

# We're a new kind of health plan featuring healthcare on your terms



- **Understand the Antidote Difference**
- Antidote Health offers virtual care with Antidote virtual providers who are always available
- Each member is assigned an Antidote virtual Primary
  Care Provider (PCP) but may also see an in-person PCP
- The Antidote virtual PCP can be used for primary care, urgent care and chronic condition management

- Most virtual appointments will be with a member's Antidote virtual PCP, not an unknown provider they've never met
- Antidote virtual PCPs have access to the member's medical records
- Virtual appointments are available in less than 20 minutes

- Members see a provider in the Antidote App or Antidote Member Portal the same tools they use to manage their health plan
- It's always \$0 to see an Antidote virtual provider<sup>1</sup>
- When an Antidote virtual provider refers a member to see an in-person PCP, they pay \$0 for that visit<sup>2</sup> regardless the tier; and if referred to a specialist, they pay a discounted rate

## We've made it simple and easy to understand our plan names.

Here's how to read them:

## [Bronze] [Complete] [+Dental] [\$0 Tier-1 PCP, \$0 Antidote 24/7 Virtual PCP/Urg/Chronic Care,] [\$0 Core Rx]

Metal level

Plan is either Complete or Elite If the plan offers Dental

All Plans feature: \$0 Tier-1 PCP visits (limit 12/year) \$0 Antidote 24/7 Virtual Primary Care Visits, Urgent Care and Chronic Care Elite Plans feature: \$0 referred labs

Prescription Benefits: \$0 Core Rx with Complete plans \$0 Advanced Rx with Elite plans



# Understanding the Plan:

# **Terms and Benefits**



#### Antidote virtual provider

This is a licensed provider that has virtual appointments with members for primary, urgent or chronic care needs

#### Referred by an Antidote virtual provider

Antidote virtual providers may need to refer a member to see an in-person provider for additional care

#### Tier-1

This is a provider/facility that has been chosen for quality and cost and is designated as a Tier-1 provider

#### Search the Provider Directory

to see provider tier designation

#### Tier-2

This is a provider/facility that has been designated as a Tier-2 provider

#### Search the Provider Directory

to see provider tier designation

#### **Deductible**

The amount of money a member must pay out of pocket before Antidote begins to cover remaining costs.

#### **Out-of-pocket maximum**

The most money you will have to pay on your own for medical care in a year. After you reach this amount, your insurance will pay for all your covered health care costs.

#### **Preventive Care**

The type of healthcare you get to keep you healthy and prevent illness. It includes things like check-ups, vaccines, and screenings.

#### **Primary Care Visits**

The type of healthcare you get to keep you healthy and prevent illness. It includes things like check-ups, vaccines, and screenings.

#### **Specialist Visits**

Appointments with doctors who specialize in specific areas of medicine, like a heart doctor (cardiologist) or a skin doctor (dermatologist).

#### **Mental Health**

Care for your emotional and mental well-being from professionals like therapists or counselors.

#### **Labs & Professional Services**

Tests, like blood tests, that providers use to check your health.

#### X-ray and diagnostic imaging

Special pictures taken inside your body, like X-rays, MRIs, or CT scans, to help providers see what is happening within your body.

#### **Urgent Care**

Quick medical care for something that's not life-threatening but can't wait for a regular doctor's appointment, like a bad sprain or a cut that needs stitches.

#### **Emergency Room**

Visits when you have a very serious or lifethreatening medical issue, like a broken bone or chest pain.

#### **Inpatient Services**

When you stay overnight in a hospital to receive care and treatment for serious health issues.

#### Speech, Physical and Occupational Therapy

Special types of treatments to help you improve or regain skills that are important for daily living, movement, and communication.

