

# Ascension Personalized Care 2024 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 844-828-5968

Enroll at [ascensionpersonalizedcare.com/get-a-quote](https://ascensionpersonalizedcare.com/get-a-quote)

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





## Benefits for our members

- \$0 medical 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

### 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
  - Access to the MaxorPlus member portal to view pharmacy benefits

### 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:

- Easily connect with a customer service representative via live chat
- Wellness articles and resources to keep you healthy
- Monthly member newsletters

\*Ascension Personalized Care pays for 100% of certain preventive care services when provided in-network. 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](https://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 MaxorPlus have partnered to provide all members with an affordable prescription drug plan for 2024.

## About MaxorPlus

MaxorPlus has over 29 years of experience providing pharmacy benefit services with an award-winning customer service Call Center team that is available for 24/7/365 support. Ascension Personalized Care members will have access to MaxorPlus' customer service team who can answer general questions, provide details on the 2024 pharmacy benefit and assist members in finding in-network pharmacies.

## Pharmacy networks

MaxorPlus' participating pharmacy network includes more than 63,000 retail pharmacies, including regional and national chains such as CVS, Walgreens and Walmart, and independently owned pharmacies. Ascension Rx pharmacies also provide home delivery services on maintenance and specialty medication.

## New money-saving and convenient tools

### Drug Search Tool

Ascension Personalized Care members will have access to MaxorPlus' online Drug Search Tool. This easy-to-use site is located at <https://ascensionpersonalizedcare.maxorplus.com/formulary> and allows members to search medications to view their formulary tier, drug class coverage and view if any restrictions apply.

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

### Price Drug and Find Pharmacy Tool

Members will have access to the MaxorPlus member portal when they log in to view their benefits on [ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com). This online portal will provide members easy access to MaxorPlus' Price Drug and Find Pharmacy tool, where you can search medications to determine their price, locate in-network pharmacies that carry the drug, and view if any restrictions apply.

For questions related to your pharmacy benefits, the MaxorPlus Member Services team is available for 24/7/365 support at 888-839-4448.

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# Coverage area

## Indiana

Counties:

Indianapolis area: Boone, Hamilton, Hendricks, Howard, Madison, Marion

Evansville area: 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 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
- Ascension St. Vincent Women's Hospital

#### Evansville area:

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

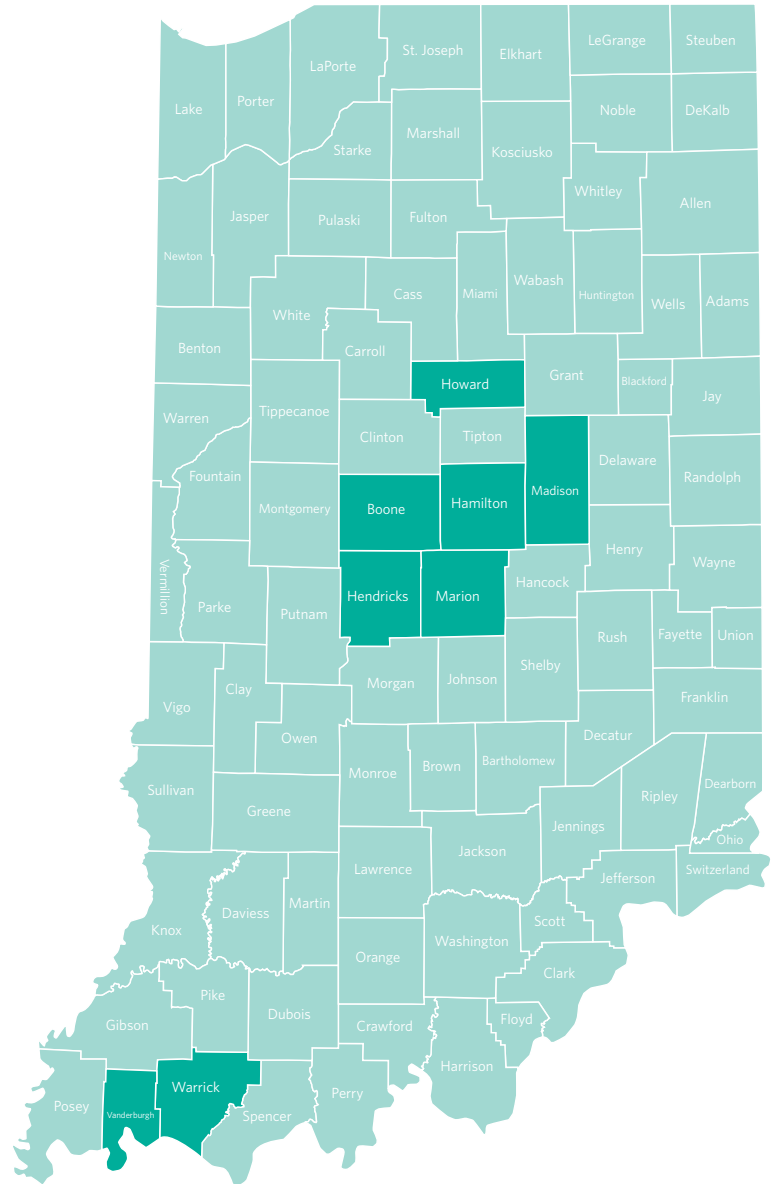
### Notable in-network doctors and providers\*:

