

## **Slate Health Plans – Benefit Guide (PDF Content)**

## **Overview of Benefits**

Feature	<b>Advanced Plan</b>	Premium Plan
Out-of-Pocket Max	N/A	N/A
PPO Network Access	PHCS Practitioner & Ancillary	PHCS Practitioner & Ancillary
<b>Preventive Screenings</b>	100% Covered, \$0 Copay (ACA)	100% Covered, \$0 Copay (ACA)
Telemedicine (24/7/365)	Unlimited, \$0 Copay	Unlimited, \$0 Copay
Virtual Mental Health	3 Consults, \$0 Copay	3 Consults, \$0 Copay
Rx - Preventive	\$0 Copay (ACA Generics)	\$0 Copay (ACA Generics)
Rx - Non-Preventive	Generics, \$10 or less	Generics, \$10 or less
Office Visits (Primary, Specialist Urgent)	'\$50 Copay, Max 6 Visits	\$25 Copay, Max 8 Visits
Basic Lab & X-Ray	\$50 Copay, Max 6 Combined	\$25 Copay, Max 8 Combined
Hospitalization	Not Covered	\$1,000/Day, Max 10 Days
<b>Outpatient Hospital Services</b>	Not Covered	\$500/Day, Max 10 Days
<b>Emergency Room</b>	Not Covered	\$250 Copay, \$1,000 Max Annual Benefit
Non-Occupational Accident	Not Covered	Not Covered
<b>Patient Advocacy Tools</b>	Not Included	Navigation + Bill Negotiation over \$1,000

## **Monthly Premiums**

Coverage Tier	Advanced	Premium
Employee Only	\$120.03	\$171.47
Employee + Spouse	\$169.00	\$226.50
Employee + Children	\$169.00	\$226.50
Employee + Family	\$199.00	\$269.00

## **Key Features**

- 100% coverage on ACA-mandated preventive care for adults, women, and children
- Nationwide access through PHCS Practitioner & Ancillary network
- Patient advocacy tools (Premium only): includes provider search, price comparisons, and bill negotiation
- Telemedicine available 24/7 with \$0 consult fees

These plans meet the Affordable Care Act's minimum essential coverage (MEC) standards and are ideal for budget-conscious employees or families seeking basic, compliant health insurance coverage.