

Ascension Personalized Care

2023 Product Guide



Ascension

A health insurance plan created from experience and designed to give you balanced, affordable coverage

Take the confusion out of your health insurance. Ascension Personalized Care offers a variety of flexible, affordable health insurance plans. They are designed to be easy to understand and use, so you can focus on your health.

Ascension Personalized Care gives you access to a distinct network of primary care doctors and specialists. We listen to understand what you need, and work with you to create a care plan that is right for you.

As a health insurance plan member, you will also have an experienced customer service team. They are ready to help you get the most out of your health insurance plan, answer your benefit questions, and more, so you can make the right healthcare decisions for you and your family.

Ascension Personalized Care understands what truly matters in taking care of your health. This plan is brought to you by Ascension, your trusted health partner with over 100 years of experience in delivering personalized, compassionate care to people across the nation.



Questions? Call us at 866-552-1990

Enroll at ascensionpersonalizedcare.com/get-a-quote

Ascension Personalized Care benefits are underwritten by US Health and Life Insurance Company.



Benefits for our members

- \$0 deductible Bronze and Silver plans
- Pharmacy benefits included with all plans
- No referrals needed within the Ascension network
- \$0* preventive care screenings, tests and immunizations
- \$0 wellness visits for kids

Care benefits:

- Free 24/7 nurse line
- Care management services for all members
 - Tobacco cessation and weight management coaching are included
- Free mindfulness meditation videos and resources
- Free virtual wellness programs

Member portal:

- Free access to your member portal online, anywhere
 - View all claims and benefits
 - Find in-network doctors
 - Access medical and pharmacy ID cards
 - Make premium payments
 - View Explanation of Benefits (EOB) and other plan documents

Added discounts:

- Active&Fit Direct™ - Access to 16,000 fitness centers starting at \$25 per month
- TruHearing-Discounts for you and your extended family for hearing exams and hearing aids
- Local area discounts including restaurants, sports and entertainment venues

Website access:

- Price transparency tool
- Easily connect with a customer service representative via live chat
- Wellness articles and resources to keep you healthy

*Ascension Personalized Care pays for 100% of certain preventive care services. Please see our website for more information.

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Covered EHB benefits

Ascension Personalized Care plans provide you and your family coverage for the most important areas of care. Essential health benefits (EHB) are a set of 10 services that each health plan must cover under the Affordable Care Act. These 10 essential health benefits are:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Pregnancy, maternity and newborn care
- Mental and behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services
- Preventive and wellness services
- Pediatric services

Which tier is best for you?

Plan category	Monthly premium	Out-of-pocket
Bronze	Low	High
Silver	Medium	Medium
Gold	High	Low

Bronze: Lowest monthly premium, higher cost of care

Silver: Moderate monthly premium, moderate cost of care. Cost-sharing reductions available only on Silver plans for those who qualify.

Gold: High monthly premium, low cost of care

Care and coverage

Ascension Personalized Care is an Exclusive Provider Organization (EPO). When you sign up for APC, you will be enrolled in a managed care plan that gives you access to local doctors with cost and care in mind. Make sure your current doctor is in-network to avoid additional expenses. To locate a doctor in our network, visit ascensionpersonalizedcare.com/find-a-doctor.

In-network

Services are covered only if you visit doctors, specialists or sites of care in the plan's network (except in an emergency).

Out-of-network

Out-of-network doctors are not covered by Ascension Personalized Care plans. If you see a doctor outside of the Ascension Personalized Care network, you will be responsible for the full amount of the service.

Qualify for financial assistance

Premium tax credit: Lowers your monthly premium payment when you enroll in an ACA plan. It is based on income estimate and household information.

Cost-sharing reduction (CSR): Lowers the amount and provides a discount on deductibles, copayments and coinsurance. Cost-sharing reductions available only on Silver plans for those who qualify. Members of federally recognized tribes or an Alaska Native Claims Settlement Act shareholder may qualify for additional cost-sharing reductions.

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Prescription drug coverage

Ascension Personalized Care and Cigna have partnered to provide all members with an affordable prescription drug plan. To get the most out of the pharmacy benefits plan, members can take advantage of home delivery, Ascension Rx, Cigna price comparison and 24/7 access to my.Cigna.com.

