

Population Science Management

RBP Plan Comparison Summary

Major Medical Plan
Effective Date: 06/01/2025 - 5/31/2026

- RBP \$500 Titanium
- RBP \$1,000 Diamond
- RBP \$1,500 Platinum
- RBP \$2,500 Gold
- RBP \$3,500 Silver
- RBP \$5,000 Bronze
- RBP \$7,350 Copper
- RBP \$2,500 HDHP (HSA)
- RBP \$3,500 HDHP (HSA)
- RBP \$5,000 HDHP (HSA)



This illustration describes the plan in an easily understood manner and is presented as a matter of general information only. The contents are not to be accepted or construed as a substitute for the provisions of the plan document or summary plan description, which contains more exact terms and detailed provisions of the plan; and it is not to be considered a policy of insurance.

Subject to plan allowable The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the monthly contributions) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to www.detegohealth.com or call 1-866-815-6001. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform.com or www.cciio.cms.gov

Summary of Benefits & Coverage: RBP Plan Comparison



Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Major Medical Plan	RBP \$500	RBP \$1,000	RBP \$1,500	RBP \$2,500	RBP \$3,500	RBP \$5,000	RBP \$7,350	RBP \$2,500 HDHP (HSA)	RBP \$3,500 HDHP (HSA)	RBP \$5,000 HDHP (HSA)
In-network Provider: The provider network is shown on your I.D. card.										
Payment for Services										
Covered Services are reimbursed based on the Allowable Charge. In-network Providers have agreed to accept the benefit payment as payment in full, not including Deductible, Coinsurance and/or Copayment amounts and any charges for non-covered Services, which are the Covered Person’s responsibility. That means In-network providers, under the terms of their contract can’t bill for amounts over the Contracted Amount. In some situations, Out-of-network Providers can bill for amounts over the Out-of-network allowance. Cost-sharing and reimbursement amounts for categories showing “Same as any other illness” may vary based on where services are rendered.										
Deductible										
• Individual	\$500	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$7,350	\$2,500	\$3,500	\$5,000
• Family Unit*	\$1,000	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$14,700	\$5,000	\$7,000	\$10,000
Coinsurance										
• Covered Person Pays	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
• Plan Pays	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Out of Pocket										
• Individual	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$6,550	\$6,550	\$6,550
• Family Unit*	\$14,700	\$14,700	\$14,700	\$14,700	\$14,700	\$14,700	\$14,700	\$13,100	\$13,100	\$13,100
Deductible (the amount the Covered Person pays each Benefit Period for Covered Services before the Coinsurance is payable)										
Coinsurance (the percentage amount the Covered Person must pay for most Covered Services after the Deductible has been met)										
Out-of-Pocket Limit (includes Deductible, Coinsurance and Copays)										
In-network and Out-of-network Deductible and Out-of-pocket Limits are separate and do not cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do cross accumulate between In-network and Out-of-network, unless noted differently. Once the annual Out-of-pocket Limit is reached, most Covered Services are payable by the plan at 100% for the rest of the benefit period.										
*Unit/Accumulated – If you have family coverage, there is no individual Deductible or Out-of-pocket Limit. The total family Deductible and Out-of-pocket Limit must be met before the plan begins to pay for any covered services for any family member. All covered family members’ expenses combine to meet these family amounts, and a single family member may contribute the entire total.										
Copays Please note that after your deductible has been met, you will still be responsible for paying copayments for your medical services.										
Plan(s): RBP \$500, RBP \$1,000, RBP \$1,500, RBP \$2,500, RBP \$3,500, RBP \$5,000, and RBP \$7,350										
Copayment(s) (copay(s)) apply to:										
	• Physician Office	• Specialist Office	• Urgent Care Facility	• Physical, Occupational and Speech Therapy Services	• Cardiac Rehabilitation	• Manipulations	• Routine Vision Exam	• Prenatal/Postnatal Office	• Mental Health/Substance Abuse/ Autism Outpatient & Office	• Prescription Drugs
Plan(s): RBP \$2,500 HDHP (HSA), RBP \$3,500 HDHP (HSA), RBP \$5,000 HDHP (HSA)										
Copayment(s) (copay(s)) apply to:										
	• Prescription Drugs	• This plan has no medical copays								
The Copay amount varies by the type of Covered Services. Refer to the appropriate category for benefit information.										
All Benefits Payable Under This Plan Are Subject To The Plan Allowable.										
Services may require Preauthorization. Failure to obtain Preauthorization will result in denial of benefits.										
Precertification										
Precertification is required for all in-hospital admissions, imaging (CT/PET/MRI/MRA), home health, skilled nursing, hospice, DME (over \$500), chemotherapy/radiation, sleep studies, prosthetics/orthotics, therapies (chiropractic, cardiac, PT/OT/ST), and outpatient surgery. Please refer to the plan document for a complete list of all services that require precertification under your plan. A 50% (up to \$2,500) penalty will apply for not obtaining precertification.										