#### Indianapolis area:

- Ascension Medical Group
- American Health Network
- Dawes Fretzin Dermatology Group
- Goodman Campbell Brain and Spine
- Indiana Hemophilia
- JWM Neurology
- OB/GYN of Indiana
- OrthoIndy
- Otolaryngology Associates
- Urology of Indiana

#### Evansville area:

- Ascension Medical Group
- Digestive Care Center
- Evansville Surgical Associates
- Tri-State Orthopaedics



\*Subject to change

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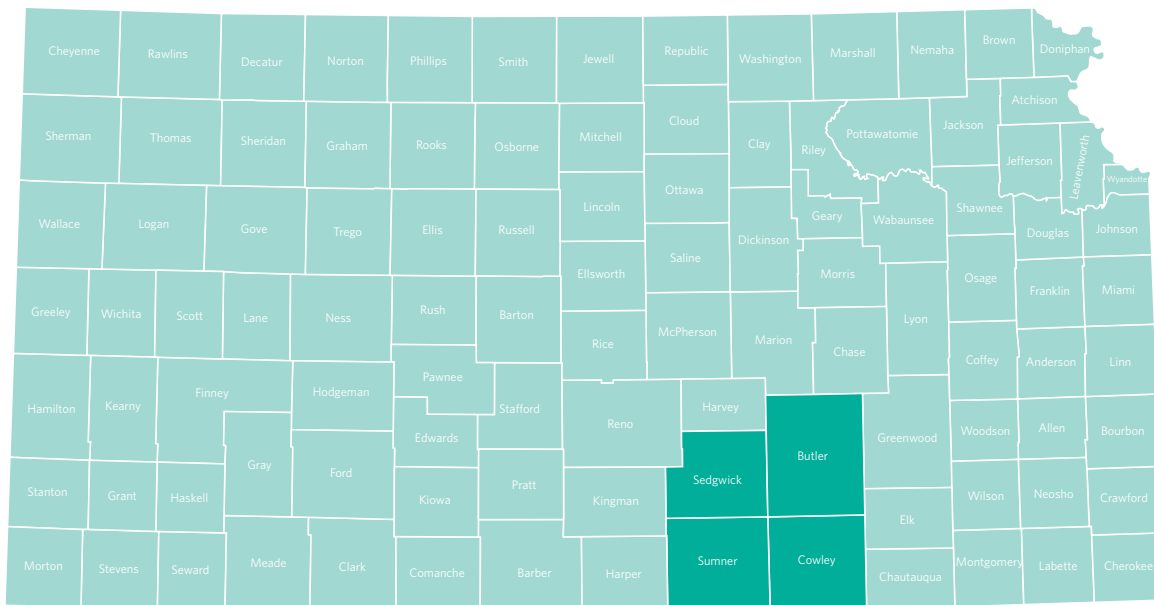
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# Coverage area

