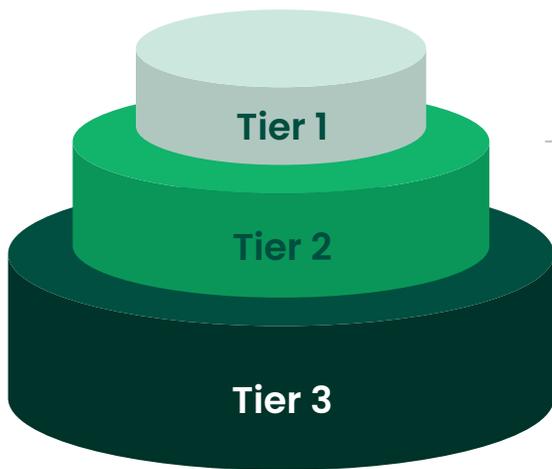


# Understanding Your 3-Tier Benefit Plan



## The three tiers at a glance



### Tier 1 / Elite Network / \$

Your lowest cost option, including preferred doctors, hospitals and Teladoc telemedicine.

*\$0 primary care for Tier 1 providers (HDHP members subject to Tier 1 deductible)*

### Tier 2 / \$\$

A slightly more expensive option, including other in-network providers and facilities.

### Tier 3 / Out-of-Network / \$\$\$

The most expensive option, including out-of-network providers and facilities.

## Elite Network

### Part of America's PPO

The Elite Network is a narrow network plan option designed to deliver high quality care while lowering the total cost of care.

### WHO IS INCLUDED IN THE TIER 1 NETWORK

- ✓ Innovance Business Clinic - Albert Lea
- ✓ Olmsted Medical Center - 22 locations
- ✓ M Health Fairview
- ✓ Ridgeview Medical Center
- ✓ Twin Cities Orthopedics
- ✓ Numerous top specialists

## Find a provider

Call **844-204-3759** or visit your benefits portal at [innovancebenefits.com](http://innovancebenefits.com) and select Find Care. Tier 1 providers - select Elite. Tier 2 providers - select APPO.

## How tiered benefits work

Each tier has an associated deductible for individual and family plans.

### WHEN A CLAIM IS RECEIVED:

- ✓ It is assigned to a tier based on the provider or facility
- ✓ It is applied toward the deductible for that tier\*
- ✓ Once you meet that tier's deductible, future claims are covered according to your plan design

*\*Tier 1 and Tier 2 claims apply to a single, combined deductible accumulator; members do not have separate deductibles for each tier*