

Population Science  
Management



# OPEN ENROLLMENT

**Group Health Plans for Self-Employed Individuals**

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**Group Name: Population Science Management**

**Note:** Please contact your benefits administrator to confirm which deductible period applies to your plan.

## Contact Us:

 (636) 329-6146

 [customersupport@chcquotes.com](mailto:customersupport@chcquotes.com)



## Welcome to Open Enrollment

### Welcome to Population Science Management Open Enrollment and Renewal!

We're excited to guide you through this important time of year. Open Enrollment is your chance to review your current benefits, explore any updates or new offerings, and make the best choices for yourself and your family.

Our team is here to support you with clear information and helpful resources to ensure a smooth and successful enrollment process. This guide will walk you through everything you need to know.

Thank you for trusting PSM with your health benefits. We're here for you—every step of the way.

# About Open Enrollment

## What is Open Enrollment?

Open Enrollment is the once-a-year opportunity to enroll in or make changes to your health benefits—without needing a qualifying life event (like marriage, the birth of a child, or a job change). During this time, you can review your current coverage, explore new plan options, and make adjustments to ensure your benefits meet your needs. Once the period ends, changes can only be made if you experience a qualifying life event.

## Why am I being notified?

You're receiving this notification because your Open Enrollment window is approaching or has already started. This gives you time to review your current plan, explore other options, and make any necessary updates before the deadline. Don't miss the chance to make the best choices for your health and well-being for the upcoming plan year.

## Will my rate increase upon renewal?

Yes, there will be a slight increase in your monthly contribution. This adjustment reflects exciting enhancements to the health plan, including expanded tele-health services and new technology designed to improve your healthcare experience. The new rate will begin with your next monthly payment.

## What are my plan options?

This year, Population Science Management (PSM) offers four plan types:

1. GigCare PPO Plans \$\$\$
2. GigCare EPO Plans \$\$
3. PSM RBP Plans \$\$
4. PSM Limited Medical Plans \$



# Plan Options

**A Preferred Provider Organization (PPO)** Plan gives you flexibility when choosing healthcare providers. You'll save money by using in-network doctors and facilities, but you can also choose to see out-of-network providers; just expect to pay more out of pocket for those services.

**An Exclusive Provider Organization (EPO)** Plan offers coverage only within a specific network of providers. You must use in-network doctors and facilities for your care to be covered (except in emergencies). This structure helps keep monthly contributions and out-of-pocket costs lower, making EPOs a cost-effective choice for many.

**Reference-Based Pricing (RBP)** is a cost-saving approach to healthcare. Instead of paying the full billed charges from a provider, RBP bases payments on a set percentage above Medicare rates. By using this method, RBP offers a more predictable and often more affordable alternative to traditional insurance pricing; helping you and your employer manage healthcare costs while still receiving quality care.

**Limited Medical Plans** help cover everyday healthcare costs like doctor visits and prescriptions. They cost less than full coverage plans but also cover less. These plans use Reference-Based Pricing (RBP), which means provider payments are based on Medicare rates to help keep costs lower.

*The right plan for you depends on your personal healthcare needs, provider preferences, and budget. Here are a few key factors to consider when deciding between RBP, PPO, and EPO options:*

## Flexibility with Providers:

- **PPO** plans offer the most flexibility, allowing both in- and out-of-network care.
- **EPO** plans require you to stay within a specific network (except in emergencies).
- **RBP** plans don't rely on a traditional network. Providers are paid based on a set rate tied to Medicare pricing.
- **Limited Medical Plans** may use a network but often allow out-of-network care at a reduced benefit level.

## Monthly Cost:

- **PPO** plans often have higher monthly contributions due to greater provider flexibility.
- **EPO** and **RBP** plans typically have lower monthly contributions.
- **Limited Medical Plans** have the lowest monthly cost but also provide limited coverage amounts per service.

## Out-of-Pocket Costs:

- **PPO** plans may cost more out of pocket when you go out of network.
- **EPO** plans can help keep out-of-pocket expenses lower if you stay in network.
- **RBP** plans can result in lower overall costs but may require additional support navigating provider billing.
- **Limited Medical Plans** cover set dollar amounts for specific services, so members are responsible for any costs beyond those limits.