### **Maternity Office Visits**

Provider visits for moms before the baby is born (prenatal) and after the baby is born (postnatal) to make sure both mom and baby are healthy.

| Benefit                      | Ві  | onze Complete  |   | Silver Complete  |   | Gold Complete   | Pla   | atinum Complete                                    |            |
|------------------------------|---|--|---|--|---|---|---|--|------------|
| Dadwatikla                   | Individual  | \$8,000  | Individual  | \$6,500  | Individual  | \$2,000   | Individual  | :  | \$1,00     |
| Deductible                   | Family  | \$16,000   | Family  | \$13,000   | Family  | \$4,000   | Family  | 9  | \$2,00     |
| Out-of-pocket maximum        | Individual  | \$9,200  | Individual  | \$9,200  | Individual  | \$8,000   | Individual  | Ş  | \$2,50     |
| out of pocket maximum        | Family  | \$18,400   | Family  | \$18,400   | Family  | \$16,000  |   |  | \$5,00     |
| Preventive Care              |   | \$0, deductible waived                                 |   | \$0, deductible waived                                     |   | \$0, deductible waived                                    |   | \$0, deductil                                      |            |
|                              | I latinate at America   |  |   |  | I I a line it and A main  | •   |   | te Virtual Provider                                |            |
| Primary Care Visits          | Unlimited Antidot   | re Virtual Provider \$0  Antidote Virtual Provider \$0 |   | lote Virtual Provider \$0 by Antidote Virtual Provider \$0 |   | ote Virtual Provider \$0 by Antidote Virtual Provider \$0 |   | te virtuai Provider<br>/ Antidote Virtual Provider | \$<br>\$   |
|                              | Tier-1 Provider   | \$0  | Tier-1 Provider   | \$0  | Tier-1 Provider   | \$0   |   | y Antidote virtual Frovider                        | \$         |
|                              | Tier-2 Provider   | \$75   | Tier-2 Provider   | \$45   | Tier-2 Provider   | \$25  |   |  | \$2        |
|                              |   |  |   |  |   | •   |   |  |            |
| Specialist Visits            |   | Antidote Virtual Provider \$40                         |   | by Antidote Virtual Provider \$15                          |   | by Antidote Virtual Provider \$10                         |   | y Antidote Virtual Provider                        | \$         |
|                              | Tier-1 Provider Tier-2 Provider   | \$100<br>\$150   | Tier-1 Provider Tier-2 Provider   | \$30<br>\$60   | Tier-1 Provider Tier-2 Provider   | \$25<br>\$45  |   |  | \$1<br>\$3 |
|                              |   |  |   | • • • •  |   | • • •   |   |  |            |
| Mental Health                | Unlimited Antidot   | ¥*   |   | lote Virtual Provider \$0                                  |   | ote Virtual Provider \$0                                  |   | te Virtual Provider                                | \$         |
|                              |   | Antidote Virtual Provider \$0                          |   | by Antidote Virtual Provider \$0                           |   | by Antidote Virtual Provider \$0                          |   | y Antidote Virtual Provider                        | \$         |
|                              | Tier-1 Provider   | \$0  | Tier-1 Provider   | \$0  | Tier-1 Provider   | \$0   |   |  | \$         |
|                              | Tier-2 Provider   | \$75   | Tier-2 Provider   | \$45   | Tier-2 Provider   | \$25  | Tier-2 Provider                                   |  | \$2        |
| Labs & Professional Services | Tier-1  | 50% coinsurance after deductible                       | Tier-1  | 30% coinsurance after deductible                           | Tier-1  | 30% coinsurance after deductible                          | Tier-1  | 20% coinsurance after                              | deductib   |
|                              | Tier-2  | 60% coinsurance after deductible                       | Tier-2  | 40% coinsurance after deductible                           | Tier-2  | 40% coinsurance after deductible                          | Tier-2  | 30% coinsurance after                              | deductib   |
| X-ray and diagnostic imaging | Tier-1  | 50% coinsurance after deductible                       | Tier-1  | 30% coinsurance after deductible                           | Tier-1  | 30% coinsurance after deductible                          | Tier-1  | 20% coinsurance after                              | deductit   |
| A-ray and diagnostic imaging | Tier-2  | 60% coinsurance after deductible                       | Tier-2  | 40% coinsurance after deductible                           | Tier-2  | 40% coinsurance after deductible                          | Tier-2  | 30% coinsurance after                              | deductib   |
|                              | Unlimited Antidot   | e Virtual Urgent Care \$0                              | Unlimited Antic   | lote Virtual Urgent Care \$0                               | Unlimited Antid   | ote Virtual Urgent Care \$0                               | Unlimited Antido                                  | te Virtual Urgent Care                             | \$         |
|                              | When referred by  | Antidote Virtual Provider \$0                          | When referred   | by Antidote Virtual Provider \$0                           | When referred   | by Antidote Virtual Provider \$0                          | When referred by                                  | Antidote Virtual Provider                          | \$         |
