

2025 Benefit Comparison

	Essential Gold	Cascade/Select Gold	Essential Silver	Cascade/Select Silver	Essential Bronze	Cascade/Select Bronze
Member Cost Shares						
Deductible / Out-of-pocket	\$800 / \$7600	\$600 / \$7000	\$2850 / \$8400	\$2500 / \$9200	\$6500 / \$9200	\$6000 / \$9200
Coinsurance	30%	20%	30%	30%	35%	40%
Benefit Highlights						
Primary Care Office Visit	\$30 copay	\$15 copay	\$25 copay	First 2 visits \$1 copay, then \$30 copay	\$50 copay	First 2 visits \$1 copay, then \$50 copay
Mental/Behavioral Health & Substance Use Office Visit	\$60 copay	\$15 copay	\$55 copay	First 2 visits \$1 copay, then \$30 copay	\$75 copay	First 2 visits \$1 copay, then \$50 copay
Specialist Office Visit	\$60 copay	\$40 copay	\$55 copay	\$65 copay	Ded, then \$110 copay	Ded, then \$110
Emergency Care	Ded, then 30%	Ded, then \$450	Ded, then 30%	Ded, then \$800 copay	Ded, then 35%	Ded, then 40%
Urgent Care	\$60 copay	\$35 copay	\$55 copay	\$65 copay	Ded, then \$110 copay	\$100 copay
Basic Imaging and Labs	Ded, then 30%	X-ray \$30 copay Labs \$20 copay	Ded, then 30%	X-ray \$65 copay Labs \$40 copay	Ded, then 35%	Ded, then 40%
Acupuncture/Chiropractic 12 visits PCY/10 visits PCY	\$60 copay	\$15 copay	\$55 copay	\$30 copay	Ded, then 35%	\$50 copay
OP Rehab	Ded, then 30%	\$25 copay	Ded, then 30%	\$40 copay	Ded, then 35%	Ded, then 40%
RX - Preferred Generic	\$10 copay	\$10 copay	\$20 copay	\$25 copay	\$35 copay	\$32 copay
RX - Preferred Brand	Ded, then 30%	\$60 copay	Ded, then 30%	\$75 copay	Ded, then 35%	Ded, then 40%
RX - Non-Preferred & Specialty	Ded, then 40% Ded, then 50%	\$100 copay	Ded, then 40% Ded, then 50%	Ded, then \$250 copay	Ded, then 40% Ded, then 50%	Ded, then 40%

Preventive care* covered at 100%
[Preventive Care](#)

Essential and Cascade plans use the **Primary network**. Cascade Select plans use the **Alpine network**.

Not all plans are sold in all counties. Visit [LifeWise.com](#) for county details.

No coverage out of network except in case of emergency.

Virtual care is covered for in-network providers and has the same cost share as in-person services.

Rx drug coverage:

M4 drug list - Gold, Silver, Bronze, and AI/AN 300% plans

M1 drug list - AI/AN plans

*Preventive care includes services such as immunizations, annual well visit, and preventive Rx.

Notice of availability and nondiscrimination 800-817-3056 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Звертайтеся за безкоштовною мовною підтримкою та відповідними додатковими послугами.

សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាកម្ម និងជំនួយចាំបាច់ដែលសមរម្យផ្សេងៗ។

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

ለነፃ የቋንቋ እርዳታ አገልግሎቶች እና ተገቢ ድጋፍ ሰጪ አጋዥ ማሳሪያዎችን እና አገልግሎቶችን ለማግኘት በስልክ ቁጥር

Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta'an argachuuf bilbilaa.

ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਉਚਿਤ ਸਹਾਇਕ ਚੀਜ਼ਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਵਾਸਤੇ ਕਾਲ ਕਰੋ।

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

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