



Crimson Health Plans – Benefit Guide

Crimson Health Plan Overview

Crimson offers two PPO plans with fixed monthly rates and essential coverage features designed to fit most employee needs:

Feature	Enhanced Health	Deluxe Health
Out-of-Pocket Max (Indiv/Family)	\$8,550 / \$17,100	\$5,000 / \$10,000
PPO Network Access	PHCS + RBP	PHCS + RBP
Preventive & Wellness	100% Covered	100% Covered
Telemedicine & Virtual Mental Health	Unlimited, \$0 Copay	Unlimited, \$0 Copay
Primary Care	\$25 Copay (8 visits)	\$15 Copay (10 visits)
Specialist Visits	\$50 Copay (8 visits)	\$25 Copay (10 visits)
Urgent Care	\$50 Copay (2 visits)	\$35 Copay (3 visits)
Major Diagnostics (CT/MRI)	\$350 Copay (1 visit)	\$350 Copay (2 visits)
Inpatient Hospitalization	\$350 Copay, 5 days/2 surgeries	\$350 Copay, 7 days/3 surgeries
Rx – Preventive	Tier 1 ACA Generics: \$0 Copay	Tier 1 ACA Generics: \$0 Copay
Rx – Non-Preventive	Generics: \$5 Copay	Generics: \$5 Copay
Maternity Care	No Benefit	\$350 Global Services + Delivery Copay
Home Health	\$25 Copay (10 visits)	\$25 Copay (10 visits)
ER Services	\$350 Copay (1 visit)	\$350 Copay (1 visit)

Monthly Premiums

Rates vary by plan, age group, and coverage level.

Enhanced Health Plan

Coverage Tier	Age 18–39	Age 40–64
Employee Only	\$399	\$467
Employee + Spouse	\$723	\$789
Employee + Children	\$673	\$727
Employee + Family	\$993	\$1,081

Deluxe Health Plan

Coverage Tier	Age 18–39	Age 40–64
Employee Only	\$525	\$579
Employee + Spouse	\$838	\$890
Employee + Children	\$799	\$865
Employee + Family	\$1,146	\$1,255

Additional Plan Features

- **Patient Advocacy Support:** Price comparisons, provider search, and bill negotiation over \$1,000
- **Chemical Dependency Treatment:** Inpatient and outpatient benefits
- **Rx Savings Card:** Available for non-preventive medications
- **No network limits on telemedicine or behavior health**

To enroll, ask your HR contact or onboarding specialist for your customized Crimson enrollment form.