## Comfort with Navigating Care:

- **PPO** and **EPO** plans offer more traditional, network-based experiences.
- **RBP** members may need help navigating provider relationships or resolving balance bills, but support is available.
- **Limited Medical Plans** are simple to use but best for basic healthcare needs and not designed for major medical events or hospitalizations.

# Renewal Rates



**Product:**  
MaxGuard EPO

**In-Network Provider:**  
First Health Network

## Limited Medical Plans · EPO · Monthly Contributions

| PLAN                  | MaxGuard 300 | MaxGuard 600 | MaxGuard 900 | MaxGuard 1,500 | MaxGuard 2,000 | MaxGuard 2,500 |
|-----------------------|--------------|--------------|--------------|----------------|----------------|----------------|
| <b>AGES 18-29</b>     |              |              |              |                |                |                |
| Employee              | \$329.00     | \$309.00     | \$289.00     | \$269.00       | \$249.00       | \$239.00       |
| Employee + Spouse     | \$619.00     | \$599.00     | \$579.00     | \$559.00       | \$539.00       | \$519.00       |
| Employee + Child(ren) | \$599.00     | \$579.00     | \$559.00     | \$539.00       | \$519.00       | \$499.00       |
| Family                | \$849.00     | \$809.00     | \$799.00     | \$789.00       | \$779.00       | \$769.00       |
| <b>AGES 30-44</b>     |              |              |              |                |                |                |
| Employee              | \$379.00     | \$349.00     | \$329.00     | \$309.00       | \$279.00       | \$249.00       |
| Employee + Spouse     | \$679.00     | \$639.00     | \$619.00     | \$599.00       | \$579.00       | \$549.00       |
| Employee + Child(ren) | \$649.00     | \$619.00     | \$589.00     | \$569.00       | \$549.00       | \$529.00       |
| Family                | \$909.00     | \$879.00     | \$839.00     | \$809.00       | \$799.00       | \$789.00       |
| <b>AGES 45-54</b>     |              |              |              |                |                |                |
| Employee              | \$409.00     | \$379.00     | \$359.00     | \$339.00       | \$319.00       | \$289.00       |
| Employee + Spouse     | \$699.00     | \$679.00     | \$659.00     | \$639.00       | \$629.00       | \$619.00       |
| Employee + Child(ren) | \$679.00     | \$649.00     | \$629.00     | \$619.00       | \$599.00       | \$579.00       |
| Family                | \$929.00     | \$899.00     | \$889.00     | \$869.00       | \$849.00       | \$829.00       |
| <b>AGES 55-64</b>     |              |              |              |                |                |                |
| Employee              | \$449.00     | \$429.00     | \$409.00     | \$389.00       | \$369.00       | \$349.00       |
| Employee + Spouse     | \$709.00     | \$689.00     | \$669.00     | \$649.00       | \$639.00       | \$629.00       |
| Employee + Child(ren) | \$689.00     | \$659.00     | \$639.00     | \$629.00       | \$609.00       | \$589.00       |
| Family                | \$949.00     | \$929.00     | \$909.00     | \$889.00       | \$869.00       | \$859.00       |

