

2-50 COSE Benefit Plan Product Portfolio (Copay Plan Options)

The COSE Benefit Plan portfolio from Medical Mutual is designed specifically for small businesses. These plan options help small business employers and employees manage the increasing cost of healthcare benefits. Additional plan details can be found in the benefit highlight sheets on COSEBenefitPlan.com.



Product enhancements in this version of the portfolio include Member Choice pairings that feature the same deductible at different price points and access to Share, our special funding arrangement that features lower premiums.

	Member Choice Pairings*	Plan Name	Medical Deductible		Coinsurance	Maximum Out-of-Pocket		PCP Visit	Specialist Visit	Urgent Care	Emergency Room	Funding Arrangements		Network Available			
			Single	Family	Percent	Single	Family					Share ⁵	HRA	SuperMed	MedFlex ^{3,4}	CLE-Care ^{3,4}	
Copay Plans	0% Coinsurance Plan Options	30-1000 RX	\$1,000	\$3,000	0%	\$7,000	\$14,000	\$30	\$60	\$75	Deductible then \$500 copay	No	No	Yes	No	No	
		30-2000 RX	\$2,000	\$6,000	0%	\$7,500	\$15,000	\$30	\$60	\$75	Deductible then \$500 copay	No	Yes	Yes	No	No	
		30-2500 RX	\$2,500	\$5,000	0%	\$7,000	\$14,000	\$30	\$60	\$75	Deductible then \$500 copay	No	No	Yes	No	No	
		MC 1 20-3000 RX ¹	\$3,000	\$6,000	0%	\$8,000	\$16,000	\$20	\$40	\$60	Deductible then \$500 copay	No	No	Yes	No	No	
		30-3500 RX	\$3,500	\$10,500	0%	\$7,500	\$15,000	\$30	\$60	\$75	Deductible then \$500 copay	No	Yes	Yes	No	No	
		MC 2 30-5000 RX	\$5,000	\$10,000	0%	\$8,000	\$16,000	\$30	\$60	\$75	Deductible then \$500 copay	No	No	Yes	No	No	
		30-8000 RX	\$8,000	\$16,000	0%	\$8,500	\$17,000	\$30	\$60	\$75	Deductible then \$500 copay	No	No	Yes	No	No	
	9200 MMRX	\$9,200	\$18,400	0%	\$9,200	\$18,400	Deductible	Deductible	Deductible	Deductible	No	No	Yes	No	No		
	20% Coinsurance Plan Options		3020-250 RX	\$250	\$500	20%	\$6,000	\$12,000	\$30	\$60	\$75	Deductible then \$500 copay	No	No	Yes	Yes	Yes
			3020-500 RX	\$500	\$1,000	20%	\$6,000	\$12,000	\$30	\$60	\$75	Deductible then \$500 copay	No	No	Yes	No	No
		MC 3	3020-1000 RX	\$1,000	\$2,000	20%	\$6,500	\$13,000	\$30	\$60	\$75	Deductible then \$500 copay	Yes	No	Yes	Yes	Yes
		MC 4	3020-1500 RX	\$1,500	\$3,000	20%	\$7,000	\$14,000	\$30	\$60	\$75	Deductible then \$500 copay	Yes	No	Yes	No	No
		MC 5	3020-2000 RX	\$2,000	\$4,000	20%	\$7,500	\$15,000	\$30	\$60	\$75	Deductible then \$500 copay	Yes	No	Yes	Yes	Yes
		MC 1	3020-3000 RX	\$3,000	\$6,000	20%	\$8,000	\$16,000	\$30	\$60	\$75	Deductible then \$500 copay	Yes	No	Yes	No	No
	30% Coinsurance Plan Options		3030-0 PD Rx ²	\$0	\$0	30%	\$7,000	\$14,000	\$30	\$60	\$75	\$1,000 copay	No	No	Yes	No	No
		MC 3	3030-1000 MMRX	\$1,000	\$2,000	30%	\$6,500	\$13,000	\$30	\$100	\$125	Deductible then \$750 copay	No	No	Yes	Yes	Yes
		MC 4	3030-1500 MMRX	\$1,500	\$3,000	30%	\$7,000	\$14,000	\$30	\$100	\$125	Deductible then \$750 copay	No	No	Yes	No	No
		MC 5	3030-2000 MMRX	\$2,000	\$4,000	30%	\$7,500	\$15,000	\$30	\$100	\$125	Deductible then \$750 copay	No	No	Yes	Yes	Yes
MC 2		3030-5000 MMRX	\$5,000	\$10,000	30%	\$8,000	\$16,000	\$30	\$100	\$125	Deductible then \$750 copay	No	No	Yes	No	No	

