



Annual Max: What's changed?

Q: Why is my plan name changing from America's Choice to Annual Max?

For the 2025 to 2026 plan year, America's Choice is now called Annual Max. The plan's core structure and many benefits remain the same, but there are a few important updates and changes to be aware of.

Q: What's staying the same?

- **Copays for office, specialist and urgent care** visits remain \$50 per visit, with a combined annual limit on the number of visits.
- **Preventive services** required by the Affordable Care Act (ACA) continue to be offered at no cost.
- **Generic prescriptions** are still covered through Ventegra.
- **No referral** is needed to see a specialist.
- **Virtual care** remains free, though the platform and visit limits have changed (see details below).
- **Outpatient surgery, imaging and home health care** benefits remain similar, including copays and annual limits.

Q: What's new or changing?

Deductible added

Annual Max introduces an annual deductible:

- 100 Plan: \$100 individual / \$200 family
- 250 Plan: \$250 individual / \$500 family
- 500 Plan: \$500 individual / \$1,000 family

Provider network

With Annual Max, you save money by using providers in the Private Healthcare Systems (PHCS) – Practitioner & Ancillary network, while choosing out-of-network care may result in higher costs.

Virtual care platform and limits

With Annual Max, virtual care through MyLiveDoc offers \$0 deductible and \$0 copay for up to 12 primary care visits per year, unlimited urgent care visits and crisis intervention for mental health support.

Emergency room and ambulance

The ER copay is increasing from \$250 to \$500 with Annual Max and is now limited to three visits per year. The ambulance copay is now \$250 for ground ambulance only, with a limit of one transport per year.

Hospitalization limits

Under the Annual Max plan, coverage for hospitalization is limited to a maximum of five days per admission and up to two hospitalizations per year.

Maternity coverage

Under the Annual Max plan, only screenings and supplements required by the ACA are included for maternity coverage, while other maternity services are excluded.

Mental health and substance use

Outpatient now covered at \$50 copay after deductible, with visit limits; inpatient covered at \$1,000 copay after deductible. Plus, the plan features virtual care through MyLiveDoc, offering unlimited urgent care and crisis intervention visits for mental health support at no cost.

ID card updates

Your new card will display "Annual Max," reference the PHCS network and include details for MyLiveDoc as well as Ventegra.

Q: What do I need to do differently?

To get the most value from your Annual Max plan, start by using in-network providers, which helps lower your health care costs. Be sure to monitor your visit limits for both office and virtual care, as these can impact your out-of-pocket expenses and access to services. Additionally, review your deductible amount so you understand how it applies to the various benefits offered under your plan.

Download the Covered365™ app for easy access to your digital ID card, provider search and virtual care services.

Q: Where can I find more details?

Review your plan's Summary of Benefits and Coverage for the full list of covered services, limits and exclusions.

Use the Covered365 app or member portal for provider search and plan documents.

Q: Who is Detego Health and how can they help?

Detego Health is your dedicated third-party health plan administrator, supporting you throughout your health benefits experience. The Detego team is here to assist with customer service, help you set up and access your member portal and the Covered365 app and answer any questions about your claims or benefits.

Whether you need help finding providers, understanding your coverage or managing your digital ID card, Detego makes it easy to navigate your plan and maximize your benefits.

Q: How do I contact Detego Health?

If you need assistance with your plan, benefits, or claims, you can contact Detego Health by calling Care Guide at 866-815-6001 or email MemberServices@DetegoHealth.com.