Coins	Ded/Coins	Coinsurance
Inpatient Hospital, MH/SA	Ded/Coins	\$800 Copay per day after Ded	\$500 Copay per day after Ded	\$240 Copay per day after Ded	\$0 Copay per day after Ded	Ded/Coins	Ded/Coins	Ded/Coins	Coinsurance
Outpatient Hospital & Surgical Services	Ded/Coins	\$45 Copay after Ded	\$5 Copay after Ded	\$5 Copay after Ded	\$4.70 Copay (after Ded for facility only)	Ded/Coins	Ded/Coins	Ded/Coins	Coinsurance
High-Tech Imaging	Ded/Coins	\$500 Copay after Ded	\$375 Copay after Ded	\$5 Copay	\$4.70 Copay	Ded/Coins	Ded/Coins	Ded/Coins	Coinsurance
Lab/X-RAY	Ded/Coins	\$30 Copay after Ded	\$5 Copay after Ded	\$5 Copay	\$4.70 Copay	Ded/Coins	Ded/Coins	Ded/Coins	Coinsurance
Rx Tier 1 Preventive	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rx Tier 2 Generic	\$15/\$30 Copay*	\$100/\$200 Copay*	\$100/\$200 Copay*	\$5/\$10 Copay*	\$4.70/\$9.40 Copay*	\$20/\$40 Copay*	\$20/\$40 Copay*	\$10/\$20 Copay*	\$0
Rx Tier 3 Preferred Brand	\$30/\$60 Copay*	\$1,000/\$2,000 Copay*	\$1,000/\$2,000 Copay*	\$25/\$50 Copay*	\$4.70/\$9.40 Copay*	\$40/\$80 Copay*	\$40/\$80 Copay*	\$20/\$40 Copay*	\$15/\$30 Copay*
Rx Tier 4 Non-Preferred Brand	\$60/\$120 Copay*	\$2,000/\$4,000 Copay*	\$2,000/\$4,000 Copay*	\$100/\$200 Copay*	\$9.40/\$18.80 Copay*	\$80/\$160 Copay after Ded*	\$80/\$160 Copay after Ded*	\$60/\$120 Copay after Ded*	\$50/\$100 Copay*
Rx Tier 5 Specialty	\$250 Copay	\$5,950 Copay	\$5,050 Copay	\$2,415 Copay	\$9.40 Copay	\$350 Copay after Ded	\$350 Copay after Ded	\$250 Copay after Ded	\$150 Copay
Rx Tier 6 Specialty	\$250 Copay	\$5,950 Copay	\$5,050 Copay	\$2,415 Copay	\$9.40 Copay	\$350 Copay after Ded	\$350 Copay after Ded	\$250 Copay after Ded	\$150 Copay

Octave Blue Cross and Blue Shield and Blue Cross Blue Shield is a Qualified Health Plan issuer in the Health Insurance Marketplace.

Off-Exchange Plans: Plans only available if purchased directly from Octave Blue Cross and Blue Shield.

*Second tier is mail order. Three scripts for the cost of two.

Important Notes

For maintenance drugs in tiers 2-4, if you utilize our mail order program, you will receive a three-month supply of drugs for the cost of a two-month supply.

Agent can refer to policy schedules and certificates located on our (Octave) corporate website, or through Blueprint for Agents, for complete benefit descriptions and explanations.

All benefits are displayed as in-network. Refer to policy schedules and certificates for out-of-network benefits.

Members benefit from the negotiated discounts on covered services provided by in-network providers. See the 2025 brochure for more details on these discounts of allowed charges (negotiated discounts) compared to billed charges (what doctors/hospitals charge customers without insurance).