# Renewal Rates



**Product:**  
PSM RBP

**In-Network Provider:**  
PHCS Practitioner and Ancillary

## Major Medical Plans . RBP / HSA . Monthly Contributions

| PLAN                  | RBP<br>\$2,500 | RBP<br>\$5,000 | RBP<br>\$7,350 | RBP (HSA)<br>\$5,000 |
|-----------------------|----------------|----------------|----------------|----------------------|
| <b>AGES 18-29</b>     |                |                |                |                      |
| Employee              | \$689.25       | \$582.63       | \$549.25       | \$543.78             |
| Employee + Spouse     | \$1,240.31     | \$1,027.07     | \$853.04       | \$949.38             |
| Employee + Child(ren) | \$1,132.10     | \$940.18       | \$783.56       | \$870.26             |
| Family                | \$1,796.39     | \$1,476.51     | \$1,215.48     | \$1,359.99           |
| <b>AGES 30-44</b>     |                |                |                |                      |
| Employee              | \$710.89       | \$600.00       | \$570.45       | \$559.61             |
| Employee + Spouse     | \$1,283.60     | \$1,061.82     | \$880.84       | \$981.03             |
| Employee + Child(ren) | \$1,171.06     | \$971.46       | \$808.57       | \$898.75             |
| Family                | \$1,861.32     | \$1,528.65     | \$1,257.17     | \$1,407.46           |
| <b>AGES 45-54</b>     |                |                |                |                      |
| Employee              | \$742.88       | \$626.67       | \$599.81       | \$584.33             |
| Employee + Spouse     | \$1,342.58     | \$1,110.16     | \$920.50       | \$1,025.50           |
| Employee + Child(ren) | \$1,224.64     | \$1,015.46     | \$844.76       | \$939.27             |
| Family                | \$1,947.30     | \$1,598.67     | \$1,314.17     | \$1,471.67           |
| <b>AGES 55-64</b>     |                |                |                |                      |
| Employee              | \$819.31       | \$666.20       | \$622.25       | \$619.89             |
| Employee + Spouse     | \$1,500.43     | \$1,194.22     | \$986.72       | \$1,101.59           |
| Employee + Child(ren) | \$1,366.20     | \$1,090.61     | \$903.87       | \$1,007.25           |
| Family                | \$2,186.56     | \$1,727.24     | \$1,415.99     | \$1,588.30           |

# Renewal Rates



**Product:**  
GigCare Thrive

**In-Network Provider:**  
Blue Cross and Blue Shield of Nebraska (Regional Network: IA and NE)

## Major Medical Plans · PPO / EPO / HSA · Monthly Contributions

| PLAN                  | THRIVE<br>\$1,500 (PPO) | THRIVE<br>\$2,500 (PPO) | THRIVE<br>\$5,000 (EPO) | THRIVE<br>\$7,350 (EPO) | THRIVE<br>\$5,000 (PPO / HSA) |
|-----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------------|
| <b>AGES 18-29</b>     |                         |                         |                         |                         |                               |
| Employee              | \$881.05                | \$821.97                | \$692.17                | \$600.92                | \$631.37                      |
| Employee + Spouse     | \$1,631.59              | \$1,513.43              | \$1,254.27              | \$1,071.77              | \$1,131.58                    |
| Employee + Child(ren) | \$1,483.52              | \$1,377.18              | \$1,143.89              | \$979.64                | \$1,033.58                    |
| Family                | \$2,387.67              | \$2,210.43              | \$1,821.91              | \$1,548.16              | \$1,637.32                    |
| <b>AGES 30-44</b>     |                         |                         |                         |                         |                               |
| Employee              | \$910.77                | \$849.32                | \$714.35                | \$619.45                | \$651.07                      |
| Employee + Spouse     | \$1,691.03              | \$1,568.14              | \$1,298.64              | \$1,108.83              | \$1,170.99                    |
| Employee + Child(ren) | \$1,537.02              | \$1,426.42              | \$1,183.82              | \$1,013.00              | \$1,069.05                    |
| Family                | \$2,476.83              | \$2,292.50              | \$1,888.46              | \$1,603.75              | \$1,696.44                    |
| <b>AGES 45-54</b>     |                         |                         |                         |                         |                               |
| Employee              | \$955.39                | \$890.36                | \$742.02                | \$642.57                | \$675.66                      |
| Employee + Spouse     | \$1,780.70              | \$1,650.65              | \$1,353.98              | \$1,155.07              | \$1,220.16                    |
| Employee + Child(ren) | \$1,617.68              | \$1,500.63              | \$1,233.63              | \$1,054.61              | \$1,113.30                    |
| Family                | \$2,611.55              | \$2,416.48              | \$1,971.47              | \$1,673.11              | \$1,770.19                    |
| <b>AGES 55-64</b>     |                         |                         |                         |                         |                               |
| Employee              | \$1,068.28              | \$994.28                | \$798.85                | \$690.04                | \$726.14                      |
| Employee + Spouse     | \$2,006.49              | \$1,858.48              | \$1,467.63              | \$1,250.02              | \$1,321.12                    |
| Employee + Child(ren) | \$1,820.89              | \$1,687.68              | \$1,335.91              | \$1,140.06              | \$1,204.17                    |
| Family                | \$2,950.24              | \$2,728.23              | \$2,141.95              | \$1,815.53              | \$1,921.64                    |