Summary of Benefits & Coverage: RBP Plan Comparison



Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Major Medical Plan	RBP \$500 / \$1,000 / \$1,500 / \$2,500	RBP \$3,500 / \$5,000 / \$7,350	RBP - HDHP (HSA) \$2,500 / \$3,500 / \$5,000
NETWORK:			
PHCS Practitioner & Ancillary			
Covered Services - Illness or Injury			
Physician Office Services <ul style="list-style-type: none"> Primary Care Physician Office Visit Specialist Physician Office Visit 	\$25 Copay \$40 Copay	\$25 Copay \$45 Copay	Deductible and Coinsurance
<p>Primary Care Physician is a physician who has a majority of his or her practice in internal or general medicine, obstetrics/gynecology, general pediatrics or family practice. A physician assistant is covered in the same manner as a Primary Care Physician.</p> <p>Specialist Physician is a physician who is not a Primary Care Physician.</p> <p>Office Visit Benefits for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy), consultations and medication checks.</p> <p>Physician Office Services include but are not limited to: office visits; X-ray; laboratory and pathology services; Allergy Testing, Injections and Serums; Supplies and/or Drugs administered during the office visit; Hearing exams or Eye exams due to Illness or Injury excluding refractions.</p> <p>Other Covered Services not part of the Physician Office Services Benefit (Refer to the appropriate category for benefit information) include: Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy and Chemotherapy; Surgery and Anesthesia; Therapy and Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Mental Health and Substance Use Disorders.</p>			
Telehealth/Virtual Care Services <ul style="list-style-type: none"> Virtual Primary Care Urgent Care Mental Health 	\$0 Copay, \$0 Deductible	\$0 Copay, \$0 Deductible	\$0 Copay, \$0 Deductible
Urgent Care Facility Services (a single copay applies to each urgent care visit)	\$60 Copay	\$60 Copay	Deductible and Coinsurance
Emergency Room Services (services received in a hospital emergency room setting) <ul style="list-style-type: none"> Facility Professional Services 	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Hospital or Facility Services Services such as surgery, laboratory and radiology, cardiac rehabilitation, observation stays, and other services provided on an outpatient basis	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Hospital or Facility Services Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance

Summary of Benefits & Coverage: RBP Plan Comparison



Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Major Medical Plan	RBP \$500 / \$1,000 / \$1,500 / \$2,500	RBP \$3,500 / \$5,000 / \$7,350	RBP - HDHP (HSA) \$2,500 / \$3,500 / \$5,000
NETWORK:			
PHCS Practitioner & Ancillary			
Preventive Services			
Preventive Care/ Screenings <ul style="list-style-type: none"> Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender, and frequency) ACA required covered preventive services (outside of limits) Other covered preventive services not required by ACA 	\$0 Copay, \$0 Deductible Same as any other illness Same as any other illness	\$0 Copay, \$0 Deductible Same as any other illness Same as any other illness	\$0 Copay, \$0 Deductible Same as any other illness Same as any other illness
Immunizations <ul style="list-style-type: none"> Child Adult 	\$0 Copay, \$0 Deductible	\$0 Copay, \$0 Deductible	\$0 Copay, \$0 Deductible
Mental Health and/or Substance Use Disorder Services			
Inpatient Services Paid at the facility's semi-private room rate.	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services <ul style="list-style-type: none"> Office Services Telehealth/Virtual Care Services 	\$25 Copay \$0 Copay	\$25 Copay \$0 Copay	Deductible and Coinsurance
Office Services include office visits; medication checks; psychological therapy and/or substance use disorder counseling; x-rays; laboratory tests; supplies and/or drugs administered during the office visit. Other Covered Services not part of the Office Benefit Services are covered under All Other Outpatient Items & Services. This includes but is not limited to: psychological evaluations; assessments; testing; physical therapy; occupational therapy; speech therapy or any other covered Mental Health and/or Substance Use Disorder services.			

