



Individual and Family Plans

Arizona Plan Brochure for 2025





About Us

At Antidote Health, we're on a mission to make quality healthcare accessible and affordable for everyone. We believe healthcare is more than just a visit to the doctor when you're unwell. It's about living your life with confidence, knowing you'll always have access to the care you need, without the stress of high costs.

Our Antidote health plans are "virtual-first," which means you can save money when you connect with our virtual Antidote doctors. They're real, experienced and licensed clinicians, ready to help whenever you need them. And if your Antidote Virtual Primary Care Provider isn't available, another trusted Antidote virtual provider is just a click away.

We know that flexibility is key, so our plans work around your needs. As a Health Maintenance Organization (HMO), we've built a network of local providers who are selected for their quality care and cost efficiency. You can visit them in-person, just like a regular health plan. Remember, if you go out-of-network, your costs will not be covered so staying in-network is usually the most affordable choice.

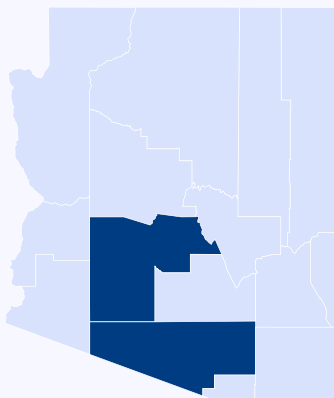
At Antidote Health, we're committed to helping you save money while ensuring you get the care you deserve—whenever and wherever you need it.



Questions?

Call us at: [866-952-3317](tel:866-952-3317)

Or visit us online at: <https://www.antidotehealth.com>



About Our Plans

We offer Antidote Individual and Family Plans in Maricopa and Pima counties.

We help lower your costs by offering benefits like:

- \$0 virtual care visits¹
- \$0 preventive care visits
- \$0 on select drugs, including generic and preferred brand-name drugs²
- \$0 copay to see a Primary Care Provider (PCP)³
- \$0 copays and discounted copays to see in-person providers and specialists when referred by an Antidote virtual provider⁴

We help make it easy to get the care you need:

- Have a visit with an Antidote provider day or night
- Choose to see an Antidote provider or one of the high-quality providers in our extensive provider network
- See your medical records and after-visit summaries at anytime in the Antidote App⁵

We help make staying on top of your health convenient:

- See your Antidote Virtual PCP, check claims, pay your bill and more from our easy-to-use Antidote App
- Little to no wait times for virtual visits



Questions?

Call us at: [866-952-3317](tel:866-952-3317)

Or visit us online at: <https://www.antidotehealth.com>

See How You Can Use an Antidote Health Plan

With an Antidote Health plan, you have flexibility. You can use your plan just like any other insurance company's plan. The Antidote advantage is you have the choice to go virtual, see in-person providers, or do both. It's healthcare on your terms.

Virtual-First Care

You'll be assigned an Antidote Virtual Primary Care Provider (PCP) who can meet with you and build a care plan specific to your needs.

Use this provider when you're feeling sick, to manage your chronic condition, for a check-up, and more.



Anytime you see this provider, you have a \$0 copay.¹

In-Person Care

You can select an in-person PCP from our network of quality providers. This is how traditional health plans typically work.

When you're sick, you start with this PCP.



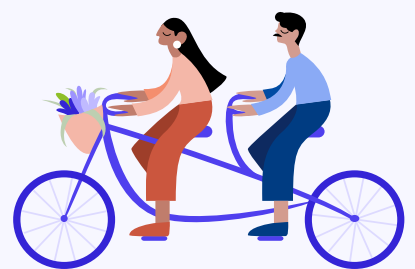
If you see a Tier-1 PCP, you have a \$0 copay.³

Note that your Antidote Virtual PCP or another Antidote virtual provider will be available when needed.

Blended Care

You can see both an Antidote Virtual PCP and an in-person PCP. Together they can help you manage your care and help get you to your healthiest.

You may want to see your in-person PCP for your annual check-up, but see your Antidote Virtual PCP when you feel sick.



If you see your Antidote Virtual PCP first and then get referred to your in-person PCP, both visits will have \$0 copay.^{3,4}



Questions?

