

2027 Benefit Comparison

	Essential Gold	Cascade/Select Complete Gold	Cascade/Select Vital Gold	Cascade/Select Silver	Essential Bronze	Cascade/Select Bronze
Member Cost Shares						
Deductible / Out-of-pocket	\$1,000 / \$7,600	\$1,700 / \$7,000	\$2,200 / \$11,000	\$2,800 / \$11,200	\$6,700 / \$9,600	\$7,000 / \$11,800
Coinurance	30%	20%	20%	30%	35%	40%
Benefit Highlights						
Primary Care Office Visit	\$30 copay	\$15 copay	\$15 copay	First 2 visits \$1 copay, then \$20 copay	\$50 copay	First 2 visits \$1 copay, then \$45 copay
Mental/Behavioral Health & Substance Use Office Visit	\$60 copay	\$15 copay	\$15 copay	First 2 visits \$1 copay, then \$20 copay	\$75 copay	First 2 visits \$1 copay, then \$45 copay
Specialist Office Visit	\$60 copay	\$40 copay	\$40 copay	\$65 copay	Ded, then \$110 copay	\$100 copay
Emergency Care	Ded, then 30%	Ded, then \$450	Ded, then \$800 copay	Ded, then \$800 copay	Ded, then 35%	Ded, then 40%
Urgent Care	\$60 copay	\$35 copay	\$35 copay	\$65 copay	Ded, then \$110 copay	\$100 copay
Basic Imaging and Labs	Ded, then 30%	X-ray \$30 copay Labs \$30 copay	\$30 copay	X-ray \$65 copay Labs \$40 copay	Ded, then 35%	Ded, then 40%
Acupuncture/Chiropractic Unlimited/10 visits PCY	\$60 copay	\$15 copay	\$15 copay	First 2 visits \$1 copay, \$20 copay	Ded, then 35%	First 2 visits \$1 copay, \$45 copay
OP Rehab	Ded, then 30%	\$25 copay	\$30 copay	\$40 copay	Ded, then 35%	Ded, then 40%
RX – Preferred Generic	\$10 copay	\$10 copay	\$10 copay	\$25 copay	\$35 copay	\$32 copay
RX – Preferred Brand	Ded, then 30%	\$60 copay	\$75 copay	\$75 copay	Ded, then 35%	Ded, then 40%
RX – Non-Preferred & Specialty	Ded, then 40% Ded, then 50%	\$100 copay	Ded, then 20%	Ded, then \$250 copay	Ded, then 40% Ded, then 50%	Ded, then 40%

Preventive Care is 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.

Essential and Cascade plans use the **Primary network**. Cascade Select plans use the **Alpine network**.

Not all plans are sold in all counties. Visit [LifeWise.com](https://www.lifewise.com) for county details.

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:

M4 drug list - Gold, Silver, Bronze, and AI/AN 300% plans

M1 drug list - AI/AN plans