Included in the pharmacy network

CVS
Walgreens
Walmart

Tiers

Covered medications are divided into tiers, or cost-share levels. Typically, the higher the tier, the higher the price you will pay to fill the prescription.

Tier 1	Generics	Lowest-cost medication	\$
Tier 2	Preferred brands	Medium-cost medication	\$\$
Tier 3	Non-preferred brands	Higher-cost medication	\$\$\$
Tier 4	Specialty medications	Highest-cost medication	\$\$\$\$

Use the myCigna App or website to manage your medications

- See which medications your plan covers. You can also see which tier they're covered on.
- Use Price a Medication to see how much your medication costs. You can also see if there are lower-cost alternatives available.
- See your pharmacy claims and coverage details.
- Connect to your Express Scripts online account. There, you can:
 - Refill your prescriptions and/or request a new prescription from your doctor.
 - Check your order status and track your order.
 - Sign up for automatic refills (if your medication is eligible).
 - View your order history.
 - Update your profile information (shipping address and phone number, payment information, allergies and/or health conditions, how you'd like to be contacted).
 - Pay your bill online.

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Coverage area

Indiana

Counties:

Indianapolis area: Boone, Carroll, Clinton, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Madison, Marion, Montgomery, Parke, Putnam, Randolph, Shelby, Tipton, Warren and White

Evansville area: Daviess, Gibson, Jennings, Knox, Martin, Perry, Posey, Spencer, Vanderburgh and Warrick

Hospitals*:

Indianapolis area:

Ascension Peyton Manning Children's Hospital
Ascension St. Vincent Anderson
Ascension St. Vincent Carmel
Ascension St. Vincent Clay
Ascension St. Vincent Dunn
Ascension St. Vincent Fishers
Ascension St. Vincent Indianapolis
Ascension St. Vincent Jennings
Ascension St. Vincent Kokomo
Ascension St. Vincent Mercy
Ascension St. Vincent Randolph
Ascension St. Vincent Salem
Ascension St. Vincent Williamsport

Evansville area:

Ascension St. Vincent Evansville
Ascension St. Vincent Orthopedic Hospital
Ascension St. Vincent Surgicare - Outpatient
Ascension St. Vincent Warrick

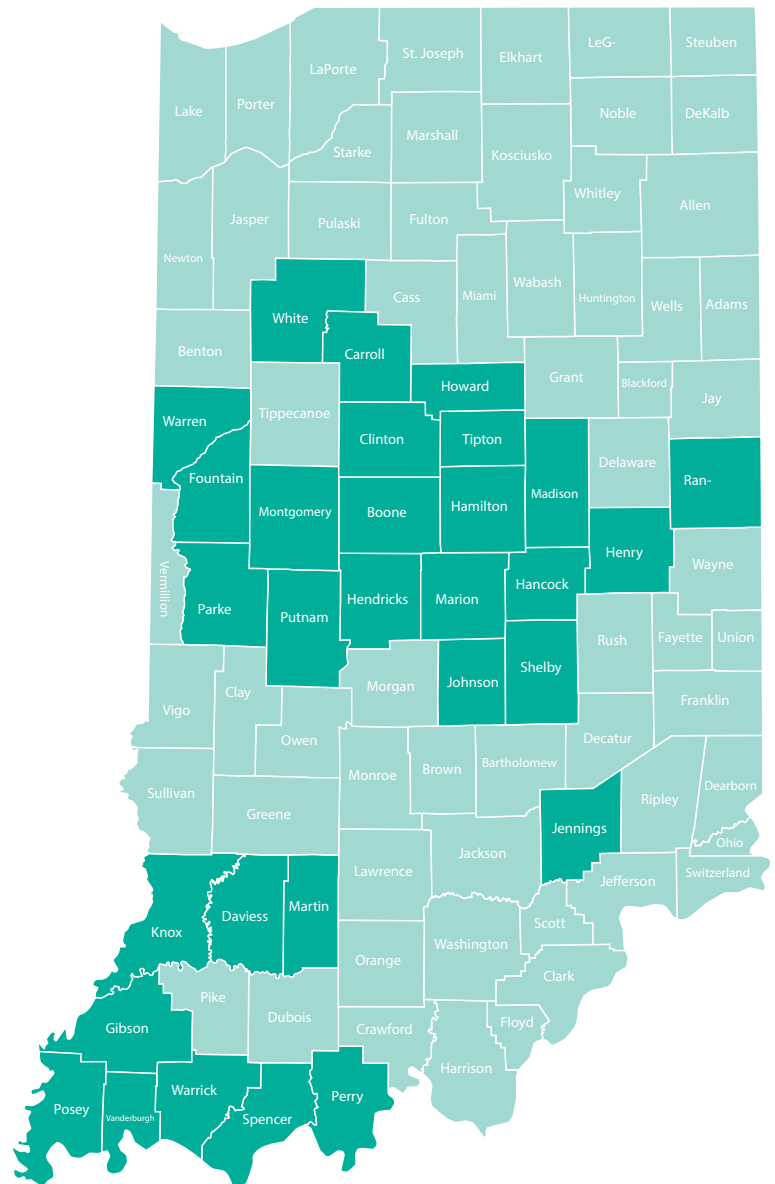
Notable in-network doctors and providers*:

Indianapolis area:

Anderson Orthopedic Care
American Health Network
Dawes Fretzin Dermatology Group
Eskenazi
Goodman Campbell Brain and Spine
Indiana Hemophilia
JWM Neurology
OB/GYN of Indiana
OrthoIndy
Otolaryngology Associates
Urology of Indiana

Evansville area:

Digestive Care Center
Evansville Surgical Associates
Tri-State Orthopaedics



*Subject to change

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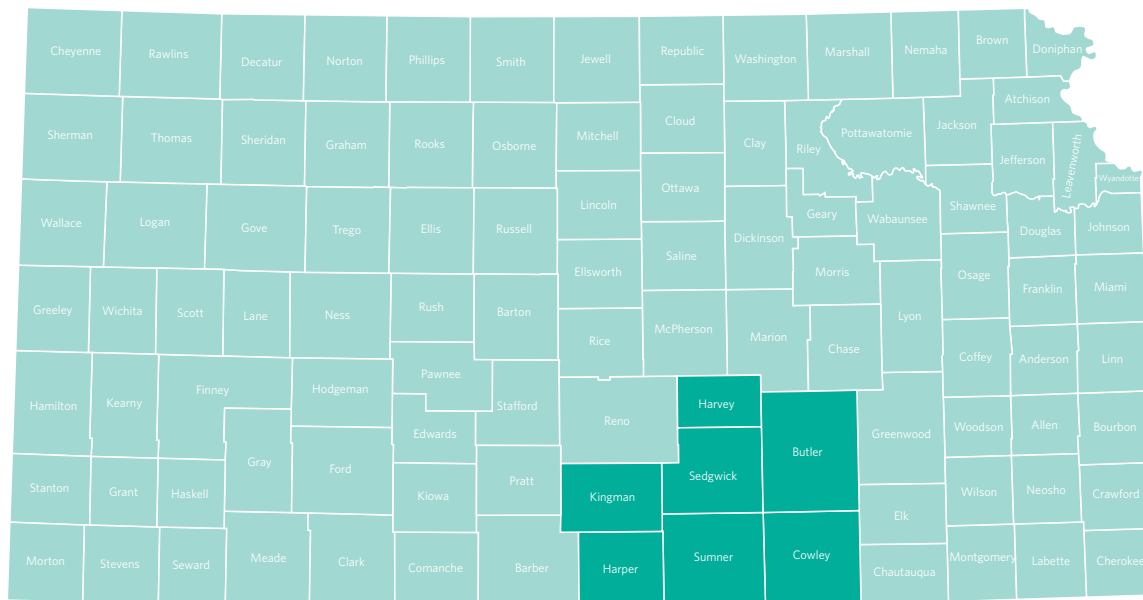
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Coverage area

Kansas

Counties:

Butler, Cowley, Harper, Harvey, Kingman, Sedgwick and Sumner



Hospitals*:

Ascension Via Christi Rehabilitation Hospital
Ascension Via Christi St. Francis
Ascension Via Christi St. Joseph
Ascension Via Christi St. Teresa

Notable in-network doctors and providers*:

Ascension Medical Group:

AMG Via Christi

Primary care:

Family MedCenters
Grace Med
Mid-Kansas Pediatric Associates
Primary Care Associates
Redbud Pediatrics

Other specialty care:

Advanced Orthopaedic Associates
Cancer Center of Kansas
Cardiovascular Consultants of Kansas
College Hill Obstetrics and Gynecology
Greene Vision Group
Heartland Cardiology
Kansas Joint and Spine Specialists
Kansas Nephrology

Neurology Consultants of Kansas
Preferred Chiropractic Care
The Dermatology Clinic
Wichita Nephrology

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Coverage area

Michigan

Counties:

Oakland, Macomb and Wayne

New for 2023-Genesee and Kalamazoo

Hospitals*:

Detroit area:

Ascension Macomb-Oakland Madison Heights

Ascension Macomb-Oakland Warren

Ascension Providence Novi

Ascension Providence Rochester

Ascension Providence Southfield

Ascension River District

Ascension St. John

Genesee area:

Ascension Genesys Hospital

Kalamazoo area:

Ascension Borgess Hospital

Ascension Borgess Allegan Hospital

Ascension Borgess Pipp Hospital

Notable in-network doctors and providers*:

Genesee area:

Ascension Medical Group

Cardiovascular Care Associates

Fenton Medical Center

Medical Rehabilitation Group

Michigan Otolaryngology

Women's Integrated Health System

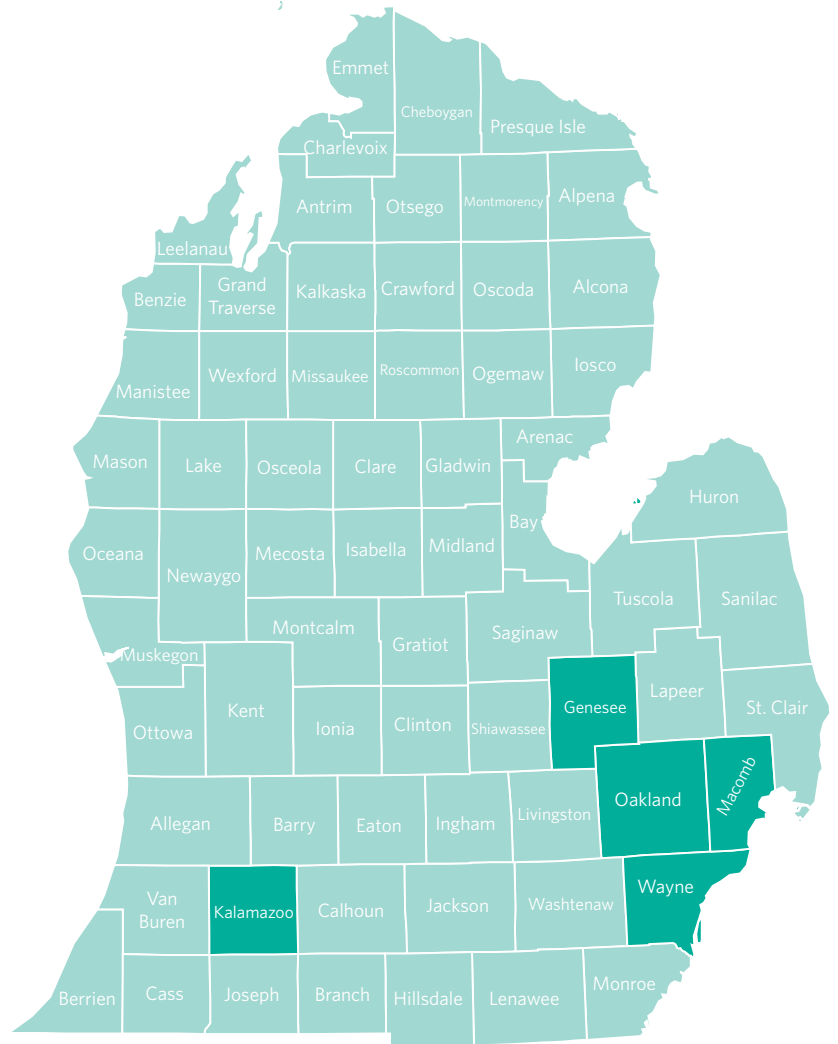
Kalamazoo area:

Borgess Family Medicine

Borgess Heart Institute

Borgess Orthopedics

Borgess Women's Health



*Subject to change

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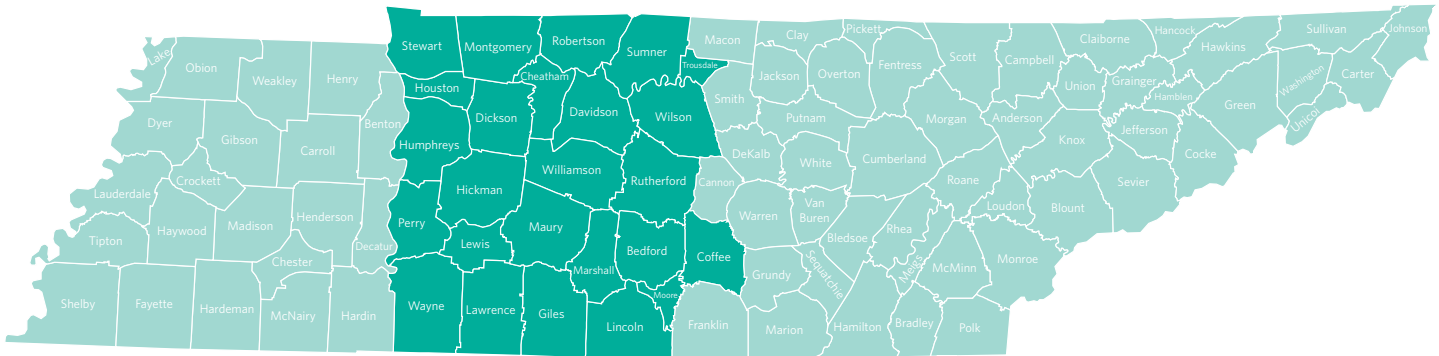
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Coverage area

Tennessee-New for 2023

Counties:

Bedford, Cheatham, Coffee, Davidson, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Rutherford, Stewart, Sumner, Trousdale, Wayne, Williamson, Wilson



Hospitals*:

Ascension Saint Thomas Dekalb
Ascension Saint Thomas Hickman
Ascension Saint Thomas Highlands
Ascension Saint Thomas Midtown
Ascension Saint Thomas River Park
Ascension Saint Thomas Rutherford
Ascension Saint Thomas Stones River
Ascension Saint Thomas West

Notable in-network doctors and providers*:

Ascension Medical Group:

AMG Saint Thomas

Primary care and specialty care:

Advanced Diagnostic Imaging
Heritage Medical Associates
Murfreesboro Medical Clinic
Tennessee Oncology
Tennessee Orthopaedic Alliance
Tennessee Pediatrics
Tennessee Women's Care
Urology Associates of Nashville