SUMMARIZED 2025 INDIVIDUAL BENEFIT GRID

	Silver Classic Suitcase	Silver Classic Suitcase 73% CSR	Silver Classic Suitcase 87% CSR	Silver Classic Suitcase 94% CSR	Bronze Exp Standardized	Bronze Value
On/Off Exchange	Both	On	On	On	Both	Both
Includes Blue Card	Yes	Yes	Yes	Yes	No	No
Individual Deductible	\$6,500	\$5,600	\$1,350	\$400	\$7,500	\$5,900
Family Deductible	\$13,000	\$11,200	\$2,700	\$800	\$15,000	\$11,800
Individual Out-of-Pocket Max	\$8,000	\$7,050	\$2,700	\$875	\$9,200	\$8,800
Family Out-of-Pocket Max	\$16,000	\$14,100	\$5,400	\$1,750	\$18,400	\$17,600
Coinsurance	40%	40%	40%	20%	50%	50%
PCP & OP Rehab/Hab Office Visits	\$0	\$0	\$0	\$0	\$50 Copay	\$65 Copay
Specialist Office Visit (Consult/Evaluation)	\$80 Copay	\$70 Copay	\$24 Copay	\$10 Copay	\$100 Copay	\$130 Copay
Mental Health/Substance Abuse OP Office Visit	\$0	\$0	\$0	\$0	\$50 Copay	3 @ \$0, then \$65 Copay
Medical Equipment & Supplies	Ded/50% Coins	Ded/50% Coins	Ded/50% Coins	Ded/50% Coins	Ded/Coins	Ded/Coins
Maternity and Family Planning	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Urgent Care	\$80 Copay	\$70 Copay	\$24 Copay	\$10 Copay	\$75 Copay	\$130 Copay
Emergency Room	\$600 Copay after Ded	\$500 Copay after Ded	\$500 Copay after Ded	\$60 Copay after Ded	Ded/Coins	Ded/Coins
Inpatient Hospital, MH/SA	\$750 Copay per day after Ded	\$650 Copay per day after Ded	\$650 Copay per day after Ded	\$60 Copay per day after Ded	Ded/Coins	Coinsurance
Outpatient Hospital & Surgical Services	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
High-Tech Imaging	\$350 Copay after Ded	\$250 Copay after Ded	\$250 Copay after Ded	\$25 Copay after Ded	Ded/Coins	Ded/Coins
Lab/X-RAY	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$60 Copay lab; Ded/Coins X-Ray
Rx Tier 1 Preventive	\$0	\$0	\$0	\$0	\$0	\$0
Rx Tier 2 Generic	\$35/\$70 Copay*	\$20/\$40 Copay*	\$5/\$10 Copay*	\$5/\$10 Copay*	\$25/\$50 Copay*	\$30/\$60 Copay*
Rx Tier 3 Preferred Brand	\$240/\$480 Copay	\$190/\$380 Copay	\$100/\$200 Copay	\$35/\$70 Copay	\$50/\$100 Copay after Ded*	\$160/\$320 Copay*
Rx Tier 4 Non-Preferred Brand	\$1,600/\$3,200 Copay	\$1,600/\$3,200 Copay	\$1,600/\$3,200 Copay	\$450/\$900 Copay	\$100/\$200 Copay after Ded*	\$1,600/\$3,200 Copay*
Rx Tier 5 Specialty	\$5,000 Copay	\$5,000 Copay	\$2,700 Copay	\$875 Copay	\$500 Copay after Ded	\$5,000 Copay
Rx Tier 6 Specialty	\$5,000 Copay	\$5,000 Copay	\$2,700 Copay	\$875 Copay	\$500 Copay after Ded	\$5,000 Copay

Many Arkansans may be eligible to receive a tax credit that could lower their monthly health insurance premium. Some may receive a tax credit so they will have a very low or even \$0 monthly premium. Many Arkansans may be able to get free health insurance through a new program called ARHOME. Many Arkansans may qualify for an Octave Blue Cross health insurance plan with no monthly premium. With ARHOME, you can see any Octave Blue Cross doctor you choose, your preventive care will be covered at no cost to you and you'll receive access to the kind of high-quality healthcare for which Octave Blue Cross has built a reputation. We can help you find out if you qualify for a free health insurance plan from Octave Blue Cross.

The Affordable Care Act (ACA) includes a number of special provisions for American Indians and Alaskan Natives, such as: 1) They can get services from the Indian Health Services, tribal health programs or urban Indian health programs; 2) They may receive services at no cost sharing; and 3) They may have special monthly enrollment periods.

For out-of-network coverage cost sharing increases, and the balance billing (the difference between the provider's bill and the Octave Blue Cross and Blue Shield allowed amount) must be paid by the policyholder. Octave Blue Cross qualified health plans have limitations and terms under which the insurance policy may be continued or discontinued. The plans are age-rated, area-rated, and tobacco-rated, meaning premiums are based on the age, residence, and tobacco usage of the covered person.

Benefits and Services Not Included: Injuries or diseases caused by war; dentistry (except for some oral surgery); eye refractions, eyeglasses for adults unless needed because of accidental injury; cosmetic surgeries, unless needed because of accidental injury; services or supplies not medically necessary; medical or hospital services collectible under Workers Compensation or any law providing benefits for dependents of military personnel; services rendered in government hospitals; inpatient services, if they could have been performed safely and adequately on an outpatient basis; services and supplies which are experimental or investigational in nature; benefits provided under Medicare or other government programs (except Medicaid); services of social workers, unless included as part of the daily room and board allowance; radial keratotomy or epikeratophakia or any services performed to correct nearsightedness; hospital and physician services for rest cures; services by an immediate relative (spouse, parents, children, brother, sister or legal guardian); dietary supplements when used in connection with weight reduction programs. Benefits and services are not included for any treatment (surgical or nonsurgical) for weight loss. Renewal may be refused by class.

Limitations of Hospital Benefits: Octave Blue Cross requires pre-admission approval for all non-emergent hospital admissions. Out of Area non-emergent hospital admissions are not covered if the service is available in the Policy's Service area. For prior approval please call the toll-free number on the back of your ID card. Services rendered in a hospital outside of the United States of

America will be paid at the sole discretion of the Plan.

Subrogation: If benefit payments are made for which a third party may be liable, Octave Blue Cross is entitled to recovery out of payments made by that third party to the full extent of benefits paid.

Coordination Against Group and Major Medical Coverage: Benefits for services or supplies available to you under any other group or blanket disability insurance, Union Welfare Plan, employer or employee benefit organization, self-insurance or any other non-regulated group disability benefits plan, major medical policy or no-fault automobile liability insurance will be coordinated so that the total amount of benefits payable from all these plans combined does not exceed 100 percent of actual medical expenses.

IMPORTANT NOTE: Your premium will be accepted after coverage has been approved. This outline of coverage provides a brief description of the important features of the Octave Blue Cross qualified health plan insurance policies. The outline is not the policy, and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you read the policy carefully. Changes to this policy only may be made during the annual open enrollment period or as a result of a special enrollment period.

Our Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. **ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-662-2276. **CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-662-2276.