## Kansas

Counties:

Butler, Cowley, 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  
GraceMed Health Clinic  
Mid-Kansas Pediatric Associates  
Primary Care Associates  
Redbud Pediatrics  
Wichita Family Medicine

#### Other specialty care:

Abay Neuroscience Center  
Advanced Orthopaedic Associates  
Cancer Center of Kansas  
Cardiovascular Care  
Cardiovascular Consultants of Kansas  
Grene Vision Group  
Kansas Heart Hospital  
Kansas Joint and Spine Specialists  
Kansas Nephrology Physicians  
Kansas Surgery & Recovery Center  
Neurology Consultants of Kansas  
The Dermatology Clinic  
Wichita Nephrology Group  
Wichita Surgical Specialists  
Wichita Urology Group

#### Ambulatory Surgery Centers

Center for Same Day Surgery  
Founders Surgery Center

\*Subject to change

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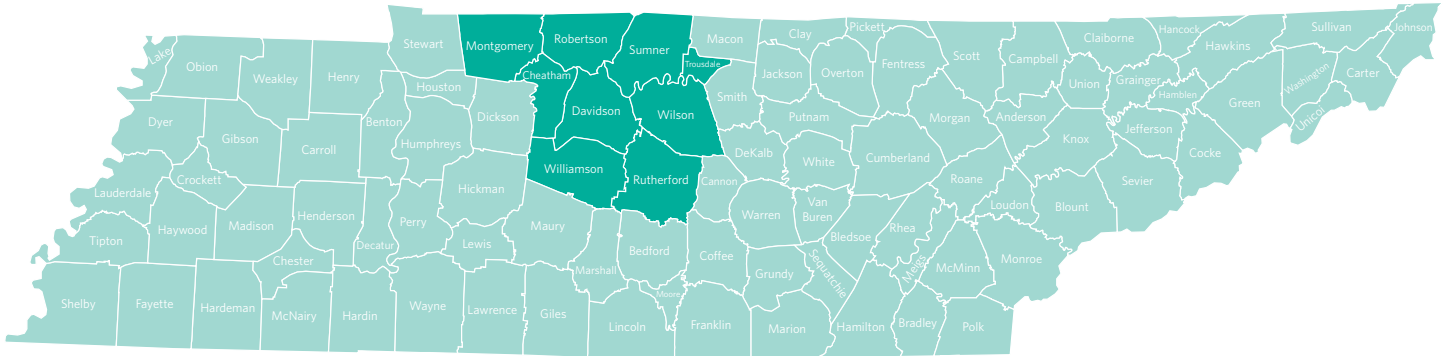
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# Coverage area

## Tennessee

Counties:

Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, and 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  
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