*Subject to change

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Coverage area

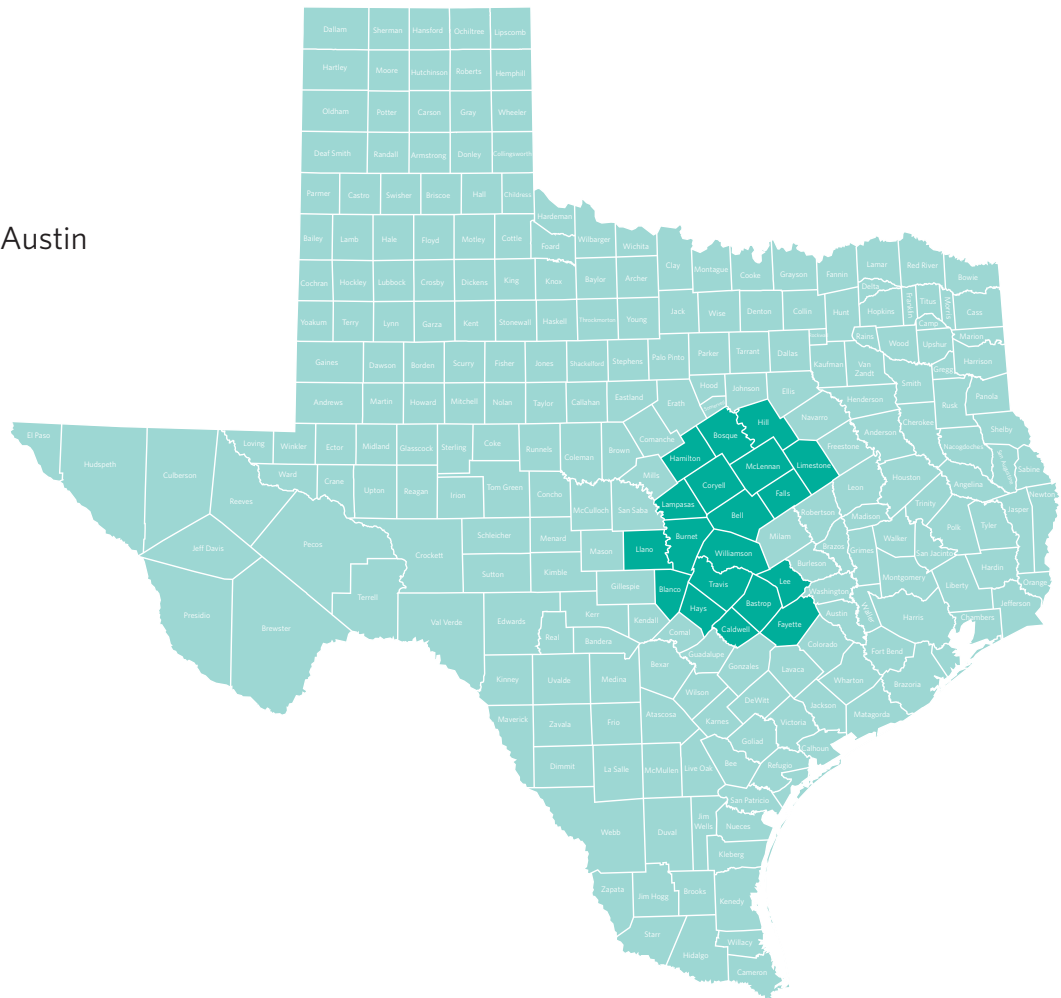
Texas-New for 2023

Counties:

Bastrop, Bell, Blanco, Bosque, Burnet, Caldwell, Coryell, Falls, Fayette, Hamilton, Hays, Hill, Lampasas, Lee, Limestone, Llano, McLennan, Travis, Williamson

Hospitals*:

Ascension Providence
Ascension Seton Bastrop
Ascension Seton Edgar B. Davis
Ascension Seton Hays
Ascension Seton Highland Lakes
Ascension Seton Medical Center Austin
Ascension Seton Northwest
Ascension Seton Shoal Creek
Ascension Seton Smithville
Ascension Seton Southwest
Ascension Seton Williamson
Dell Children's Medical Center
Dell Seton Medical Center at the University of Texas



Notable in-network doctors and providers*:

Primary care:

Austin Health Partners
Austin Regional Clinic
Capital Medical Clinic
Cedar Park Family Physicians
Lonestar Circle of Care
Pediatric Center of Round Rock
Premier Family Physicians

Other specialty care:

Austin Kidney Associates
Dell Children's Medical Group
One Medical
Ortho Lonestar
Providence Health Alliance - Waco
Seton Family of Doctors

Seton Oral and Maxillofacial Surgeons
Surgeons Who Only Care for Kids
Tri-County Clinical
Texas Oncology
UTHealth Austin
Women's Health Texas

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2023 Bronze plans

Ascension Personalized Care offers a variety of Bronze plans to meet your family's needs. These plans may be right for individuals and families who do not expect many doctor appointments and have fewer prescription medications. Bronze plans offer low monthly premiums and cover preventive services. There are four options available: Balanced Bronze 1; Balanced Bronze 2; No Deductible Bronze; and our new Standard Expanded Bronze plan.