| Urgent Care                  | Tier-1 Provider   | 50% coinsurance after deductible                       | Tier-1 Provider   | 30% coinsurance after deductible                           | Tier-1 Provider   | 30% coinsurance after deductible                          | Tier-1 Provider                                   | 20% coinsurance after                              | deductib   |
|                              | Tier-2 Provider   | 60% coinsurance after deductible                       | Tier-2 Provider   | 40% coinsurance after deductible                           | Tier-2 Provider   | 40% coinsurance after deductible                          | Tier-2 Provider                                   | 30% coinsurance after                              | deductib   |
| Emergency Room               | Tier-1  | 50% coinsurance after deductible                       | Tier-1  | 30% coinsurance after deductible                           | Tier-1  | 30% coinsurance after deductible                          | Tier-1  | 20% coinsurance after of                           | doductib   |
|                              | Tier-2  | 60% coinsurance after deductible                       | Tier-2  | 40% coinsurance after deductible                           | Tier-2  | 40% coinsurance after deductible                          |   | 30% coinsurance after                              |            |
|                              |   |  |   |  |   |   |   |  |            |
| Inpatient Services           | Tier-1  | 50% coinsurance after deductible                       | Tier-1  | 30% coinsurance after deductible                           | Tier-1  | 30% coinsurance after deductible                          |   | 20% coinsurance after of                           |            |
|                              | Tier-2  | 60% coinsurance after deductible                       | Tier-2  | 40% coinsurance after deductible                           | Tier-2  | 40% coinsurance after deductible                          | Tier-2  | 30% coinsurance after                              | deductib   |
| Speech, Physical and         | Tier-1  | 50% coinsurance after deductible                       | Tier-1  | 30% coinsurance after deductible                           | Tier-1  | 30% coinsurance after deductible                          | Tier-1  | 20% coinsurance after                              | deductit   |
| Occupational Therapy         | Tier-2  | 60% coinsurance after deductible                       | Tier-2  | 40% coinsurance after deductible                           | Tier-2  | 40% coinsurance after deductible                          |   | 30% coinsurance after                              |            |
|                              |   |  |   |  |   |   |   |  |            |
| Maternity Office Visits      | When referred by  |  |   | by Antidote Virtual \$0                                    |   | by Antidote Virtual \$0                                   |   | y Antidote Virtual                                 | \$(        |
|                              | Provider to an OE   | ,  | Provider to an  | UB .   | Provider to an (  | DB + -  | Provider to an Oi                                 | 3  |            |
|                              | Tier-1 Provider Tier-2 Provider   | \$100<br>\$150   | Tier-1 Provider Tier-2 Provider   | \$30<br>\$60   | Tier-1 Provider Tier-2 Provider   | \$25<br>\$45  |   |  | \$1<br>\$3 |
|                              | rier-z Frovider   | \$130  | rier-z Frovider   | \$00   | Tiel-2 Flovidei   | Φ43   | rier-z Frovider                                   |  | φοι        |
| Prescription Drug Info       |   |  |   |  |   |   |   |  |            |
| Generic Drugs                | When prescribed by Antidote Virtual Provider \$0  |  |   |  | When prescribed by Antidote Virtual Provider \$0  |   | When prescribed by Antidote Virtual Provider \$   |  |            |
|                              | When prescribed by a Tier-1 or Tier-2 Provider \$35   |  | When prescribed by a Tier-1 or Tier-2 Provider \$15   |  | When prescribed by a Tier-1 or Tier-2 Provider \$5  |   | When prescribed by a Tier-1 or Tier-2 Provider \$ |  |            |
| D ( 1D 15                    | When prescribed by Antidote Virtual Provider \$75 When prescribed by a Tier-1 or Tier-2 Provider\$150 |  | When prescribed by Antidote Virtual Provider \$25 When prescribed by a Tier-1 or Tier-2 Provider \$50 |  | When prescribed by Antidote Virtual Provider \$15 When prescribed by a Tier-1 or Tier-2 Provider \$30 |   |   |  |            |
| Preferred Brand Drugs        |   |  |   |  |   |   |   |  |            |
| Non-Preferred Brand Drugs    |   | 50% coinsurance after deductible                       |   | 30% coinsurance after deductible                           |   | 30% coinsurance after deductible                          |   | 20% coinsurance after                              | deductib   |
| Specialty Drugs              |   | 50% coinsurance after deductible                       |   | 30% coinsurance after deductible                           |   | 30% coinsurance after deductible                          |   | 20% coinsurance after of                           | deductib   |
|                              | 2.5x copay for Generic and Preferred Brand  |  | 2.5X copay for Generic and Preferred Brand  |  | 2.5X copay for Generic and Preferred Brand  |   |   |  |            |