Summary of Benefits & Coverage: RBP Plan Comparison



Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Major Medical Plan	RBP \$500 / \$1,000 / \$1,500 / \$2,500	RBP \$3,500 / \$5,000 / \$7,350	RBP - HDHP (HSA) \$2,500 / \$3,500 / \$5,000
NETWORK:			
PHCS Practitioner & Ancillary			
Other Covered Services - Illness or Injury			
Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine)	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Allergies (Testing, serum & injections)	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Ambulance (to the nearest facility for appropriate care) • Ground Ambulance • Air Ambulance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Autism Spectrum Disorder • Inpatient / Partial Hospitalization • Outpatient / Office Visits	Deductible and Coinsurance \$25 Copay	Deductible and Coinsurance \$25 Copay	Deductible and Coinsurance
Diabetic Services (services include, self-management education, orthopedic shoes, nutritional counseling) • Supplies / Equipment	Deductible and Coinsurance DiaThrive for more details	Deductible and Coinsurance DiaThrive for more details	Deductible and Coinsurance DiaThrive for more details
Durable Medical Equipment and Supplies (including Prosthetics) (12 month rental or purchase, whichever is least costly).	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Free Standing Facility • Diagnostic Services (X-ray only) • Laboratory Services	Plan pays 100%	Plan pays 100%	Deductible and Coinsurance
Hearing Services • Implantable Devices • Hearing Aids (benefit is for under age 18 – medical necessity required). Limited to \$1,500 per hearing aid.	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance

Summary of Benefits & Coverage: RBP Plan Comparison



Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Major Medical Plan	RBP \$500 / \$1,000 / \$1,500 / \$2,500	RBP \$3,500 / \$5,000 / \$7,350	RBP - HDHP (HSA) \$2,500 / \$3,500 / \$5,000
NETWORK:			
PHCS Practitioner & Ancillary			
Other Covered Services - Illness or Injury (Continued 1 of 2)			
Home Health Care (limited to 60 days per benefit period)	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Hospice Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Oral Surgery and Dentistry Dental treatment when due to an accidental injury to naturally healthy teeth (treatment related to accidents must be provided within 12 months of the date of injury)	Same as any other illness	Same as any other illness	Same as any other illness
Organ Transplants	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Physician Professional Services Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Pregnancy, Maternity and Newborn Care <ul style="list-style-type: none"> • Prenatal and Postnatal Office Visits • Maternity Services (Room and Board charges limited to semi-private room rate). (Dependent daughter pregnancy is not covered). • Newborn care (Newborns are covered for first 30 days from date of birth). 	\$25 Copay Deductible and Coinsurance Deductible and Coinsurance	\$25 Copay Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance
NOTE: The Plan pays 100% for the initial postpartum depression screening up to one year following a pregnancy or childbirth.			

