HEALTH INSURANCE IN 2024 At-A-Glance Highlights • Standard and Premium Plans Available •



\$0 Copay (Premium Plan) \$20/35 Copay (Standard Plan) \$0 Deductible \$0 Co-insurance \$0 for Preventative Care

HEALTH COOPERATIVE OF MISSOURI

Deductibles 90%/10% Co-insurance \$0 for Preventative Care Narrow network of practitioners

HEALTHLINK FREEDOM SELECT FIRST HEALTH

Deductibles 70%/30% Co-insurance \$50 Copay for mental health visit Larger network of

practitioners

SPECIAL NOTES

- 90-day Maintenance Medications Required to be Filled at Employee Pharmacy
- If a specialty practitioner is not available in the Health Cooperative of Missouri (HCM) network, you can see someone in the HealthLink / Freedom Select / First Health network and services will be covered at the HCM tier
- NO prior authorizations required for Bothwell Medical Equipment or Bothwell Radiology services
- Added Health Plans Preferred Provider Organization (PPO) and Health Savings Accounts (HSA) plans also available