Antidote's Elite Plans in Arizona

Search Provider Directory | Search Drug List Plan Year 2025

| Benefit                                      | Bronze Elit   | e                        | Silver Elite   |                  | Gold Elite  |               | Platinum Elite                                      |                  |
|--|---|--------------------------|--|------------------|---|---------------|---|------------------|
| Dadwatible                                   | Individual  | \$6,500                  | Individual   | \$5,000          | Individual  | \$1,500       | Individual  | \$750            |
| Deductible                                   | Family  | \$13,000                 | Family   | \$10,000         | Family  | \$3,000       | Family  | \$1,500          |
| Out-of-pocket maximum                        | Individual  | \$9,200                  | Individual   | \$9,200          | Individual  | \$7,000       | Individual  | \$2,000          |
| out or pooket maximum                        | Family  | \$18,400                 | Family   | \$18,400         | Family  | \$14,000      | Family  | \$4,000          |
| Preventive Care                              | \$0, deductible waived                                |                          | \$0, deductible waived                                 |                  | \$0, deductible waived                              |               | \$0, deductible waiv                                |                  |
| Primary Care Visits                          | Unlimited Antidote Virtual Provide                    | er <b>\$0</b>            | Unlimited Antidote Virtual Provider                    | \$0              | Unlimited Antidote Virtual Provider                 | \$0           | Unlimited Antidote Virtual Provider                 | \$0              |
|  | When referred by Antidote Virtua                      | al Provider \$0          | When referred by Antidote Virtual Provi                | ider \$0         | When referred by Antidote Virtual Provider          | \$0           | When referred by Antidote Virtual Prov              | ider \$0         |
|  | Tier-1 Provider                                       | \$0                      | Tier-1 Provider  | \$0              | Tier-1 Provider                                     | \$0           | Tier-1 Provider                                     | \$0              |
|  | Tier-2 Provider                                       | \$75                     | Tier-2 Provider  | \$30             | Tier-2 Provider                                     | \$15          | Tier-2 Provider                                     | \$10             |
| Specialist Visits                            | When referred by Antidote Virtua                      | l Provider \$40          | When referred by Antidote Virtual Provi                | ider \$15        | When referred by Antidote Virtual Provider          | \$10          | When referred by Antidote Virtual Prov              |                  |
|  | Tier-1 Provider                                       | \$100                    | Tier-1 Provider  | \$30             | Tier-1 Provider                                     | \$25          | Tier-1 Provider                                     | \$15             |
|  | Tier-2 Provider                                       | \$150                    | Tier-2 Provider  | \$60             | Tier-2 Provider                                     | \$45          | Tier-2 Provider                                     | \$30             |
| Mental Health                                | Unlimited Antidote Virtual Provide                    | er <b>\$0</b>            | Unlimited Antidote Virtual Provider                    | \$0              | Unlimited Antidote Virtual Provider                 | \$0           | Unlimited Antidote Virtual Provider                 | \$0              |
|  | When referred by Antidote Virtua                      | l Provider \$0           | When referred by Antidote Virtual Provi                | ider \$0         | When referred by Antidote Virtual Provider          | \$0           | When referred by Antidote Virtual Prov              | ider \$0         |
|  | Tier-1 Provider                                       | \$0                      | Tier-1 Provider  | \$0              | Tier-1 Provider                                     | \$0           | Tier-1 Provider                                     | \$0              |
|  | Tier-2 Provider                                       | \$75                     | Tier-2 Provider  | \$30             | Tier-2 Provider                                     | \$15          | Tier-2 Provider                                     | \$10             |
| Labs & Professional Services                 | When referred by Antidote Virtua                      | al Provider \$0          | When referred by Antidote Virtual Provi                | ider \$0         | When referred by Antidote Virtual Provider          | \$0           | When referred by Antidote Virtual Prov              | ider \$0         |
|  | Tier-1 or Tier-2                                      | \$75/lab                 | Tier-1 or Tier-2                                       | \$45/lab         | Tier-1 or Tier-2                                    | \$25/lab      | Tier-1 or Tier-2                                    | \$10/lab         |
| X-ray and diagnostic imaging                 | Tier-1 40% coins                                      | surance after deductible | Tier-1 30% coinsurance                                 | after deductible | Tier-1 20% coinsurance after                        | er deductible | Tier-1 10% coinsurance                              | after deductible |
|  |   | surance after deductible | Tier-2 40% coinsurance                                 |                  | Tier-2 30% coinsurance after                        |               | Tier-2 20% coinsurance                              |                  |
| Urgent Care                                  | Unlimited Antidote Virtual Urgent                     | t Care \$0               | Unlimited Antidote Virtual Urgent Care                 | \$0              | Unlimited Antidote Virtual Urgent Care              | \$0           | Unlimited Antidote Virtual Urgent Care              | \$0              |