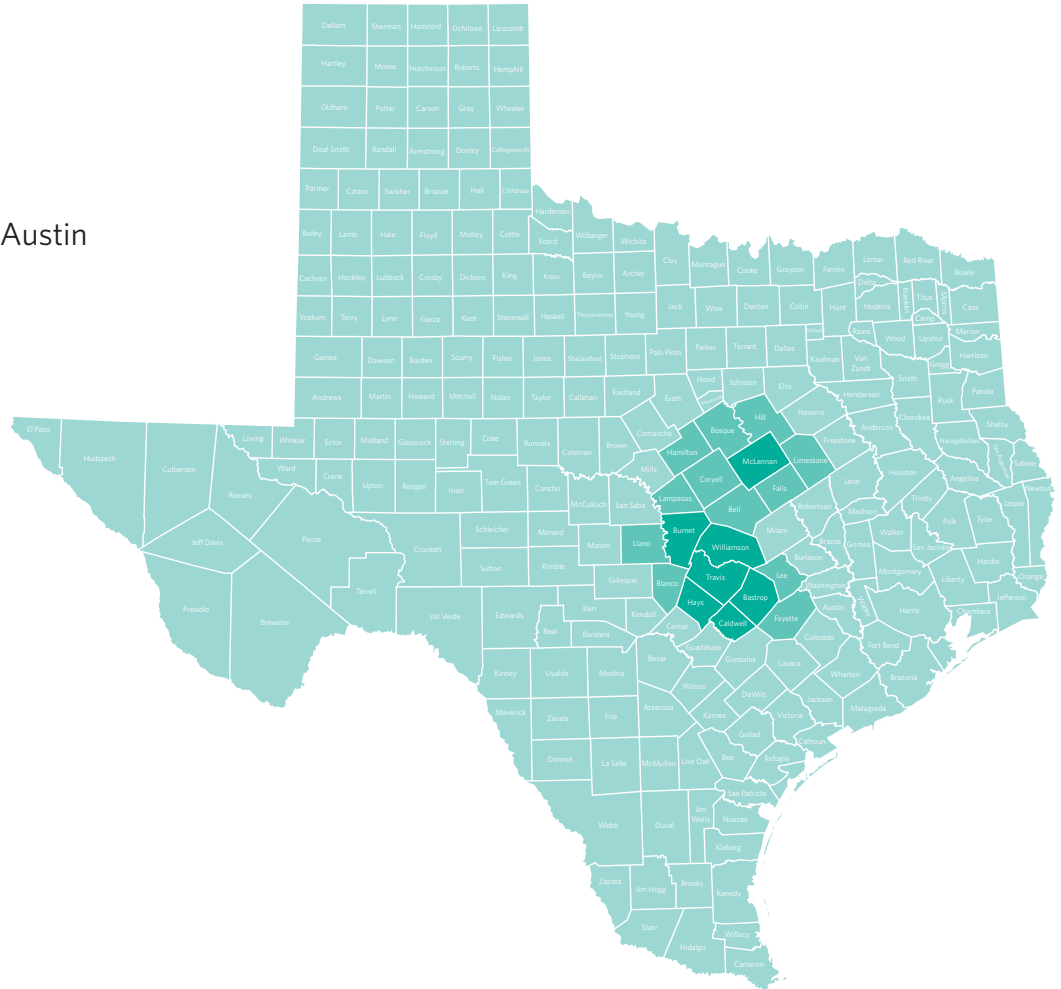
Counties:

Bastrop, Burnet, Caldwell, Hays, McLennan, Travis, and Williamson

Off-Exchange plans only: Bell, Blanco, Bosque, Coryell, Falls, Fayette, Hamilton, Hill, Lampasas, Lee, Limestone, and Llano

### 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:

- Ascension Medical Group
- 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

\*Subject to change

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# Helpful links

## For members

### Home page:

[ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com)

### Chat feature:

Have questions and need to speak with a customer service representative? Click on the “Chat with us” feature in the bottom right corner of each web page.

### Find a doctor:

Search our database to see if a doctor, specialist, or site of care is in our network. Search by city and state, zip code, last name, and/or specialty.

[ascensionpersonalizedcare.com/find-a-doctor](https://ascensionpersonalizedcare.com/find-a-doctor)

### Make a payment:

Find numerous payment options available to our members.

[ascensionpersonalizedcare.com/payment](https://ascensionpersonalizedcare.com/payment)

### Member portal:

Members can view claims, benefits, digital ID cards and more with the member portal. Click the login button in the top right corner.

### Member handbook:

A guide to understanding the 2024 healthcare benefits and coverage.

[ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook](https://ascensionpersonalizedcare.com/members-home/member-resources/understanding-benefits/member-handbook)

### Summary of benefits and coverage:

Find specific plan SBC's for IN, KS, TN and TX.