# Renewal Rates



**Product:**

GigCare Intelligent PPO

**In-Network Provider:**

Cigna PPO (National Network)

## Major Medical Plans · PPO / HSA · Monthly Contributions

| PLAN                  | INTELLIGENT<br>\$1,800 | INTELLIGENT<br>\$2,600 | INTELLIGENT<br>\$3,350 | INTELLIGENT<br>\$4,300 | INTELLIGENT<br>\$6,000 | INTELLIGENT<br>\$7,500 | INTELLIGENT<br>\$3,500 (HSA) | INTELLIGENT<br>\$5,000 (HSA) |
|-----------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------------|------------------------------|
| <b>AGES 18-29</b>     |                        |                        |                        |                        |                        |                        |                              |                              |
| Employee              | \$721.14               | \$686.80               | \$667.44               | \$645.91               | \$605.75               | \$551.52               | \$653.09                     | \$610.72                     |
| Employee + Spouse     | \$1,218.83             | \$1,160.79             | \$1,128.07             | \$1,113.42             | \$1,032.34             | \$926.76               | \$1,114.53                   | \$1,042.17                   |
| Employee + Child(ren) | \$1,132.31             | \$1,078.39             | \$1,048.00             | \$1,025.84             | \$952.97               | \$857.57               | \$1,035.43                   | \$968.20                     |
| Family                | \$1,724.51             | \$1,642.39             | \$1,596.10             | \$1,585.96             | \$1,463.99             | \$1,307.00             | \$1,592.11                   | \$1,488.67                   |
| <b>AGES 30-44</b>     |                        |                        |                        |                        |                        |                        |                              |                              |
| Employee              | \$779.74               | \$742.61               | \$721.68               | \$673.90               | \$631.44               | \$574.29               | \$685.59                     | \$644.80                     |
| Employee + Spouse     | \$1,362.80             | \$1,297.90             | \$1,261.32             | \$1,166.58             | \$1,080.88             | \$969.51               | \$1,198.26                   | \$1,126.96                   |
| Employee + Child(ren) | \$1,255.40             | \$1,195.62             | \$1,161.93             | \$1,074.06             | \$997.04               | \$896.42               | \$1,103.83                   | \$1,038.15                   |
| Family                | \$1,854.65             | \$1,766.33             | \$1,716.55             | \$1,664.38             | \$1,535.48             | \$1,369.81             | \$1,687.80                   | \$1,602.71                   |
| <b>AGES 45-54</b>     |                        |                        |                        |                        |                        |                        |                              |                              |
| Employee              | \$851.69               | \$811.13               | \$788.27               | \$737.53               | \$697.25               | \$641.01               | \$764.62                     | \$734.27                     |
| Employee + Spouse     | \$1,458.26             | \$1,388.82             | \$1,349.68             | \$1,279.08             | \$1,195.66             | \$1,084.30             | \$1,309.19                   | \$1,257.21                   |
| Employee + Child(ren) | \$1,394.96             | \$1,328.54             | \$1,291.09             | \$1,212.41             | \$1,135.48             | \$1,032.09             | \$1,252.37                   | \$1,202.65                   |
| Family                | \$2,020.78             | \$1,924.55             | \$1,870.31             | \$1,826.01             | \$1,699.54             | \$1,533.03             | \$1,859.55                   | \$1,742.18                   |
| <b>AGES 55-64</b>     |                        |                        |                        |                        |                        |                        |                              |                              |
| Employee              | \$946.97               | \$901.88               | \$876.46               | \$818.53               | \$779.11               | \$722.07               | \$867.70                     | \$807.91                     |
| Employee + Spouse     | \$1,622.54             | \$1,545.27             | \$1,501.72             | \$1,437.05             | \$1,353.23             | \$1,238.21             | \$1,486.71                   | \$1,406.13                   |
| Employee + Child(ren) | \$1,551.58             | \$1,477.69             | \$1,436.05             | \$1,359.59             | \$1,282.58             | \$1,176.07             | \$1,421.69                   | \$1,323.73                   |
| Family                | \$2,325.93             | \$2,215.17             | \$2,152.74             | \$2,102.46             | \$1,971.82             | \$1,795.37             | \$2,131.21                   | \$2,088.80                   |