|  | When referred by Antidote Virtual                     | Provider \$0             | When referred by Antidote Virtual Provi                | ider \$0         | When referred by Antidote Virtual Provider          | \$0           | When referred by Antidote Virtual Provide           | er <b>\$0</b>    |
|  | Tier-1 Provider 40% coins                             | surance after deductible | Tier-1 Provider 30% coinsurance                        | after deductible | Tier-1 Provider 20% coinsurance after               | er deductible | Tier-1 Provider 10% coinsurance                     | after deductible |
|  | Tier-2 Provider 50% coins                             | surance after deductible | Tier-2 Provider 40% coinsurance                        | after deductible | Tier-2 Provider 30% coinsurance after               | er deductible | Tier-2 Provider 20% coinsurance                     | after deductible |
| Emergency Room                               | Tier-1 40% coins                                      | surance after deductible | Tier-1 30% coinsurance                                 | after deductible | Tier-1 20% coinsurance after                        | er deductible | Tier-1 10% coinsurance                              | after deductible |
|  | Tier-2 50% coins                                      | surance after deductible | Tier-2 40% coinsurance                                 | after deductible | Tier-2 30% coinsurance after                        | er deductible | Tier-2 20% coinsurance                              | after deductible |
| Inpatient Services                           | Tier-1 40% coins                                      | surance after deductible | Tier-1 30% coinsurance                                 | after deductible | Tier-1 20% coinsurance after                        | er deductible | Tier-1 10% coinsurance                              | after deductible |
|  | Tier-2 50% coins                                      | surance after deductible | Tier-2 40% coinsurance                                 | after deductible | Tier-2 30% coinsurance after                        | er deductible | Tier-2 20% coinsurance                              | after deductible |
| Speech, Physical and<br>Occupational Therapy | When referred by Antidote Virtua                      | Provider \$75            | When referred by Antidote Virtual Provi                | ider \$30        | When referred by Antidote Virtual Provider          | \$25          | When referred by Antidote Virtual Prov              | ider \$10        |
|  | Tier-1  | \$150                    | Tier-1   | \$60             | Tier-1  | \$50          | Tier-1  | \$20             |
|  | Tier-2 \$150, de                                      | eductible does not apply | Tier-2   | \$60             | Tier-2  | \$50          | Tier-2  | \$20             |
| Maternity Office Visits                      | When referred by Antidote Virtua<br>Provider to an OB |                          | When referred by Antidote Virtual<br>Provider to an OB | \$0              | When referred by Antidote Virtual Provider to an OB | \$0           | When referred by Antidote Virtual Provider to an OB | \$0              |
|  | Tier-1 Provider                                       | \$100                    | Tier-1 Provider  | \$30             | Tier-1 Provider                                     | \$25          | Tier-1 Provider                                     | \$15             |
|  | Tier-2 Provider                                       | \$150                    | Tier-2 Provider  |                  | Tier-2 Provider                                     | \$45          | Tier-2 Provider                                     | \$30             |
| Prescription Drug Info                       |   |                          |  |                  |   |               |   |                  |
|  | When prescribed by Antidote Vir                       | tual Provider \$0        | When prescribed by Antidote Virtual Pr                 | ovider \$0       | When prescribed by Antidote Virtual Provide         | der \$0       | When prescribed by Antidote Virtual Pr              | rovider \$0      |
| Generic Drugs                                | When prescribed by a Tier-1 or T                      | ier-2 Provider \$35      | When prescribed by a Tier-1 or Tier-2 F                | Provider \$15    | When prescribed by a Tier-1 or Tier-2 Prov          | ider \$5      | When prescribed by a Tier-1 or Tier-2 F             |                  |
| _ ,  | When prescribed by Antidote Virtu                     | ual Provider \$75        | When prescribed by Antidote Virtual Pr                 | ovider \$25      | When prescribed by Antidote Virtual Provide         | der \$15      | When prescribed by Antidote Virtual Pr              | ovider \$10      |
| Preferred Brand Drugs                        | When prescribed by a Tier-1 or Tie                    |                          | When prescribed by a Tier-1 or Tier-2 F                |                  | When prescribed by a Tier-1 or Tier-2 Prov          |               | When prescribed by a Tier-1 or Tier-2 F             |                  |
| Non-Preferred Brand Drugs                    | 40% coin:   | surance after deductible | 30% coinsurance  | after deductible | 20% coinsurance after                               | er deductible | 10% coinsurance                                     | after deductible |
| Specialty Drugs                              | 40% coins   | surance after deductible | 30% coinsurance  | after deductible | 20% coinsurance after                               | er deductible | 10% coinsurance                                     | after deductible |
| 90-day Mail Order                            | 0.5   | eric and Preferred Brand | 2.5X copay for Generic and                             | Dunfarrad Drand  | 2.5X copay for Generic and Pre                      |               | 2.5X copay for Generic and                          |                  |



