

More Comfort is here

Comfort® was built on the premise that health benefits should cover 100% of the most common services people actually use, versus traditional models that often only protect against catastrophic medical events. That's why with Comfort, there's zero deductible and zero copays on most common healthcare services when accessed in a clinic or doctor's office.

To make Comfort more accessible, we're excited to offer ComfortFit™. It's a new version of Comfort that preserves the core plan design while reducing costs for employers. Take a look and select which level of Comfort works best for your group.



	Traditional silver plan	Comfort \$6,000 OOPM	ComfortFit \$6,000 OOPM
Deductible	\$3,000 deductible / \$6,000 OOPM	\$6,000 OOPM	\$6,000 OOPM
Coinsurance	25% after deductible	No coinsurance	No coinsurance
Preventive care (per ACA guidelines)	No cost	No cost	No cost
Specialist care (non-hospital)	\$30 copay	No cost	No cost
Urgent care	\$30 copay	No cost	No cost
Labs & imaging (non-hospital)	25% coinsurance after deductible	No cost	First \$500 covered, then no cost after OOPM
Generic prescriptions	\$25 copay	No cost	No cost
Emergency room visit	25% coinsurance after deductible	\$250 copay	\$750 copay
Brand name prescriptions	25% coinsurance after deductible	\$75 copay	If no generic equivalent exists, \$75 (30-day) or \$150 (90-day); if generic exists, full price until OOPM
Non-preferred brand name prescriptions	50% coinsurance after deductible	Varies per plan	Varies per plan
Specialty prescriptions w/ PrudentRx	25% coinsurance after deductible	Varies per plan	Varies per plan



ComfortFit is Comfort, with just a few differences:

Labs & imaging

ComfortFit™ covers the first \$500 per year of lab & imaging services. The vast majority of our members use less than \$500 per year. If combined costs do exceed the covered first \$500, members' payments will go towards their OOPM.

Preferred brand drugs

For drugs with no generic alternative, copays are \$75 for a 30-day supply and \$150 for a 90-day supply. Members who choose brand name drugs over available generic equivalents will be responsible for the full costs up to the OOPM.

Emergency room

\$750 copay for emergency room services

Flexible out-of-network benefits

Employers choose whether or not to add out-of-network benefits.

Ready to learn more?



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