



MEDICAL PLAN DESIGN-PLAN YEAR 2026
MEDICARE ADVANTAGE AND MEDICARE SUPPLEMENTAL GROUP PLANS

Side-by-Side Medical Comparison	Braven Health Medicare Advantage PPO ¹	Horizon Direct Access 1525	Horizon Direct Access 2030	Horizon POS 10	Horizon POS 1525	Horizon POS 2030
Primary Care Copayment	\$0	\$15	\$20	\$10**	\$15**	\$20**
Specialist Care Copayment	\$0	\$25	\$30 adult/\$20 child*	\$10***	\$25***	\$30***
Urgent Care Copayment	\$0	\$25	\$30 adult/\$20 child*	\$10	\$25	\$30
Emergency Room Copayment	\$0	\$100	\$125	\$75	\$100	\$100
In-Network Deductible (Individual/Family)	N/A	N/A	N/A	N/A	N/A	N/A
In-Network Overall Coinsurance	N/A	10% ²	10% ²	N/A	N/A	N/A
Coinsurance Out-of-Pocket Maximum (Individual/Family)	N/A	\$400/\$1,000	\$800/\$2,000			
Total In-Network, Out-of-Pocket Maximum ³ (Individual/Family)	N/A	\$7,849/\$15,698	\$7,849/\$15,698	\$7,849/\$15,698	\$7,849/\$15,698	\$7,849/\$15,698
Out-of-Network Deductible (Individual/Family)	N/A	\$100/\$250	\$200/\$500	\$500/\$1,000	\$500/\$1,000	\$500/\$1,000
Out-of-Network Overall Coinsurance	N/A	30%	30%	40%	40%	40%
Total Out-of-Network, Out of Pocket Maximum (Individual/Family)	N/A	\$2,000/\$5,000	\$5,000/\$12,500	Combined w/ In-Network	Combined w/ In-Network	Combined w/ In-Network
Side-by-Side Prescription Drug Comparison						
Retail: Generic Copayments	\$6	\$7	\$3	\$6	\$7	\$3
Retail: Preferred Brand Copayments	\$12	\$16	\$18	\$12	\$16	\$18
Retail: Non-Preferred Brand Copayments	\$24	\$35	\$46	\$24	\$35	\$46
Mail: Generic Copayments	\$5	\$5	\$5	\$5	\$5	\$5
Mail: Preferred Brand Copayments	\$18	\$40	\$36	\$18	\$40	\$36
Mail: Non-Preferred Brand Copayments	\$30	\$88	\$92	\$30	\$88	\$92
Prescription Drug Annual Out-of-Pocket Maximum (Individual/Family)	\$1,351/\$2,702	\$1,351/\$2,702	\$1,351/\$2,702	\$1,351/\$2,702	\$1,351/\$2,702	\$1,351/\$2,702

* Age 26 and under

** Primary Care Selection Required

***A referral is required to see a Specialist

Note Rx: Retail-30-day supply. Mail- 90-day supply.

¹ Medicare Advantage plans do not have in-network and out-of-network differentiation. Medicare Advantage plans provide coverage at the same benefit level regardless of network status for visits to any provider that accepts Medicare. Any visits to doctors who do not accept Medicare will not be covered.

² On select services.

³ Copay + deductible + coinsurance