Call us at: [866-952-3317](tel:866-952-3317)

Or visit us online at: <https://www.antidotehealth.com>

How a Virtual-First Plan Works

With a virtual-first plan like Antidote, you can get care nearly as fast as you need it, from wherever you are. It's simple and convenient to use.



Questions?

Call us at: [866-952-3317](tel:866-952-3317)

Or visit us online at: <https://www.antidotehealth.com>

FAQs

Do I have to see an Antidote virtual provider to get care?

No. In most cases, you can see the in-network providers that you want. You'll typically see the most savings when you start with your Antidote Virtual Primary Care Provider (PCP).

How do I see an Antidote virtual provider?

You can schedule appointments with Antidote virtual providers from the free Antidote App or in the Antidote Member Portal. You can start a visit immediately or schedule it for the future.

What happens after I see an Antidote virtual provider?

Your virtual visit summary will appear in the Antidote Member Portal and in the Antidote App.

Do I have to use my phone for a virtual visit?

No. Virtual visits can be done on your mobile phone, computer or tablet. The choice is yours.

Will virtual visits always be over video?

No. Sometimes visits can be done over the phone.

Can I get a prescription through a virtual visit?

Yes, our Antidote providers will prescribe medication to you as needed.

Can I have a virtual urgent care visit?

Yes. This is usually more convenient as you don't have to travel to your local urgent care and can get an appointment in minutes. You'll pay less for the visit, too. If you are referred to an urgent care center, you'll pay a discounted rate.



Questions?

Call us at: [866-952-3317](tel:866-952-3317)

Or visit us online at: <https://www.antidotehealth.com>



We do more to support members with chronic conditions like diabetes and hypertension. Our plans include helpful benefits to make managing these diseases more affordable.

For those with diabetes, consider these benefits:

- \$0 virtual visits with Antidote providers for regular follow-ups¹
- Customized treatment plans
- Medication management
- Blood sugar monitoring tools
- \$0 for several medications and supplies²

For those with hypertension, consider these benefits:

- \$0 virtual visits with Antidote providers for continuous support¹
- Medication management
- Personalized care plan
- AI-driven monitoring
- \$0 for certain medications²

What to Know About Every Plan

Every Antidote plan offers coverage for these essential health benefits:



Ambulatory patient services



Emergency services



Hospitalization



Mental health and substance use disorder services, including behavioral health treatment



Pediatric services, including dental and vision care



Laboratory services



Rehabilitative and habilitative services



Preventive and wellness services



Prescription drugs



Pregnancy, maternity and newborn care



Chronic disease management

Plus, we assign each member a dedicated **Antidote Virtual Primary Care Provider (PCP)**. Visits with this provider are always \$0 copay.¹



Questions?

Call us at: [866-952-3317](tel:866-952-3317)

Or visit us online at: <https://www.antidotehealth.com>

How to Pick the Plan That's Right For You

Making the right healthcare choice is important. Here are some common terms you should know:

- ✓ **Copay:** a fixed amount you pay for a covered healthcare service, often when you receive the service. The amount can vary depending on the type of service.
- ✓ **Deductible:** the amount you pay out-of-pocket for covered healthcare services before your insurance plan starts to pay. For example, if your plan has a \$1,000 deductible, you must pay the first \$1,000 of covered services yourself. After you've met your deductible, you usually only need to pay copays or coinsurance.
- ✓ **Coinsurance:** the percentage of covered medical services you pay after you've met your deductible.
- ✓ **In-network:** this refers to the doctors, hospitals, and other healthcare providers that have a contract with your insurance plan to provide services at a discounted rate.
- ✓ **Primary Care Provider (PCP):** a healthcare professional who manages your overall health. This can be a doctor, nurse practitioner, or physician assistant. Your PCP is typically your first contact for any health issues and coordinates your care. They focus on preventive care, treat common medical conditions, and help manage chronic diseases.
- ✓ **Antidote provider:** a board-licensed clinician who can meet with you virtually to discuss primary care, urgent care and help treat chronic conditions. They may be your dedicated Antidote Virtual PCP.
- ✓ **Referral:** a required recommendation from a PCP or Antidote provider to see a specialist or get certain medical services.

Financial Help

Depending on your income and household size, you may qualify for financial assistance from the Federal government. There are two types of financial help available:

1

Cost-Sharing Reductions

reduce out-of-pocket costs

Remember, you have to purchase a silver plan to receive this, but it can also be combined with a premium tax credit.