[ascensionpersonalizedcare.com/members-home/member-resources/2024-summary-of-benefits-and-coverage](https://ascensionpersonalizedcare.com/members-home/member-resources/2024-summary-of-benefits-and-coverage)

## For agents

### Agents home page:

Find the tools and resources you need to grow your business with APC and US Health and Life Insurance Company.

[ascensionpersonalizedcare.com/agents](https://ascensionpersonalizedcare.com/agents)

### Agent appointments:

Get appointed, see network overviews, find tools and resources and training videos.

[ascensionpersonalizedcare.com/agent-appointment](https://ascensionpersonalizedcare.com/agent-appointment)

### Agent marketing toolkit:

Find marketing materials to help you prepare for OEP and special enrollment periods. View many items including:

- Agent handbook
- Agent/Member forms
- Benefit overview
- Plan comparisons
- Product guides
- And more!

[ascensionpersonalizedcare.com/agent-marketing-toolkit](https://ascensionpersonalizedcare.com/agent-marketing-toolkit)

### Agent portal:

Agents can view client's plans and coverage information, manage enrollment and review billing and payments. Click the login button in the top right corner.

### Service areas:

APC continues to grow and expand the states and counties we serve. Visit the service areas page to see all of our current markets.

[ascensionpersonalizedcare.com/members-home/member-resources/service-areas](https://ascensionpersonalizedcare.com/members-home/member-resources/service-areas)

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## 2024 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 three options available: Balanced Bronze; No Deductible Bronze; and the Standard Expanded Bronze plan.

	Balanced Bronze	No Medical Deductible Bronze	Standard Expanded Bronze
<b>Deductible</b>	\$9,450	\$0 / \$5,000 Rx	\$7,500
<b>Out-of-pocket maximum</b>	\$9,450	\$9,450	\$9,400
<b>Coinsurance</b>	100% after deductible	50%	50% after deductible
<b>Virtual primary care provider visit</b>	\$10*	\$25*	\$25*
<b>Virtual specialist care provider visit</b>	\$20*	\$50*	\$50*
<b>Virtual urgent care</b>	\$30*	\$75*	\$75*
<b>Primary care provider visit</b>	\$25*	\$50*	\$50*
<b>Specialist visit</b>	No charge after deductible	\$100*	\$100*
<b>Emergency room visit</b>	No charge after deductible	\$2,000*	50% after deductible
<b>Generic prescription drug coverage</b>	\$20*	\$30*	\$25*

\*not subject to deductible

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# 2024 Silver plans

Silver plans provide important benefits and offer tax credit savings. Ascension Personalized Care has three Silver plans to choose from: Low Premium, 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	No Deductible Silver	Standard Silver
Deductible	\$4,000	\$0	\$5,900
Out-of-pocket maximum	\$9,000	\$9,450	\$9,100
Coinsurance	50% after deductible	40%	40% after deductible
Virtual primary care provider visit	\$20*	\$15*	\$20*
Virtual specialist care provider visit	\$40*	\$30*	\$40*
Virtual urgent care	\$60*	\$45*	\$60*
Primary care provider visit	\$40*	\$30*	\$40*
Specialist visit	\$80*	\$60*	\$80*
Emergency room visit	50% after deductible	\$1,500*	40% after deductible
Generic prescription drug coverage	\$25*	\$30*	\$20*

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## 2024 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	\$1,500
Out-of-pocket maximum	\$8,700
Coinsurance	25% after deductible
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% after deductible
Generic prescription drug coverage	\$15*

\*not subject to deductible

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# Enrollment

## Online

Visit [ascensionpersonalizedcare.com/get-a-quote](https://ascensionpersonalizedcare.com/get-a-quote) to apply and enroll.

## Over the phone

We have agents available to assist you with enrollment. Call 844-828-5968.

## Paper application

Download a paper application from [healthcare.gov](https://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 Jan. 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)
- 2023 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](https://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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