

- Traditional HMO plan requiring a Primary Care Physician (PCP) in-network
- In-network and out-of-network tiered coverage
 - PCP referrals required
 - Lower premiums, but less flexibility in providers you can see without a referral
- Comprehensive preventive care coverage

Vantage Medical Home HMO

The Office of Group Benefits (OGB) offers this plan in partnership with Vantage Health Plan. This plan offers a three-tiered provider network structure that determines your out of pocket costs.

Medical Coverage	Employee Only	Employee + 1	Employee + Children	Family
Employer Contributes to HRA/HSA	\$0	\$0	\$0	\$0
Deductible (In-network)	\$400	\$800	\$1,200	\$1,200
Deductible (Out-of-network)	\$2,000	\$4,000	\$6,000	\$6,000
Coinsurance* (in-network)	0%	0%	0%	0%
Coinsurance** (out-of-network)	50%	50%	50%	50%
Out-pocket-max (in-network)	\$3,500	\$6,000	\$8,500	\$8,500
Out-pocket-max (out-of-network)	No Maximum	No Maximum	No Maximum	No Maximum

*100% covered after applicable deductible and co-payment met based on tiered network.

**50% covered after out-of-network deductible met.

What doctors are in my network?

Vantage’s Medical Home HMO is a patient-centered and cost-effective approach based on a Primary Care Physician (PCP) directing your services. This plan has a preferred provider network Affinity Health Network (AHN), which has lower co-pay covered services. This plan also includes Out-of-Network coverage.