Summary of Benefits & Coverage: RBP Plan Comparison



Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Major Medical Plan	RBP \$500 / \$1,000 / \$1,500 / \$2,500	RBP \$3,500 / \$5,000 / \$7,350	RBP - HDHP (HSA) \$2,500 / \$3,500 / \$5,000
NETWORK:			
PHCS Practitioner & Ancillary			
Other Covered Services - Illness or Injury (Continued 2 of 2)			
Rehabilitation Services - Inpatient Facility	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Rehabilitation Services <ul style="list-style-type: none"> Cardiac rehabilitation (limit to 36 sessions per benefit period) 	\$40 copay	\$40 copay	Deductible and Coinsurance
Skilled Nursing Facility (limited to 60 days per calendar year. Paid at the facility's semi-private room rate).	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Sleep Studies	See ConnectDME for more details.	See ConnectDME for more details.	See ConnectDME for more details.
Therapy and Manipulations <ul style="list-style-type: none"> Physical and occupational therapy Services, (combined limit of 20 sessions per benefit period). Speech therapy Services (limited to 20 sessions per benefit period). Spinal Manipulation Chiropractic treatments or adjustments (limited to 20 sessions per benefit period). 	\$40 Copay \$40 Copay \$40 Copay	\$40 Copay \$40 Copay \$40 Copay	 Deductible and Coinsurance
Vision Services <ul style="list-style-type: none"> Routine Vision Exam (limited to one exam per covered person per benefit year.) 	\$40 Copay	\$40 Copay	Deductible and Coinsurance
All Other Covered Services	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance

Summary of Benefits & Coverage: RBP Plan Comparison



Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Major Medical Plan	RBP \$500 / \$1,000 / \$1,500 / \$2,500	RBP \$3,500 / \$5,000	RBP \$7,350	RBP - HDHP (HSA) \$2,500 / \$3,500 / \$5,000
NETWORK:				
PHCS Practitioner & Ancillary				
Prescription Drugs				
Retail - per 30 day supply <ul style="list-style-type: none"> Preferred Generic Drugs Preferred Brand Name Drugs Non-preferred Brand Name Drugs 	\$10 copay \$45 copay \$85 copay	\$10 copay \$45 copay \$100 copay	\$10 copay Excluded Excluded	\$10 copay \$45 copay \$85 copay
NOTE: A 90 day supply is available at an Extended Supply Network pharmacy.				
Home Delivery - per 90 day supply <ul style="list-style-type: none"> Preferred Generic Drugs Preferred Brand Name Drugs Non-preferred Brand Name Drugs 	\$30 copay \$90 copay \$150 copay	\$30 copay \$90 copay \$150 copay	Not Covered Not Covered Not Covered	\$30 copay \$90 copay \$150 copay
Specialty Drugs	Excluded	Excluded	Not Covered	Excluded
NOTE: Excluded and not covered medications: These medications may be separately available through our ancillary company, ScriptAide, using either their Patient Assistance Program (PAP), Patient Importation Program (PIP) or Self-Pay Importation Program (SPIP).				
Pharmacy Benefit Solution(s)				
Plan(s): RBP \$500, RBP \$1,000, RBP \$1,500, RBP \$2,500, RBP \$3,500, RBP \$5,000, RBP \$2,500 HDHP (HSA), RBP \$3,500 HDHP (HSA), RBP \$5,000 HDHP (HSA)				
Pharmacy Benefit Manager: These plans utilize MedalistRx . Prescription drug list, MedalistRx Premium Formulary .				
*90-Day Mail Order Supply: You can order a 90-day supply of your prescriptions through OptumRx Pharmacy Prescriptions . Create your account online at www.optumrx.com or by phone at 1-800-797-9791 . For additional questions, contact MedalistRx Member Services at 1-855-633-2579 or visit medalistrx.com.				
You can find this prescription drug list on detegohealth.com. Or you may contact Member Services at the phone number on the back of your I.D. card.				
Plan(s): RBP \$7,350				
Pharmacy Benefit Manager: These plans utilize Ventegra . Prescription drug list, Ventegra Acute Formulary .				
*90-Day Mail Order Supply: You can order a 90-day supply of your prescriptions through Costco Mail Order Pharmacy — no Costco membership required. Create your account online at pharmacy.costco.com or by phone at 1-800-607-6861 . For questions about 90-Day Mail Order, contact Costco Customer Service Monday - Friday, 5:00AM - 7:00PM (PT) or Saturday 9:30AM - 2:00PM (PT).				
You can find this prescription drug list on detegohealth.com. Or you may contact Member Services at the phone number on the back of your I.D. card.				