# Renewal Rates



**Product:**

GigCare Intelligent EPO

**In-Network Provider:**

Cigna PPO (National Network)

| Major Medical Plans · EPO / HSA · Monthly Contributions |                        |                        |                        |                        |                        |                        |                              |                              |
|---|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------------|------------------------------|
| PLAN  | INTELLIGENT<br>\$1,800 | INTELLIGENT<br>\$2,600 | INTELLIGENT<br>\$3,350 | INTELLIGENT<br>\$4,300 | INTELLIGENT<br>\$6,000 | INTELLIGENT<br>\$7,500 | INTELLIGENT<br>\$3,500 (HSA) | INTELLIGENT<br>\$5,000 (HSA) |
| <b>AGES 18-29</b>                                       |                        |                        |                        |                        |                        |                        |                              |                              |
| Employee  | \$700.14               | \$666.80               | \$648.00               | \$627.10               | \$588.11               | \$535.45               | \$634.07                     | \$592.93                     |
| Employee + Spouse                                       | \$1,183.33             | \$1,126.98             | \$1,095.22             | \$1,080.99             | \$1,002.27             | \$899.77               | \$1,082.07                   | \$1,011.82                   |
| Employee + Child(ren)                                   | \$1,099.33             | \$1,046.99             | \$1,017.48             | \$995.96               | \$925.21               | \$832.59               | \$1,005.27                   | \$940.00                     |
| Family  | \$1,674.28             | \$1,594.55             | \$1,549.61             | \$1,539.77             | \$1,421.35             | \$1,268.93             | \$1,545.74                   | \$1,445.31                   |
| <b>AGES 30-44</b>                                       |                        |                        |                        |                        |                        |                        |                              |                              |
| Employee  | \$757.03               | \$720.98               | \$700.66               | \$654.27               | \$613.05               | \$557.56               | \$665.62                     | \$626.02                     |
| Employee + Spouse                                       | \$1,323.10             | \$1,260.10             | \$1,224.59             | \$1,132.60             | \$1,049.40             | \$941.27               | \$1,163.36                   | \$1,094.14                   |
| Employee + Child(ren)                                   | \$1,218.84             | \$1,160.80             | \$1,128.09             | \$1,042.78             | \$968.00               | \$870.31               | \$1,071.68                   | \$1,007.92                   |
| Family  | \$1,800.63             | \$1,714.89             | \$1,666.56             | \$1,615.90             | \$1,490.75             | \$1,329.92             | \$1,638.64                   | \$1,556.03                   |
| <b>AGES 45-54</b>                                       |                        |                        |                        |                        |                        |                        |                              |                              |
| Employee  | \$826.88               | \$787.50               | \$765.31               | \$716.05               | \$676.94               | \$622.34               | \$742.35                     | \$712.88                     |
| Employee + Spouse                                       | \$1,415.78             | \$1,348.37             | \$1,310.37             | \$1,241.82             | \$1,160.83             | \$1,052.71             | \$1,271.05                   | \$1,220.59                   |
| Employee + Child(ren)                                   | \$1,354.33             | \$1,289.84             | \$1,253.49             | \$1,177.10             | \$1,102.41             | \$1,002.03             | \$1,215.89                   | \$1,167.62                   |
| Family  | \$1,961.92             | \$1,868.49             | \$1,815.84             | \$1,772.83             | \$1,650.04             | \$1,488.38             | \$1,805.39                   | \$1,691.43                   |
| <b>AGES 55-64</b>                                       |                        |                        |                        |                        |                        |                        |                              |                              |
| Employee  | \$919.39               | \$875.61               | \$850.94               | \$794.69               | \$756.42               | \$701.04               | \$842.43                     | \$784.38                     |
| Employee + Spouse                                       | \$1,575.28             | \$1,500.27             | \$1,457.99             | \$1,395.19             | \$1,313.82             | \$1,202.14             | \$1,443.41                   | \$1,365.17                   |
| Employee + Child(ren)                                   | \$1,506.38             | \$1,434.65             | \$1,394.22             | \$1,319.99             | \$1,245.22             | \$1,141.82             | \$1,380.28                   | \$1,285.17                   |
| Family  | \$2,258.18             | \$2,150.65             | \$2,090.04             | \$2,041.22             | \$1,914.39             | \$1,743.08             | \$2,069.14                   | \$2,027.96                   |

