

2027 Benefit Comparison

	Preferred Gold	Cascade Complete Gold	Cascade Vital Gold	Cascade Silver	Preferred Bronze	Cascade Bronze
Member Cost Shares						
Deductible / Out-of-pocket Max	\$1,500 / \$7,000	\$1,700 / \$7,000	\$1,900 / \$8,800	\$2,800 / \$11,200	\$6,800 / \$9,600	\$6,000 / \$11,800
Coinsurance	30%	20%	20%	30%	40%	40%
Benefit Highlights						
Preventive Care	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Primary Care Office Visit	First 2 \$1 copay then \$15 copay	\$15 copay	\$15 copay	First 2 \$1 copay then \$20 copay	First 2 \$1 copay then \$50 copay	First 2 \$1 copay then \$45 copay
Mental/Behavioral Health & Substance Office Visit	\$45 copay	\$15 copay	\$15 copay	First 2 \$1 copay then \$20 copay	\$75 copay	First 2 \$1 copay then \$45 copay
Specialist Office Visit	\$45 copay	\$40 copay	\$40 copay	\$65 copay	Ded, then \$100 copay	\$100 copay
Urgent Care	\$45 copay	\$35 copay	\$35 copay	\$65 copay	Ded, then Coins	\$100 copay
Emergency Care	Ded, then Coins	Ded, then \$450 copay	Ded, then \$800 copay	Ded, then \$800 copay	Ded, then Coins	Ded, then Coins
Basic Imaging & Labs	Ded, then Coins	Imaging: \$30 copay Labs: \$30 copay	\$30 copay	Imaging: \$65 copay Labs: \$40 copay	Ded, then Coins	Ded, then Coins
Acupuncture (unlimited)	\$45 copay	\$15 copay	\$15 copay	First 2 \$1 copay then \$20 copay	Ded, then Coins	First 2 \$1 copay then \$45 copay
Chiropractic (10 visits PCY)	\$45 copay	\$15 copay	\$15 copay	First 2 \$1 copay then \$20 copay	Ded, then Coins	First 2 \$1 copay then \$45 copay
OP Rehab (25 visits PCY)	\$45 copay	\$25 copay	\$30 copay	\$40 copay	Ded, then \$100 copay	Ded, then Coins
RX - Preferred Generic	\$10 copay	\$10 copay	\$10 copay	\$25 copay	\$35 copay	\$32 copay
RX - Preferred Brand	Ded, then Coins	\$60 copay	\$75 copay	\$75 copay	Ded, then 40%	Ded, then Coins
RX - Non-Preferred & Specialty	Ded, then 45%/50%	\$100 copay	Ded, then \$200 copay	Ded, then \$250 copay	Ded, then 45%/50%	Ded, then Coins

Preventive Care
covered at 100%

First 2 visits at \$1 copay may be used for PCP, Chiro, or acupuncture.

First 2 visits at \$1 copay may be used for behavioral health or substance use office visits.

Preferred and Cascade plans use the Individual Signature network.

Plans offered in 24 counties.

No coverage out-of-network except in case of emergency.

Virtual care is covered for in-network providers and has the same cost share as in-person services.

Rx drug coverage:

M1 - All AI/AN plans except HSA

M2 - HSA plans

M4 - All plans except AI/AN and HSA