Summary of Benefits & Coverage: RBP Plan Comparison

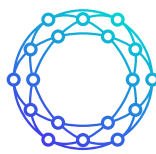


Group Name: Population Science Management of Tennessee

Effective Date: June 1, 2025

Major Medical Plans - RBP / HSA - Monthly Contributions										
PLAN	RBP \$500	RBP \$1,000	RBP \$1,500	RBP \$2,500	RBP \$3,500	RBP \$5,000	RBP \$7,350	RBP (HSA) \$2,500	RBP (HSA) \$3,500	RBP (HSA) \$5,000
AGES 18-29										
Employee	\$851.00	\$794.78	\$735.99	\$689.25	\$622.11	\$582.63	\$549.25	\$645.97	\$560.27	\$543.78
Employee + Spouse	\$1,563.80	\$1,451.35	\$1,333.80	\$1,240.31	\$1,106.04	\$1,027.07	\$853.04	\$1,153.75	\$982.35	\$949.38
Employee + Child(ren)	\$1,423.25	\$1,322.05	\$1,216.24	\$1,132.10	\$1,011.25	\$940.18	\$783.56	\$1,054.20	\$899.93	\$870.26
Family	\$2,281.64	\$2,112.96	\$1,936.61	\$1,796.39	\$1,594.97	\$1,476.51	\$1,215.48	\$1,666.54	\$1,409.44	\$1,359.99
AGES 30-44										
Employee	\$879.12	\$820.64	\$759.51	\$710.89	\$641.07	\$600.00	\$570.45	\$665.88	\$576.75	\$559.61
Employee + Spouse	\$1,620.03	\$1,503.08	\$1,380.82	\$1,283.60	\$1,143.95	\$1,061.82	\$880.84	\$1,193.57	\$1,015.32	\$981.03
Employee + Child(ren)	\$1,473.86	\$1,368.60	\$1,258.56	\$1,171.06	\$1,045.38	\$971.46	\$808.57	\$1,090.03	\$929.60	\$898.75
Family	\$2,365.98	\$2,190.56	\$2,007.15	\$1,861.32	\$1,651.84	\$1,528.65	\$1,257.17	\$1,726.27	\$1,458.89	\$1,407.46
AGES 45-54										
Employee	\$919.17	\$857.89	\$793.82	\$742.88	\$669.70	\$626.67	\$599.81	\$695.70	\$602.30	\$584.33
Employee + Spouse	\$1,695.16	\$1,572.60	\$1,444.47	\$1,342.58	\$1,196.24	\$1,110.16	\$920.50	\$1,248.23	\$1,061.43	\$1,025.50
Employee + Child(ren)	\$1,541.97	\$1,431.67	\$1,316.34	\$1,224.64	\$1,092.93	\$1,015.46	\$844.76	\$1,139.73	\$971.60	\$939.27
Family	\$2,476.17	\$2,292.33	\$2,100.13	\$1,947.30	\$1,727.78	\$1,598.67	\$1,314.17	\$1,805.77	\$1,525.57	\$1,471.67
AGES 55-64										
Employee	\$1,019.94	\$950.20	\$877.29	\$819.31	\$713.29	\$666.20	\$622.25	\$765.62	\$639.54	\$619.89
Employee + Spouse	\$1,901.68	\$1,762.20	\$1,616.38	\$1,500.43	\$1,288.38	\$1,194.22	\$986.72	\$1,393.05	\$1,140.90	\$1,101.59
Employee + Child(ren)	\$1,727.33	\$1,601.80	\$1,470.56	\$1,366.20	\$1,175.36	\$1,090.61	\$903.87	\$1,269.55	\$1,042.63	\$1,007.25
Family	\$2,788.44	\$2,579.22	\$2,360.49	\$2,186.56	\$1,868.49	\$1,727.24	\$1,415.99	\$2,025.49	\$1,647.27	\$1,588.30

Notes



Population Science
Management