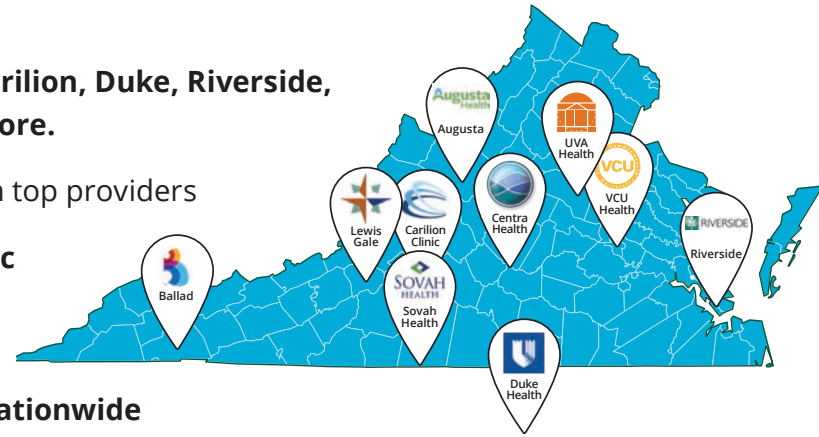


VIRGINIA EXPANDED NETWORK

Great rates with coverage across Virginia

Piedmont knows an exceptional state deserves exceptional coverage. We're pleased to offer networks that can cover employees no matter what city or county they reside in.

- More than **50 hospitals and 30,000+ in-network providers**
- **Statewide coverage**
- Hospitals include **Centra, UVA, VCU, Carilion, Duke, Riverside, Ballad, Augusta, SOVAH, and many more.**
- **Broad, seamless in-network care** from top providers
- Access to more than **1,000 Minute Clinic locations** across the country, and all MedExpress locations in Virginia
- **Urgent & Emergency Care coverage nationwide**



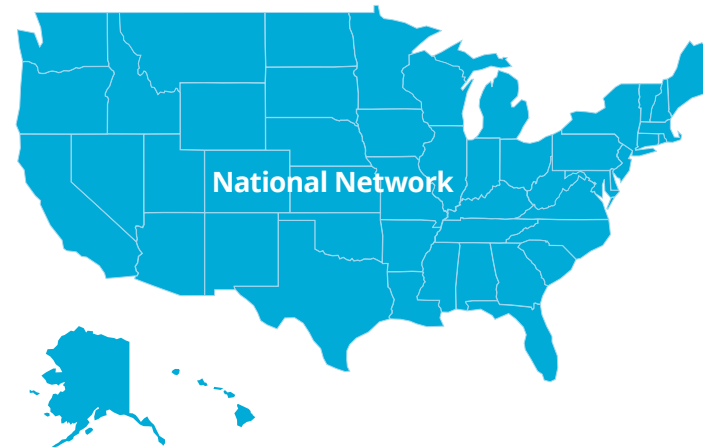
Note: Out-of-network benefits apply for out-of-state services unless preauthorized as in-network by Piedmont.

NATIONAL COAST-TO-COAST NETWORK

Coverage for employees who live or travel outside of Virginia

Piedmont is proud to be based right here in Virginia, but we know business doesn't stop at the state line. For employees who reside and/or travel outside of Virginia, our coast-to-coast network has them, and their dependents, covered.

- **Access to more than 1 million doctors** and 1.5 million health care facilities
- A network of nearly **6,000 hospitals nationwide**
- The same benefits are available whether care is accessed **locally or out-of-network**
- Piedmont ID cards accepted with **no extra paperwork**



If you need anything or have questions, we're here to help.
Call 434-947-4463

Piedmont is proud to partner with brokers

Piedmont recognizes how much brokers do to bring great healthcare to their clients. We want to work with you to help your clients get better rates and members get better care. We have a generous commission structure as well as excellent broker support. If you need anything or have questions, we're here to help.

Call 434-947-4463



Piedmont benefits brokers, businesses, and members.

Piedmont Community Health Plan has been serving our members for more than 25 years. With Piedmont, you can offer all the benefits of a large health plan with the compassion of a local community health plan. We'll help you save your clients money *and* give their employees the network options and quality healthcare they deserve.

We've expanded into a number of new markets.

Piedmont now covers almost all of Virginia, letting you offer great coverage at a lower price in more markets. Talk to a Piedmont representative if you have questions or need assistance.

Call: 434-947-4463

Give your clients a wide selection of benefits and coverage areas.