2

Advanced Premium Tax Credit

lowers monthly premiums

Plans Are Broken Into 3 Categories:



Bronze Plans

Typically have the lowest monthly premiums, highest out-of-pocket costs, and **covers 60% of costs**. These are ideal for individuals who are generally healthy and don't expect to need frequent medical care, and those who prefer to save on monthly premiums while having higher costs when they do need care.

We pay 60%

You pay 40%



Silver Plans

Moderate premiums, moderate out-of-pocket costs, and covers **70% of costs**. These are ideal for people who are looking for a balance between monthly premiums and out-of-pocket costs. Also, if you qualify for cost-sharing reductions (available only with Silver plans), you can get additional savings on out-of-pocket costs.

We pay 70%

You pay 30%



Gold Plans

Highest premiums, lowest out-of-pocket costs, **covers 80% of costs**. These are ideal for individuals who expect to need more medical care and are willing to pay higher premiums for lower out-of-pocket costs when they do get care.

We pay 80%

You pay 20%



Questions?

Call us at: [866-952-3317](tel:866-952-3317)

Or visit us online at: <https://www.antidotehealth.com>



Antidote offers plans at all metal levels, plus Standard plans. Our simple plan designs help make it easy to pick the Antidote plan that's right for you.

Antidote Complete Plans

Baseline plan that features:

\$0 Tier-1 PCP visit³

\$0 24/7 Antidote Virtual Care for Primary Care, Urgent Care and Chronic Condition Management¹

\$0 Core Drug List featuring \$0 on most generic drugs²

Antidote Elite Plans

Higher benefit plan that features:

\$0 Tier-1 PCP visit³

\$0 24/7 Antidote Virtual Care for Primary Care, Urgent Care and Chronic Condition Management¹

\$0 Advanced Drug list featuring \$0 on most generic drugs and several chronic condition drugs²

\$0 on referred labs⁶

We Offer Plans with Dental

We know how important dental health is to overall health, so we give you the choice of picking a plan with dental benefits. We partner with **HRI Dental** to offer:

- ✓ A nationwide dental network with 400,000+ access points and 140,000+ dentists⁷
- ✓ 100% preventive care coverage
- ✓ 50% coinsurance for select basic and major services



Questions?

Call us at: [866-952-3317](tel:866-952-3317)

Or visit us online at: <https://www.antidotehealth.com>



About the Antidote App

We help make managing your health easy with the Antidote Member Portal and the Antidote App. With these tools you can:



Instantly schedule a virtual visit



View your medical records



Pay your bill



View your digital ID card



Find a provider or facility



Review your benefits



Manage your prescriptions



Visit our website:

antidotehealth.com



Search our \$0 drug list:

antidotehealth.com/insurance/formulary-info



Search our provider directory for in-network physicians, specialists and hospitals:

antidotehealth.com/insurance/find-provider

1 \$0 virtual care benefit applies only to virtual care visits with an Antidote Health clinician. Antidote's Telehealth Providers are available in AZ, CA, CO, DC, FL, GA, IL, MD, MA, MI, MO, NJ, NY, NC, OH, PA, TX, UT, VA, WA and WI. Prescriptions, visits, and services may be limited at provider discretion or under the terms of the plan.

2 \$0 copay is applicable for select generic drugs that are featured on the \$0 Core Drug List and the \$0 Advanced Drug List. \$0 copays are available on certain chronic condition drugs with the \$0 Advanced Drug List. Some \$0 copay medications may need to be prescribed by an Antidote provider to qualify. Please see the appropriate drug list for the most up to date information and pricing.

3 \$0 copay for providers that are designated as Tier-1, up to 12 visits/year. Refer to the Antidote Provider Directory to check tier designation for providers.

4 \$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.

5 The Antidote App is free to download for Antidote insurance members and telehealth service users. Use of the Antidote App is subject to the terms and conditions of the app store from which it was downloaded.

6 \$0 copay is applicable to Antidote Elite Plans. Refer to plan documents for complete details and limitations.

7 According to internal HRI Dental data as of 1/1/24 and is subject to change.

Antidote Health's Marketplace 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).

Antidote Health Group, Inc., on behalf of itself and its affiliated companies, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Antidote does not exclude people or treat them different because of race, color, national origin, age, disability, or sex.