

LOWER COST
PIEDMONT
means
BUSINESS
VIRGINIA NETWORK



2022 Virginia Expanded Choice POS

Virginia Expanded Choice POS Network

Lower Cost. Virginia Network.

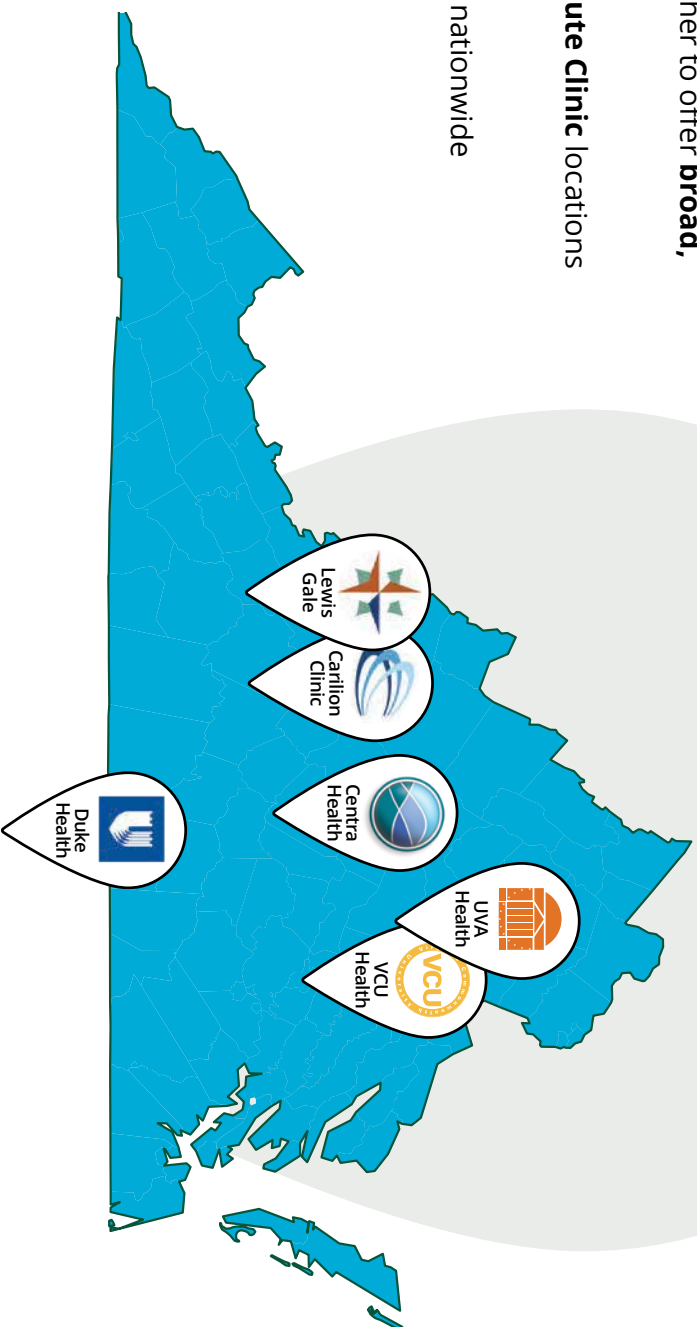
More than 50 hospitals and 30,000+ in-network providers blanketing the entire state, featuring premier health systems across the region, including Centra, UVA, VCU, Carilion, Duke, & many more.

- Top provider networks brought together to offer **broad, seamless, in-network coverage**
- **Access to more than 1,000 CVS Minute Clinic** locations across the country
- **Urgent & emergency care** coverage nationwide
- **Exclusive** to Small Groups

NOTE: Out-of-network benefits apply when using wrap network providers for out-of-state service unless preauthorized by Piedmont.