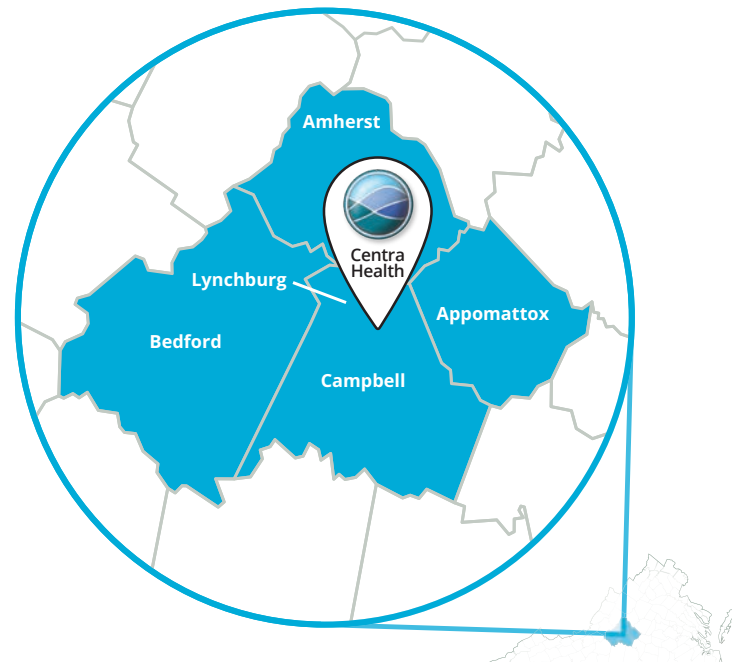
With Piedmont, your clients can choose from plans that cover members locally, statewide or coast-to-coast. They can get the plan they want with the network that works best for them.

CENTRA COMMUNITY NETWORK

The lowest cost and a local focus.

Centra Community allows businesses to provide health benefits for their employees while managing costs. It's an excellent option for businesses located in the Lynchburg area.

- **1,000 providers** in network
- **Includes all Centra providers** and facilities
- Includes **99% of doctors in Lynchburg & surrounding counties**
- **No PCP required**
- **\$0 co-pays** for 24/7 telehealth
- **No referrals** for in-network specialists
- Access to more than **1,000 CVS Minute Clinics**
- **Urgent & emergency care coverage nationwide**
- **Wellness benefits** to keep employees healthy



Note: There are no out-of-network benefits with HMO plans unless preauthorized by Piedmont.