# Adult dental is available with all Complete +Dental and Elite +Dental plans.

### This includes the following benefits:

- Nationwide dental network with 400,000+ access points and 140,000+ dentists<sup>4</sup>
- 100% preventive care coverage
- 50% coinsurance for select basic and major services



- 1. \$0 virtual care benefit applies only to virtual care visits with an Antidote Health clinician. Antidote's Telehealth Providers are available in select states. If you are traveling outside your plan's service area, please contact Member Services about the availability of virtual care services. Prescriptions, visits, and services may be limited at provider discretion or under terms of the plan.
- 2. \$0 copay for PCP visits, regardless of Tier-1 or Tier-2 designation, applies when referred by an Antidote Health clinician. Otherwise, the standard copay for a PCP visit for that plan is applicable. PCP Referrals may have limitations. Specialist referrals are discounted per Tier designation. See plan details for more information.
- 3. \$0 copay for providers that are designated as Tier-1, up to 12 visits/plan year. Refer to the Antidote Provider Directory to check tier designation of providers.
- 4. According to internal HRI Dental data as of 1/1/24 and is subject to change.

Antidote Health's small group plans have exclusions, limitations, reductions, and terms under which the policy may be continued in force or discontinued. Premiums, deductibles, coinsurance, and copays may vary based upon individual circumstances and plan selection. Benefits and costs vary based upon plan selection. Not all plans and products offered by Antidote Health cover the same services and benefits. Covered services and benefits may vary for each plan. For costs and complete details of coverage, please review Antidote's 2025 Evidence of Coverage found at AntidoteHealth.com.

Language assistance is available. Please note if you are deaf or hard of hearing, talk-to-text services are available to you. Call 1-888-623-3195 (TTY 711).

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