More than
50 hospitals and
30,000+ in-network
providers



Piedmont Small Group Virginia Expanded Choice POS Plans

		In-Network Deductible (Individual/Family)	Out-of-Network Deductible (Individual/Family)	Out-of-Pocket Maximum Medical & Rx Combined (Individual/Family)	PCP Office Visit	Specialist Office Visit	Urgent Care	Other Services Performed in Office ¹	PPACA Preventive Care Services	Therapy Office Visits (PT/OT/ST)	Adult Vision ²	Emergency Room ³	Advanced Imaging (MRI/CT) ⁸	Hospital/Facility Expenses ⁴	Prescription Drug	Rx Deductible (Individual/Family)
G	Piedmont Choice POS Gold 750/30/60/150⁶	\$750 / \$2,250	\$1,500 / \$4,500	\$6,000 / \$12,000	\$30	\$60	\$60	\$0	\$0	\$35	\$20	\$300 AD + 30% AD	15% AD/25% AD	25% AD		\$150 / \$300
G	Piedmont Choice POS Gold 1500/30/60/150⁶	\$1,500 / \$3,000	\$3,000 / \$6,000	\$6,500 / \$13,000	\$30	\$60	\$60	\$0	\$0	\$35	\$20	\$300 AD + 30% AD	20% AD/30% AD	30% AD	Tier 1: \$15 Tier 2: \$50	\$150 / \$300
G	Piedmont Choice POS Gold 2000/25/50/150⁶	\$2,000 / \$4,000	\$4,000 / \$8,000	\$4,500 / \$9,000	\$25	\$50	\$50	\$0	\$0	\$30	\$20	\$350 AD + 30% AD	20% AD/30% AD	30% AD	Tier 3: 30% AD ⁶ Tier 4: 30% AD ⁶	\$150 / \$300
G	Piedmont Choice POS Gold 3000/30/50/150⁶	\$3,000 / \$6,000	\$6,000 / \$12,000	\$5,500 / \$11,000	\$30	\$50	\$50	\$0	\$0	\$35	\$20	\$350 AD + 30% AD	20% AD/30% AD	30% AD	Tier 5: 30% AD ⁶	\$150 / \$300
G	Piedmont Choice POS Gold 4000/40/60/150⁶	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,000 / \$8,000	\$40	\$60	\$60	\$0	\$0	\$45	\$20	0% AD	0% AD/0% AD	0% AD		\$150 / \$300
S	Piedmont Choice POS Silver 2000/50/75/250⁶	\$2,000 / \$4,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$50	\$75	\$75	\$0	\$0	\$55	\$20	\$350 AD + 50% AD	40% AD/50% AD	50% AD		\$250 / \$500
S	Piedmont Choice POS Silver 3200/40/60/250⁶	\$3,200 / \$6,400	\$6,400 / \$12,800	\$8,550 / \$17,100	\$40	\$60	\$60	\$0	\$0	\$45	\$20	\$350 AD + 30% AD	20% AD/30% AD	30% AD	Tier 1: \$15 Tier 2: \$50	\$250 / \$500
S	Piedmont Choice POS Silver 4000/50/75/250⁶	\$4,000 / \$8,000	\$8,000 / \$16,000	\$8,000 / \$16,000	\$50	\$75	\$75	\$0	\$0	\$55	\$20	\$350 AD + 50% AD	40% AD/50% AD	50% AD	Tier 3: 30% AD ⁶ Tier 4: 30% AD ⁶	\$250 / \$500
S	Piedmont Choice POS Silver 5000/40/60/250⁶	\$5,000 / \$10,000	\$10,000 / \$20,000	\$8,000 / \$16,000	\$40	\$60	\$60	\$0	\$0	\$45	\$20	\$350 AD + 30% AD	20% AD/30% AD	30% AD	Tier 5: 30% AD ⁶	\$250 / \$500
S	Piedmont Choice POS Silver 6500/50/75/250⁶	\$6,500 / \$13,000	\$13,000 / \$26,000	\$8,550 / \$17,100	\$50	\$75	\$75	\$0	\$0	\$55	\$20	\$350 AD + 50% AD	40% AD/50% AD	50% AD		\$250 / \$500
B	Piedmont Choice POS Bronze 7700/75/95/500⁶	\$7,700 / \$15,400	\$15,400 / \$30,800	\$8,700 / \$17,400	\$75	\$95	\$95	\$0	\$0	\$75	\$20	\$350 AD + 50% AD	40% AD/50% AD	50% AD	Tier 1: \$15 Tier 2: \$50 Tier 3: 50% AD ⁶ Tier 4: 50% AD ⁶ Tier 5: 50% AD ⁶	\$250 / \$500
S	Piedmont Choice POS Silver HSA 2850/20%/5500⁵	\$2,850 / \$5,700 ⁷	\$5,700 / \$11,400	\$5,500 / \$11,000	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	\$20	20% AD	10% AD/20% AD	20% AD	Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 30% AD	Integrated with Medical ⁷
S	Piedmont Choice POS Silver HSA 4500/0%/6000⁵	\$4,500 / \$9,000 ⁷	\$9,000 / \$18,000	\$6,000 / \$12,000	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	\$20	0% AD	0% AD/0% AD	0% AD	Tier 4: 30% AD Tier 5: 30% AD	Integrated with Medical ⁷
B	Piedmont Choice POS Bronze HSA 6900/0%/6900⁵	\$6,900 / \$13,800 ⁷	\$13,800 / \$27,600	\$6,900 / \$13,800	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	\$20	0% AD	0% AD	0% AD	Tiers 1-5: 0% AD	Integrated with Medical ⁷

EFFECTIVE JAN. 1, 2022

¹ Other services performed in office in addition to office visit charge (including but not limited to x-rays, labs, bloodwork, diagnostic tests and surgery)

² Adult Vision is limited to one routine eye exam per year

³ Emergency Room includes services received from a Network or Non-Network Provider in case of emergency

⁴ Coinsurance refers to percent of Allowable Charge after deductible

⁵ HSA contains an embedded deductible

⁶ Plan has a separate prescription drug deductible

⁷ Contains an integrated medical and prescription drug deductible

⁸ Advanced Imaging - Office/Free-Standing / Advanced Imaging - Outpatient Facility

The Affordable Care Act established four levels of coverage, "Metal Tiers," based on the concept of "Actuarial Value," a term that refers to the share of health care expenses the plan will cover on average:

METAL TIER	ACTUARIAL VALUE
Platinum	90%
Gold	80%
Silver	70%
Bronze	60%

NOTES:

All benefits described herein are subject to other benefit limits and exclusions as described in the Evidence of Coverage and Schedule of Benefits. Please read all plan documents together carefully.

ACA required **Pediatric Dental** benefits are **NOT** included in these plans. Separate coverage must be obtained by the group.

These plan designs are only applicable to small groups with 1-50 FTE employees.

The Geographical Service Area for this Product includes: the cities of Lynchburg, Bedford, Danville, Staunton, and Waynesboro; and the counties of Amherst, Appomattox, Augusta, Bedford, Campbell, Pittsylvania, and Prince Edward; all in the Commonwealth of Virginia.

Tier 1: Generic;
Tier 2: Preferred Brand;
Tier 3: Non-Preferred Brand;
Tier 4: Preferred Specialty;
Tier 5: Non-Preferred Specialty.