	Balanced Bronze 1	Balanced Bronze 2	No Deductible Bronze	Standard Expanded Bronze
Deductible	\$8,000	\$9,100	\$0 / \$5,000 Rx	\$7,500
Out-of-pocket maximum	\$9,100	\$9,100	\$9,100	\$9,000
Coinsurance	50%	0%	50%	50%
Virtual primary care provider visit	\$25*	\$10*	\$25*	\$25*
Virtual specialist care provider visit	\$50*	\$20*	\$50*	\$50*
Virtual urgent care	\$64*	\$30*	\$64*	\$64*
Primary care provider visit	\$50*	\$25*	\$50*	\$50*
Specialist visit	\$100*	No charge after deductible	\$100*	\$100*
Emergency room visit	50% coinsurance after deductible	No charge after deductible	\$1,000*	50%
Generic prescription drug coverage	\$20*	\$15*	\$30*	\$25*

*not subject to deductible

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2023 Silver plans

Silver plans provide important benefits and offer tax credit savings. Ascension Personalized Care has four Silver plans to choose from: Low Premium, Balanced, No Deductible, and Standard. While subsidies are available at any level, members who qualify for Cost-Sharing Reductions (CSR) will need to choose a Silver plan to take advantage of savings on deductibles, copayments and coinsurance.



	Low Premium Silver	Balanced Silver	No Deductible Silver	Standard Silver
Deductible	\$4,000	\$5,400	\$0	\$5,800
Out-of-pocket maximum	\$8,900	\$5,400	\$9,100	\$8,900
Coinsurance	50%	0%	40%	40%
Virtual primary care provider visit	\$20*	No charge after deductible	\$15*	\$20*
Virtual specialist care provider visit	\$40*	No charge after deductible	\$30*	\$40*
Virtual urgent care	\$60*	No charge after deductible	\$45*	\$60*
Primary care provider visit	\$40*	No charge after deductible	\$30*	\$40*
Specialist visit	\$80*	No charge after deductible	\$60*	\$80*
Emergency room visit	50% coinsurance after deductible	No charge after deductible	\$1,000*	40% coinsurance after deductible
Generic prescription drug coverage	\$25*	No charge after deductible	\$25*	\$20*

*not subject to deductible

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2023 Gold plan

The Ascension Personalized Care Standard Gold plan is a great choice for members who will see their doctor regularly and may have multiple prescriptions.

Standard Gold	
Deductible	\$2,000
Out-of-pocket maximum	\$8,700
Coinsurance	25%
Virtual primary care provider visit	\$15*
Virtual specialist care provider visit	\$30*
Virtual urgent care	\$60*
Primary care provider visit	\$30*
Specialist visit	\$60*
Emergency room visit	25% coinsurance after deductible
Generic prescription drug coverage	\$15*

*not subject to deductible

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Enrollment

Online

Visit ascensionpersonalizedcare.com/get-a-quote to apply and enroll.

Over the phone

We have agents available to assist you with enrollment. Call 866-552-1990.

Paper application

Download a paper application from healthcare.gov. You'll receive eligibility results in two weeks.

In-person assistance

Contact an agent, broker or navigator to assist you with the enrollment process.

Open Enrollment Period (OEP): Every year, the federal government allows individuals and families to register for health insurance **Nov. 1 through Dec. 15** (some state exchanges have longer periods, so be sure to check your state guidelines).

Special Enrollment Period (SEP): If you experience a certain life event, you may qualify for a Special Enrollment Period. Examples include:

- Having a baby or adopting
- Getting married
- Permanently moving to a new area outside your health coverage
- Becoming a US citizen
- A significant change in income or loss of job
- Leaving incarceration after the open enrollment period has elapsed
- Turning age 26, making you no longer eligible for your parents insurance plan.

What you need to enroll

When you are ready to enroll, it is important to have the following information available:

- Name and age of spouse and/or dependents (if you want to add them to your healthcare coverage)
- 2022 household income estimation (before taxes)
 - Marketplace savings are based on total household income.
 - This does not affect the coverage that you qualify for.
- Social Security number
- List of doctors and prescription medications
- Credit or debit card, if payment is required

Member checklist

Once enrolled, use the checklist below to get the most out of your plan.

- Make the first binder payment
- Set up the member portal at member.ascensionpersonalizedcare.com
- Know when the premium payments are due and make a plan. Set a reminder or enroll in automatic payments.
- Choose an in-network PCP, OB-GYN, Lab, Radiology, Hospital, etc.

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