



Health Insurance for Individuals and Families in Texas



	Office Visit (PCP / Specialist)		Deductible, Single (2x family)		Coinsurance		Out-of-Pocket Maximum (2x family)		Preventive Care	Inpatient/ Outpatient Hospital	ER (waived if admitted)	Urgent Care	Chiropractic	Home Health / Skilled Nursing	Prescription Drugs (Tier 1/2/3)	Lifetime Maximum	
	(In)	(Out)	(In)	(Out)	(In)	(Out)	(In)	(Out)									
Spectrum	Spectrum plans are our most comprehensive plans with the highest level of benefits and security and lowest out-of-pocket costs.																
	Spectrum 1000	\$25 / \$50	Deductible then coinsurance	\$1,000	\$2,000	20%	40%	\$2,000	\$4,000	Up to \$300 after copay, then deductible and coinsurance	Deductible then coinsurance	\$150 copay then coinsurance	\$75 copay then coinsurance	Deductible and coinsurance up to \$3,000 per member per contract year	Deductible and coinsurance up to 30 visits / days per member per contract year	\$10/\$30/\$55 2x copay for 90-day mail order supply	\$5 million
	Spectrum 2000			\$2,000	\$4,000			\$4,000	\$8,000								
	Spectrum 3000			\$3,000	\$6,000			\$6,000	\$12,000								
	Spectrum 4000			\$4,000	\$8,000			\$8,000	\$16,000								
	Spectrum 5000			\$5,000	\$10,000			\$10,000	\$20,000								
Torch	Torch plans feature traditional broad coverage at an affordable price.																
	Torch 2000	\$30 / \$60	Deductible then coinsurance	\$2,000	\$4,000	30%	50%	\$4,000	\$8,000	Up to \$300 after copay, then deductible and coinsurance	Deductible then coinsurance	\$200 copay then coinsurance	\$100 copay then coinsurance	Deductible and coinsurance up to \$3,000 per member per contract year	Deductible and coinsurance up to 30 visits / days per member per contract year	\$10/\$30/\$55 2x copay for 90-day mail order supply	\$5 million
	Torch 3000			\$3,000	\$6,000			\$6,000	\$12,000								
	Torch 4000			\$4,000	\$8,000			\$8,000	\$16,000								
	Torch 5000			\$5,000	\$10,000			\$10,000	\$20,000								
	Torch 6000			\$6,000	\$12,000			\$12,000	\$24,000								
TorchLight	TorchLight plans are designed for best value without sacrificing quality of coverage.																
	TorchLight 2000	\$50 / \$70	Deductible then coinsurance	\$2,000	\$4,000	50%	50%	\$4,000	\$8,000	Up to \$300 after copay, then deductible and coinsurance	Deductible then coinsurance	\$250 copay then coinsurance	\$125 copay then coinsurance	Deductible and coinsurance up to \$3,000 per member per contract year	Deductible and coinsurance up to 30 visits / days per member per contract year	\$10/\$40/\$75 Brand name: \$500 deductible and \$2,000 per member max. per contract year 2x copay for 90-day mail order supply	\$3 million
	TorchLight 4000			\$4,000	\$8,000			\$8,000	\$16,000								
	TorchLight 6000			\$6,000	\$12,000			\$12,000	\$24,000								
	TorchLight 8000			\$8,000	\$16,000			\$16,000	\$32,000								
	TorchLight 10000			\$10,000	\$20,000			\$20,000	\$40,000								
Prism	Prism plans are Qualified High Deductible Health Plans (QHDHPs) that incorporate strong coverage with the financial flexibility of an optional Health Savings Account (HSA).																
	Prism 1500	Deductible	Deductible then coinsurance	\$1,500	\$3,000	0%	20%	\$1,500	\$6,000	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible and coinsurance up to \$3,000 per member per contract year	Deductible and coinsurance up to 30 visits / days per member per contract year	Deductible then coinsurance	\$5 million
	Prism 2000			\$2,000	\$4,000			\$2,000	\$8,000								
	Prism 3000			\$3,000	\$6,000			\$3,000	\$12,000								
	Prism 4000			\$4,000	\$8,000			\$4,000	\$16,000								
	Prism 5000			\$5,000	\$10,000			\$5,000	\$20,000								
PrismLight	PrismLight plans combine the advantages of a Qualified High Deductible Health Plan (QHDHP) and optional HSA (Health Savings Account) with our most affordable benefit levels for the lowest monthly premiums.																
	PrismLight 2000	Deductible then coinsurance	Deductible then coinsurance	\$2,000	\$4,000	30%	50%	\$4,000	\$8,000	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible and coinsurance up to \$3,000 per member per contract year	Deductible and coinsurance up to 30 visits / days per member per contract year	Discount only	\$5 million
	PrismLight 3000			\$3,000	\$6,000			\$5,800	\$12,000								
	PrismLight 4000			\$4,000	\$8,000			\$5,800	\$16,000								

Prescription drugs - Tier 1: Generic. Tier 2: Brand. Tier 3: Non-formulary. Deductible applies only to Tier 2 and Tier 3 (brand) prescription drugs. CoventryOne is a health insurance product in Texas underwritten by Coventry Health and Life Insurance Company. This information is a partial description of the benefits, limitations, or exclusions of the plan. Please refer to the Individual Policy, Schedule of Benefits and applicable Riders to determine exact terms, conditions and scope of coverage, including all exclusions and limitations and defined terms.

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