

2–50 COSE Benefit Plan — A MEWA\* 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. Further plan details can be found in the benefit highlight sheets on cosebenefitplan.com.



All plans use the Medical Mutual SuperMed network.

		Medical Deductible		Coinsurance	Maximum Out-of-Pocket								
		Plan Name	Single	Family	Percent	Single	Family	Preferred Telehealth <sup>3</sup>	PCP Visit	Specialist Visit	Urgent Care	Emergency Room	HRA
Copay Plans		20-3000 RX <sup>1</sup>	\$3,000	\$6,000	0%	\$8,000	\$16,000	\$0	\$20	\$40	\$60	Deductible then \$500 copay	No
	0% Coinsurance Plan Options	30-1000 RX	\$1,000	\$3,000	0%	\$7,000	\$14,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
		30-2000 RX	\$2,000	\$6,000	0%	\$7,500	\$15,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	Yes
		30-2500 RX	\$2,500	\$5,000	0%	\$7,000	\$14,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
		30-3500 RX	\$3,500	\$10,500	0%	\$7,500	\$15,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	Yes
		30-5000 RX	\$5,000	\$10,000	0%	\$8,000	\$16,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
		30-6000 RX	\$6,000	\$12,000	0%	\$9,000	\$18,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	Yes
		30-8000 RX	\$8,000	\$16,000	0%	\$8,500	\$17,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	Yes
		9200 MMRX	\$9,200	\$18,400	0%	\$9,200	\$18,400	\$0	Deductible	Deductible	Deductible	Deductible	No
		20% Coinsurance Plan Options	3020-250 RX	\$250	\$500	20%	\$6,000	\$12,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay
	3020-500 RX		\$500	\$1,000	20%	\$6,000	\$12,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
	3020-1000 RX		\$1,000	\$2,000	20%	\$6,500	\$13,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
	3020-1500 RX		\$1,500	\$3,000	20%	\$7,000	\$14,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
	3020-2000 RX		\$2,000	\$4,000	20%	\$7,500	\$15,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
	3020-3000 RX		\$3,000	\$6,000	20%	\$8,000	\$16,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
	3020-5000 RX		\$5,000	\$10,000	20%	\$8,000	\$16,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
	3020-6000 RX		\$6,000	\$12,000	20%	\$9,000	\$18,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	No
	3020-7500 RX		\$7,500	\$15,000	20%	\$9,000	\$18,000	\$0	\$30	\$60	\$75	Deductible then \$500 copay	Yes
	30% Coinsurance Plan Options	3030-0 PD Rx <sup>2</sup>	\$0	\$0	30%	\$7,000	\$14,000	\$0	\$30	\$60	\$75	\$1,000 copay	No
		3030-1000 MMRX	\$1,000	\$2,000	30%	\$6,500	\$13,000	\$0	\$30	\$100	\$125	Deductible then \$750 copay	No
		3030-1500 MMRX	\$1,500	\$3,000	30%	\$7,000	\$14,000	\$0	\$30	\$100	\$125	Deductible then \$750 copay	No
		3030-2000 MMRX	\$2,000	\$4,000	30%	\$7,500	\$15,000	\$0	\$30	\$100	\$125	Deductible then \$750 copay	No
		3030-5000 MMRX	\$5,000	\$10,000	30%	\$8,000	\$16,000	\$0	\$30	\$100	\$125	Deductible then \$750 copay	No

\*MEWA = Multiple Employer Welfare Arrangement.  
<sup>1</sup> 20-3000 RX copays: Retail 10/30/50/250 Mail Order 30/90/150/N/A  
<sup>2</sup> Plan has a \$4000 Drug deductible that needs to be met, then Rx copays  
<sup>3</sup> Members with a copay plan can only access a \$0 virtual visit with MinuteClinic. Log in to schedule an appointment at <https://www.cvs.com/minuteclinic>.

2–50 COSE Benefit Plan — A MEWA\* Product Portfolio (HSA Plan Options)

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		Medical Deductible		Coinsurance	Maximum Out-of-Pocket								
		Plan Name	Single	Family	Percent	Single	Family	Preferred Telehealth	PCP Visit	Specialist Visit	Urgent Care	Emergency Room	HRA
HSA Plans	0% Coinsurance Plans	HSA 2500 (AGG) MMRX	\$2,500	\$5,000	0%	\$2,500	\$5,000	Deductible	Deductible	Deductible	Deductible	Deductible	No
		HSA 3500 (AGG) MMRX	\$3,500	\$7,000	0%	\$3,500	\$7,000	Deductible	Deductible	Deductible	Deductible	Deductible	No
		HSA 3500 PD RX <sup>4</sup>	\$3,500	\$7,000	0%	\$7,500	\$15,000	Deductible	Deductible	Deductible	Deductible	Deductible	No
		HSA 4000 PD RX <sup>4</sup>	\$4,000	\$8,000	0%	\$7,500	\$15,000	Deductible	Deductible	Deductible	Deductible	Deductible	No
		HSA 5000 MMRX	\$5,000	\$10,000	0%	\$5,000	\$10,000	Deductible	Deductible	Deductible	Deductible	Deductible	No
		HSA 5000 PD RX <sup>4</sup>	\$5,000	\$10,000	0%	\$7,500	\$15,000	Deductible	Deductible	Deductible	Deductible	Deductible	No
		HSA 6550 MMRX	\$6,550	\$13,100	0%	\$6,550	\$13,100	Deductible	Deductible	Deductible	Deductible	Deductible	Yes
		HSA 7500 MMRX	\$7,500	\$15,000	0%	\$7,500	\$15,000	Deductible	Deductible	Deductible	Deductible	Deductible	No
	20% Coinsurance Plan Options	HSA 3500/20% MMRX	\$3,500	\$7,000	20%	\$7,000	\$14,000	Deductible	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	No
		HSA 4000/20% MMRX	\$4,000	\$8,000	20%	\$7,500	\$15,000	Deductible	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	No
		HSA 5000/20% MMRX	\$5,000	\$10,000	20%	\$7,500	\$15,000	Deductible	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	No

2–50 COSE Benefit Plan — A MEWA\* 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

\*MEWA = Multiple Employer Welfare Arrangement.  
<sup>4</sup> Rx card after deductible met