# Renewal Rates



**Product:**

GigCare Livelihood EPO

**In-Network Provider:**

Aetna PPO (National Network)

## Major Medical Plans · EPO / HSA · Monthly Contributions

| PLAN                  | LIVELIHOOD<br>\$1,800 | LIVELIHOOD<br>\$3,750 | LIVELIHOOD<br>\$4,500 | LIVELIHOOD<br>\$6,800 | LIVELIHOOD<br>\$8,350 | LIVELIHOOD<br>\$6,500 (HSA) |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------------|
| <b>AGES 18-29</b>     |                       |                       |                       |                       |                       |                             |
| Employee              | \$704.90              | \$635.04              | \$620.70              | \$552.82              | \$524.74              | \$581.07                    |
| Employee + Spouse     | \$1,191.38            | \$1,084.05            | \$1,069.96            | \$942.13              | \$881.77              | \$991.58                    |
| Employee + Child(ren) | \$1,106.81            | \$1,007.10            | \$985.80              | \$869.70              | \$815.94              | \$921.20                    |
| Family                | \$1,685.67            | \$1,533.81            | \$1,524.06            | \$1,336.07            | \$1,243.55            | \$1,416.40                  |
| <b>AGES 30-44</b>     |                       |                       |                       |                       |                       |                             |
| Employee              | \$762.18              | \$693.51              | \$647.60              | \$576.27              | \$546.41              | \$613.50                    |
| Employee + Spouse     | \$1,332.10            | \$1,212.09            | \$1,121.05            | \$986.44              | \$922.45              | \$1,072.25                  |
| Employee + Child(ren) | \$1,227.13            | \$1,116.58            | \$1,032.14            | \$909.92              | \$852.90              | \$987.76                    |
| Family                | \$1,812.88            | \$1,649.56            | \$1,599.42            | \$1,401.31            | \$1,303.32            | \$1,524.91                  |
| <b>AGES 45-54</b>     |                       |                       |                       |                       |                       |                             |
| Employee              | \$832.50              | \$757.50              | \$708.75              | \$636.33              | \$609.89              | \$698.62                    |
| Employee + Spouse     | \$1,425.42            | \$1,297.00            | \$1,229.16            | \$1,091.18            | \$1,031.66            | \$1,196.18                  |
| Employee + Child(ren) | \$1,363.55            | \$1,252.99            | \$1,176.63            | \$1,036.27            | \$981.99              | \$1,144.27                  |
| Family                | \$1,975.27            | \$1,797.31            | \$1,754.75            | \$1,551.04            | \$1,458.61            | \$1,657.61                  |
| <b>AGES 55-64</b>     |                       |                       |                       |                       |                       |                             |
| Employee              | \$925.65              | \$842.26              | \$786.59              | \$711.03              | \$687.02              | \$768.69                    |
| Employee + Spouse     | \$1,586.00            | \$1,443.11            | \$1,380.96            | \$1,234.99            | \$1,178.10            | \$1,337.87                  |
| Employee + Child(ren) | \$1,516.63            | \$1,393.66            | \$1,319.46            | \$1,170.51            | \$1,118.98            | \$1,259.47                  |
| Family                | \$2,273.55            | \$2,089.20            | \$2,040.40            | \$1,799.53            | \$1,708.22            | \$1,987.40                  |



## Next Steps

### 1

#### Renewal

##### Ready to renew?

You can download and complete the Coordination of Benefits Form now or watch your emails and the form will be emailed to you soon. The form needs to be completed in the next sixty days.