Piedmont Small Group Plans

P	Plan Name	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 (Family/ Provider-Other)	Advanced Imaging (Office or Free-Standing/ Outpatient Facility)	Hospital/ Facility Expenses ⁴	Prescription Drug	Rx Deductible (Individual/Family)
			POS & PPO	HMO													
P	Piedmont Platinum 0/10/30	\$0 / \$0	\$2,000 / \$4,500		\$3,500 / \$7,000	\$10	\$30	\$30	\$0	\$0	\$15	\$20	\$400 / 0%	10% AD / 20% AD	20% AD		\$0 / \$0
G	Piedmont Gold 750/30/60/150	\$750 / \$2,250	\$2,000 / \$4,500		\$6,500 / \$13,000	\$30	\$60	\$60	\$0	\$0	\$35	\$20	\$300 AD / 30% AD	15% AD / 25% AD	25% AD		\$150 / \$300
G	Piedmont Gold 750/30/60	\$750 / \$2,250	\$2,000 / \$4,500		\$7,800 / \$15,600	\$30	\$60	\$60	\$0	\$0	\$35	\$20	\$300 AD / 30% AD	10% AD / 20% AD	20% AD		\$0 / \$0
G	Piedmont Gold 1500/30/60/150	\$1,500 / \$3,000	\$3,000 / \$6,000		\$6,900 / \$13,800	\$30	\$60	\$60	\$0	\$0	\$35	\$20	\$300 AD / 30% AD	20% AD / 30% AD	30% AD		\$150 / \$300
G	Piedmont Gold 1500/25/60	\$1,500 / \$3,000	\$3,000 / \$6,000		\$6,500 / \$13,000	\$25	\$60	\$60	\$0	\$0	\$30	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD		\$0 / \$0
G	Piedmont Gold 2000/25/50/150	\$2,000 / \$4,000	\$4,000 / \$8,000		\$4,900 / \$9,800	\$25	\$50	\$50	\$0	\$0	\$30	\$20	\$350 AD / 30% AD	20% AD / 30% AD	30% AD		\$150 / \$300
G	Piedmont Gold 2000/30/60	\$2,000 / \$4,000	\$4,000 / \$8,000		\$5,800 / \$11,600	\$30	\$60	\$60	\$0	\$0	\$35	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD	Tier 1: \$15 Tier 2: \$45	\$0 / \$0
G	Piedmont Gold 2500/25/50/150	\$2,500 / \$5,000	\$5,000 / \$10,000		\$6,500 / \$13,000	\$25	\$50	\$50	\$0	\$0	\$30	\$20	\$350 AD / 30% AD	15% AD / 25% AD	25% AD	Tier 3: 25% AD Tier 4: 25% AD	\$150 / \$300
G	Piedmont Gold 3000/30/50/150	\$3,000 / \$6,000	\$6,000 / \$12,000		\$4,500 / \$9,000	\$30	\$50	\$50	\$0	\$0	\$35	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD		\$150 / \$300
S	Piedmont Silver 2350/50/75/250	\$2,350 / \$4,700	\$4,700 / \$9,400	Not covered	\$8,700 / \$17,400	\$50	\$75	\$75	\$0	\$0	\$55	\$20	\$350 AD / 50% AD	40% AD / 50% AD	50% AD		\$250 / \$500
S	Piedmont Silver 4000/45/70/250	\$4,000 / \$8,000	\$8,000 / \$16,000		\$8,750 / \$17,500	\$45	\$70	\$70	\$0	\$0	\$50	\$20	\$350 AD / 30% AD	20% AD / 30% AD	30% AD		\$250 / \$500
S	Piedmont Silver 4350/50/75/250	\$4,350 / \$8,700	\$8,700 / \$17,400		\$8,700 / \$17,400	\$50	\$75	\$75	\$0	\$0	\$55	\$20	\$350 AD / 50% AD	40% AD / 50% AD	50% AD		\$250 / \$500
S	Piedmont Silver 5450/45/70/250	\$5,450 / \$10,900	\$10,900 / \$21,800		\$8,950 / \$17,900	\$45	\$70	\$70	\$0	\$0	\$50	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD		\$250 / \$500
S	Piedmont Silver 6500/50/75/250	\$6,500 / \$13,000	\$13,000 / \$26,000		\$8,700 / \$17,400	\$50	\$75	\$75	\$0	\$0	\$55	\$20	\$350 AD / 50% AD	40% AD / 50% AD	50% AD		\$250 / \$500
B	Piedmont Bronze 6950/75/95/275	\$6,950 / \$13,900	\$13,900 / \$27,800		\$9,100 / \$18,200	\$75	\$95	\$95	\$0	\$0	\$75	\$20	\$350 AD / 50% AD	40% AD / 50% AD	50% AD	Tier 1: \$15 Tier 2: \$45 Tier 3: 25% AD Tier 4: 25% AD	\$275 / \$500
S	Piedmont Silver HSA 3250/20%/6550	\$3,250 / \$6,500	\$6,500 / \$13,000		\$6,550 / \$13,100	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	\$20	20% AD / 20% AD	10% AD / 20% AD	20% AD	Tier 1: \$15 AD Tier 2: \$45 AD Tier 3: 20% AD Tier 4: 20% AD	Integrated with Medical
S	Piedmont Silver HSA 4500/20%/6550	\$4,500 / \$9,000	\$9,000 / \$18,000		\$6,550 / \$13,100	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	\$20	20% AD / 20% AD	10% AD / 20% AD	20% AD		Integrated with Medical
B	Piedmont Bronze HSA 5550/20%/7050	\$5,550 / \$11,100	\$11,100 / \$22,200		\$7,050 / \$14,100	20% AD	20% AD	20% AD	20% AD	\$0	20% AD	\$20	20% AD / 20% AD	10% AD / 20% AD	20% AD		Integrated with Medical

EFFECTIVE JAN. 1, 2023

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. Traditional Plans have separate medical and Rx deductibles (if applicable); HSA plans have a combined medical and Rx deductible.

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.

Tier 1 is Generic; **Tier 2** is Preferred Brand; **Tier 3** is Non-Preferred Brand; **Tier 4** is Specialty.

The Geographical Service Area for this Product includes: the cities of Bristol, Buena Vista, Charlottesville, Danville, Galax, Lexington, Lynchburg, Martinsville, Newport News, Norton, Radford, Roanoke, Salem, Staunton, Suffolk, Waynesboro, Williamsburg and the counties of Accomack, Albemarle, Amherst, Appomattox, Augusta, Bedford, Bland, Botetourt, Buchanan, Buckingham, Campbell, Carroll, Craig, Culpeper, Dickenson, Floyd, Fluvanna, Franklin, Giles, Gloucester, Grayson, Greene, Henry, Isle of Wight, James City, Lee, Madison, Mathews, Montgomery, Nelson, Northampton, Orange, Patrick, Pittsylvania, Prince Edward, Pulaski, Rappahannock, Roanoke, Rockbridge, Russell, Scott, Smyth, Surry, Tazewell, Washington, Wise, Wythe, York, all in the Commonwealth of Virginia.