2-50 COSE Benefit Plan Product Portfolio (HSA Plan Options)



The COSE Benefit Plan portfolio from Medical Mutual is designed specifically for small businesses. These plan options help small business employers and employees manage the increasing cost of healthcare benefits. Additional plan details can be found in the benefit highlight sheets on COSEBenefitPlan.com.

HSA Administration is included in all of the following plans at no additional cost. Your Medical Mutual Sales representative or broker can provide additional information on how this works.

Product enhancements in this version of the portfolio include Member Choice pairings that feature the same deductible at different price points and access to Share, our special funding arrangement that features lower premiums.

	Member Choice Pairings*	Plan Name	Medical Deductible		Coinsurance	Maximum Out-of-Pocket		PCP Visit	Specialist Visit	Urgent Care	Emergency Room	Funding Arrangements		Network Available			
			Single	Family	Percent	Single	Family					Share ⁶	HRA	SuperMed	MedFlex ^{3,4}	CLE-Care ^{3,4}	
HSA Plans	0% Coinsurance Plans	HSA 2500 (AGG) MMRX	\$2,500	\$5,000	0%	\$2,500	\$5,000	Deductible	Deductible	Deductible	Deductible	No	No	Yes	No	No	
		MC 6	HSA 3500 PD RX ⁵	\$3,500	\$7,000	0%	\$6,900	\$13,800	Deductible	Deductible	Deductible	Deductible	Yes	No	Yes	No	No
		MC 7	HSA 4000 PD RX ⁵	\$4,000	\$8,000	0%	\$6,900	\$13,800	Deductible	Deductible	Deductible	Deductible	No	No	Yes	No	No
		MC 8	HSA 5000 PD RX ⁵	\$5,000	\$10,000	0%	\$6,900	\$13,800	Deductible	Deductible	Deductible	Deductible	Yes	No	Yes	Yes	Yes
			HSA 6550 MMRX	\$6,550	\$13,100	0%	\$6,550	\$13,100	Deductible	Deductible	Deductible	Deductible	No	Yes	Yes	No	No
		HSA 7500 MMRX	\$7,500	\$15,000	0%	\$7,500	\$15,000	Deductible	Deductible	Deductible	Deductible	No	No	Yes	No	No	
	20% Coinsurance Plan Options	MC 6	HSA 3500/20% MMRX	\$3,500	\$7,000	20%	\$7,000	\$14,000	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Yes	No	Yes	No	No
		MC 7	HSA 4000/20% MMRX	\$4,000	\$8,000	20%	\$7,500	\$15,000	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	No	No	Yes	No	No
		MC 8	HSA 5000/20% MMRX	\$5,000	\$10,000	20%	\$7,500	\$15,000	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Yes	No	Yes	Yes	Yes

2-50 COSE Benefit Plan Product Portfolio (Drug Options)

RX copays unless noted:

Drug Retail				Drug Mail Order			
Generic	Preferred	Non-Preferred	Specialty	Generic	Preferred	Non-Preferred	Specialty
\$10	\$45	\$95	\$350	\$30	\$113	\$238	N/A

*Member Choice (MC) plans allow you access to the two benefit options that pair well together and allow members a choice of two benefits. Member Choice pairings are only available in the SuperMed network even though the grid indicates standalone plans are available in all network options. You may choose two of the MC plans and then actually allow four benefit offerings for employees instead of the standard allotment of three maximum.

1 20-3000 RX copays: Retail—10/30/50/250; Mail Order—30/90/150/N/A

2 Plan has a \$4,000 drug deductible that needs to be met, then Rx copays apply.

3 For specific Rx information on MedFlex and Cle-Care, refer to the benefit highlight sheets on COSEBenefitPlan.com.

4 MedFlex and Cle-Care require in-network use only. No non-network benefits apply.

5 Rx copay card after deductible met.

6 Share funding where available is a \$2,500/\$5,000 arrangement. More information on share funding arrangements can be found at MedMutual.com/Share.