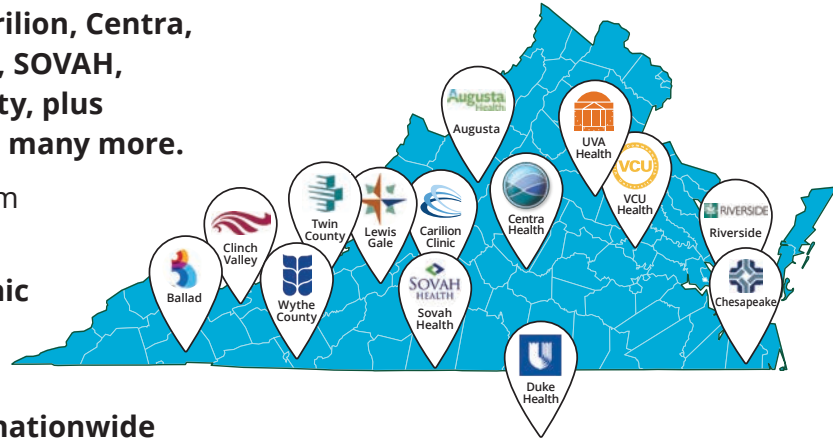


VIRGINIA EXPANDED NETWORK

Great rates with coverage across Virginia

Piedmont knows an exceptional state deserves exceptional coverage. We're pleased to offer a network that covers employees no matter where they reside.

- More than **50 hospitals and 35,000+ in-network providers**
- **Statewide coverage**
- Hospitals include **Augusta, Ballard, Carilion, Centra, Chesapeake, Clinch Valley, Riverside, SOVAH, Twin County, UVA, VCU, Wythe County, plus Duke University Medical Center, 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**



For businesses located in the Lynchburg area, ask about our Centra Community Network.

All networks include 24/7 telehealth services from MDLIVE.

If you need anything or have questions, we're here to help.

Call 434-947-4463

2024 | SMALL GROUP EMPLOYERS

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

or email commercial.sales@pchp.net



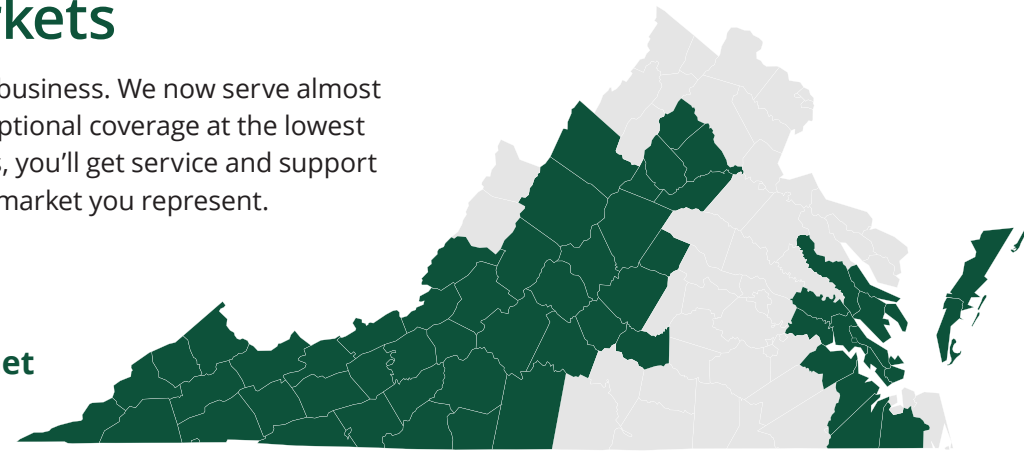
Piedmont benefits brokers, businesses, and members.

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 delivered 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.

Expanding again in 2024 to cover 76 markets

Piedmont continues to grow our business. We now serve almost all areas of Virginia, offering exceptional coverage at the lowest rates in nearly every market. Plus, you'll get service and support from Piedmont no matter which market you represent.

Call 434-947-4463 or email commercial.sales@pchp.net



A robust network of top local hospitals

Give your clients access to well-known and trusted hospitals and providers across Virginia.

Our network includes:



Piedmont Small Group Plans

Traditional 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 (Family/Provider-Other)	Advanced Imaging (Office or Free-Standing/Outpatient Facility)	Hospital/Facility Expenses ⁴	Prescription Drug		Rx Deductible (Individual/Family)
			POS & PPO	HMO												Tier 1	Tier 2	
P	Piedmont Platinum 0 Med Ded/0 Rx Ded	\$0 / \$0	\$2,000 / \$4,500		\$3,500 / \$7,000	\$10	\$30	\$30	\$0	\$0	\$10	\$20	\$400 / 0%	10% AD / 20% AD	20% AD			\$0 / \$0
G	Piedmont Gold 250 Med Ded/50 Rx Ded	\$250 / \$750	\$2,000 / \$4,500		\$7,800 / \$15,600	\$30	\$65	\$65	\$0	\$0	\$30	\$20	\$300 AD / 30% AD	10% AD / 20% AD	20% AD			\$50 / \$100
G	Piedmont Gold 750 Med Ded/150 Rx Ded	\$750 / \$2,250	\$2,000 / \$4,500		\$6,500 / \$13,000	\$30	\$60	\$60	\$0	\$0	\$30	\$20	\$300 AD / 30% AD	15% AD / 25% AD	25% AD			\$150 / \$300
G	Piedmont Gold 750 Med Ded/0 Rx Ded	\$750 / \$2,250	\$2,000 / \$4,500		\$7,800 / \$15,600	\$30	\$60	\$60	\$0	\$0	\$30	\$20	\$300 AD / 30% AD	10% AD / 20% AD	20% AD			\$0 / \$0
G	Piedmont Gold 1500 Med Ded/150 Rx Ded	\$1,500 / \$3,000	\$3,000 / \$6,000		\$6,900 / \$13,800	\$30	\$60	\$60	\$0	\$0	\$30	\$20	\$300 AD / 30% AD	20% AD / 30% AD	30% AD			\$150 / \$300
G	Piedmont Gold 1500 Med Ded/0 Rx Ded	\$1,500 / \$3,000	\$3,000 / \$6,000		\$6,500 / \$13,000	\$25	\$60	\$60	\$0	\$0	\$25	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD			\$0 / \$0
G	Piedmont Gold 2000 Med Ded/150 Rx Ded	\$2,000 / \$4,000	\$4,000 / \$8,000		\$4,900 / \$9,800	\$25	\$50	\$50	\$0	\$0	\$25	\$20	\$350 AD / 30% AD	20% AD / 30% AD	30% AD		Tier 1: \$15 Tier 2: \$45 Tier 3: 25% AD Tier 4: 25% AD	\$150 / \$300
G	Piedmont Gold 2000 Med Ded/0 Rx Ded	\$2,000 / \$4,000	\$4,000 / \$8,000		\$5,800 / \$11,600	\$30	\$60	\$60	\$0	\$0	\$30	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD			\$0 / \$0
G	Piedmont Gold 2500 Med Ded/150 Rx Ded	\$2,500 / \$5,000	\$5,000 / \$10,000		\$6,500 / \$13,000	\$25	\$50	\$50	\$0	\$0	\$25	\$20	\$350 AD / 30% AD	15% AD / 25% AD	25% AD			\$150 / \$300
G	Piedmont Gold 3000 Med Ded/150 Rx Ded	\$3,000 / \$6,000	\$6,000 / \$12,000		\$4,500 / \$9,000	\$30	\$50	\$50	\$0	\$0	\$30	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD			\$150 / \$300
S	Piedmont Silver 2650 Med Ded/250 Rx Ded	\$2,650 / \$5,300	\$5,300 / \$10,600		\$8,900 / \$17,800	\$50	\$75	\$75	\$0	\$0	\$50	\$20	\$350 AD / 50% AD	40% AD / 50% AD	50% AD			\$250 / \$500
S	Piedmont Silver 4000 Med Ded/250 Rx Ded	\$4,000 / \$8,000	\$8,000 / \$16,000		\$9,100 / \$18,200	\$45	\$70	\$70	\$0	\$0	\$45	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD			\$250 / \$500
S	Piedmont Silver 4350 Med Ded/250 Rx Ded	\$4,350 / \$8,700	\$8,700 / \$17,400		\$8,700 / \$17,400	\$50	\$75	\$75	\$0	\$0	\$50	\$20	\$350 AD / 50% AD	40% AD / 50% AD	50% AD			\$250 / \$500
S	Piedmont Silver 5450 Med Ded/250 Rx Ded	\$5,450 / \$10,900	\$10,900 / \$21,800		\$8,950 / \$17,900	\$45	\$70	\$70	\$0	\$0	\$45	\$20	\$350 AD / 30% AD	10% AD / 20% AD	20% AD			\$250 / \$500
S	Piedmont Silver 6500 Med Ded/250 Rx Ded	\$6,500 / \$13,000	\$13,000 / \$26,000		\$8,700 / \$17,400	\$50	\$75	\$75	\$0	\$0	\$50	\$20	\$350 AD / 50% AD	40% AD / 50% AD	50% AD			\$250 / \$500
B	Piedmont Bronze 7150 Med Ded/275 Rx Ded	\$7,150 / \$14,300	\$14,300 / \$28,600		\$9,100 / \$18,200	\$75	50% AD	50% AD	\$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 / \$550

HSA Plans

HSA S	Piedmont Silver HSA 3275 Ded	\$3,275 / \$6,550	\$6,550 / \$13,100		\$7,000 / \$14,000	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	
HSA S	Piedmont Silver HSA 4500 Ded	\$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		Tier 1: \$15 AD Tier 2: \$45 AD Tier 3: 25% AD Tier 4: 25% AD	Integrated with Medical	
HSA S	Piedmont Silver HSA 6400 Ded	\$6,400 / \$12,800	\$12,800 / \$25,600		\$6,500 / \$13,000	0% AD	0% AD	0% AD	0% AD	\$0	0% AD	\$20	0% AD / 0% AD	0% AD / 0% AD	0% AD		Tier 1: \$15 AD Tier 2: \$45 AD	Tier 3: 25% AD Tier 4: 25% AD	Integrated with Medical
HSA B	Piedmont Bronze HSA 5950 Ded	\$5,950 / \$11,900	\$11,900 / \$23,800		\$7,450 / \$14,900	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

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, Chesapeake, Covington, Danville, Galax, Hampton, Harrisonburg, Lexington, Lynchburg, Martinsville, Newport News, Norton, Poquoson, Radford, Roanoke, Salem, Staunton, Suffolk, Waynesboro, and Williamsburg and the counties of Accomack, Albemarle, Alleghany, Amherst, Appomattox, Augusta, Bedford, Bland, Botetourt, Buchanan, Buckingham, Campbell, Carroll, Charles City, Craig, Culpeper, Dickenson, Floyd, Fluvanna, Franklin, Giles, Gloucester, Grayson, Greene, Henry, Isle of Wight, James City, King and Queen, Lee, Madison, Mathews, Middlesex, Montgomery, Nelson, New Kent, Northampton, Orange, Patrick, Pittsylvania, Prince Edward, Pulaski, Rappahannock, Roanoke, Rockbridge, Rockingham, Russell, Scott, Smyth, Surry, Tazewell, Washington, Wise, Wythe, and York.