### 2

#### Spouse and/or Dependent Changes

To make changes to your spouse and/or dependents please download, complete & submit the:

- Open Enrollment Selection Form (with your changes to your spouse/dependents).
- Coordination of Benefits Form.

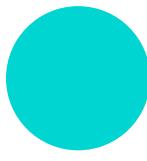
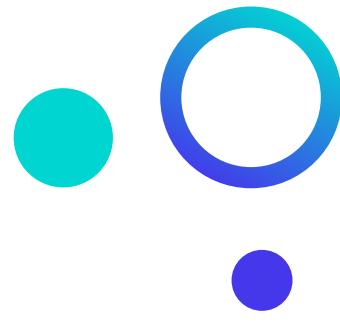
### 3

#### Plan Changes

Want to switch plans?

- Open Enrollment Selection Form (with new plan listed).
- Coordination of Benefits Form.

Find your  
forms on the  
next page!



## Forms

### Forms for Open Enrollment.

Click the icon below to download.



**Open Enrollment Selection Form**



**Coordination of Benefits Form**

### Enrollment Steps

#### 1. Download and/or Print Forms:

Access the forms linked above and download and/or print them as needed.

#### 2. Complete Forms:

Fill out all sections and submit by the 5th of the following month.

*(Example: If Open Enrollment begins on November 1st, forms must be submitted by December 5th.)*

#### 3. Submit Completed Forms:

- **Open Enrollment Selection Form:** Email to [customersupport@chcquotes.com](mailto:customersupport@chcquotes.com)
- **Coordination of Benefits Form:** Email to [memberservices@detegohealth.com](mailto:memberservices@detegohealth.com)

### Questions?

**Primary Contact:** Your initial enrolling agent will have the most up-to-date information to assist you effectively.

**Additional Support:** Call **(636)329-6146** or Email [customersupport@chcquotes.com](mailto:customersupport@chcquotes.com)

# FAQ'S

## **If I want to switch from my current plan to a GigCare PPO or EPO Plan, what rate would apply?**

The member will receive the current contribution rate of the GigCare Plans, listed on the rate page within the packet. This rate is based on their current age.

## **If I enrolled in a non-GigCare Plan last year and now want to switch to a GigCare PPO or EPO Plan, what deductible guidelines would apply?**

Members who switch to a GigCare PPO or EPO Plan will restart their deductible on January 1, 2026. The rates shown in this packet represent their monthly contribution, with the first contribution billed in December 2025, as scheduled.

## **What are the different age bands?**

The plans categorize members by the following age bands to determine contribution rates: 18-29 years, 30-44 years, 45-54 years, and 55-64 years.

## **Will my contribution change when I turn 30, 45, or 55?**

Yes, your contribution will change if you move to a new age band (e.g., from 29 to 30, 44 to 45).

## **How does my age band impact my monthly contribution?**

As you move to a different age band, your contribution may adjust accordingly.

## **Are deductibles affected by age band changes?**

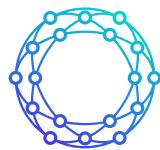
No, deductible amounts are standardized within the plan and do not change based on age bands.

## **If I need to change my form of payment who do I contact?**

All payment information can be updated by emailing [support@kmg-services.com](mailto:support@kmg-services.com).

## **What is the deadline for enrollment?**

- Enrollment cutoff for **PSM plans** is before midnight (EST) of the **23rd of the month**.
- Enrollment cutoff for **GigCare plans** is before midnight (EST) of the **18th of the month**.



Population Science  
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