

ANTIDO+E



Healthcare that works
for you and your family.
FINALLY.

About Us



Finally, Healthcare That Puts You First

For too long, healthcare has felt complicated and expensive. It's been a system of confusing paperwork, high costs, and inconvenient appointments. We believe it's time for a change.

At Antidote Health, we're making quality healthcare simple and affordable. We offer flexible plans built around your needs, not the other way around. It's more than just seeing a doctor when you're sick—it's knowing you have access to the care you need, whenever you need it.

As a Health Maintenance Organization (HMO), you have access to a network of providers selected for their quality care and cost efficiency. If you go out-of-network, your costs won't be covered, so be sure to contact Member Services if you need help finding an in-network option near you. For added convenience and to ensure members you can get care quickly, you can also connect with Antidote's experienced, licensed providers through virtual care. Flexibility matters, so we help you see a provider when needed right from your Antidote App, saving you time and money.

This is healthcare on your terms. **FINALLY.**

Questions?

Call us at: 866-952-3317

Or visit us online at: www.antidotehealth.com



Plans Designed to Save You Money

We help lower your costs with powerful benefits built into every plan.

- \$0 virtual care visits with an Antidote provider, day or night.¹
- \$0 preventive care visits to help you stay healthy.²
- \$0 on select medications, including many generic and preferred brand-name drugs.³
- \$0 copays for Tier-1 PCPs for in-person care.⁴
- Discounted copays for specialists when referred by an Antidote provider.⁵

Easy and Convenient Care

- Get an appointment with an Antidote provider in minutes, with little to no wait time.
- Manage your health with the easy-to-use Antidote App—schedule visits, see medical records, pay bills, and view your ID card.⁶



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How You Can Use Your Antidote Plan

With Antidote Health, you get the best of both worlds. Choose the care that works for you, whether it's virtual, in-person, or a mix of both.



Virtual Care

Connect with your dedicated Antidote Virtual Primary Care Provider (PCP) for check-ups, sick visits, prescription refills and managing chronic conditions. Together, you can build a care plan that's specific to your needs.

Your cost: \$0 copay for every visit.¹



In-Person Care

Select a local, in-person PCP from our quality network, just like any other insurance plan.

Your cost: \$0 copay for Tier-1 PCP visits.³



Blended Care

Combine virtual and in-person care for ultimate flexibility. You can see your Antidote Virtual PCP for some needs and an in-person PCP for other needs. Visit your Antidote Virtual PCP first, and if an in-person follow-up is needed, you'll enjoy a discounted copay for the in-person visit. It's another way we help make getting care seamless and affordable.

Your cost: \$0 copay for both visits when referred.⁷

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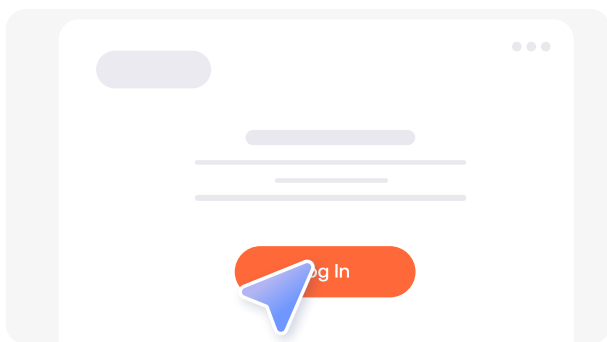
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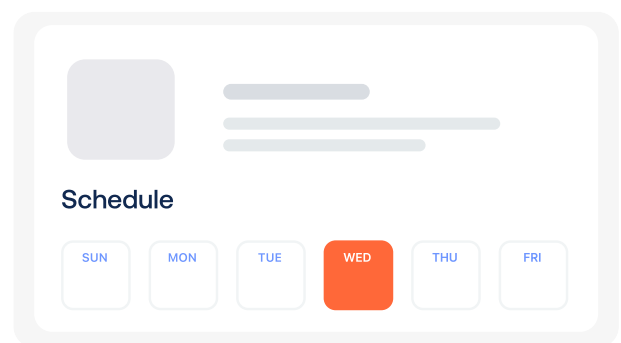
The Antidote Advantage: Virtual Care

Get care nearly as fast as you need it, from wherever you are. Antidote virtual care is simple, convenient, and built with powerful benefits that save you time and money.

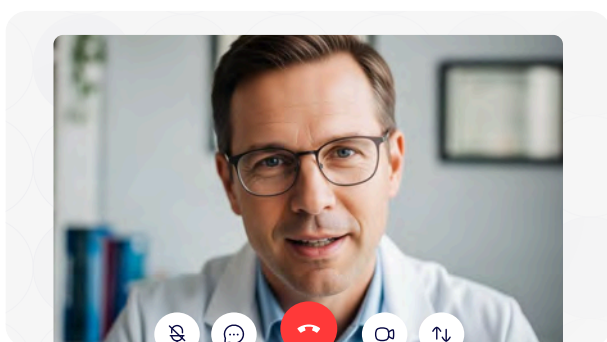
- **Discounted Specialist Visits:** Get a referral from an Antidote virtual provider and unlock lower copays for in-person specialist visits.⁵
- **Affordable Urgent Care:** A virtual urgent care visit is faster and costs less. If you need in-person follow-up at an urgent care, your referral gets you a discounted rate.⁸
- **\$0 Medications:** When prescribed by an Antidote provider, certain medications are available to you at a \$0 copay.³
- **Extensive Virtual Care:** Mental health, chronic conditions, infections, and more – Antidote virtual providers cover a wide range of needs. If care can be delivered virtually, no referral is needed. However, you can always choose to see in-network providers without a virtual provider's referral.



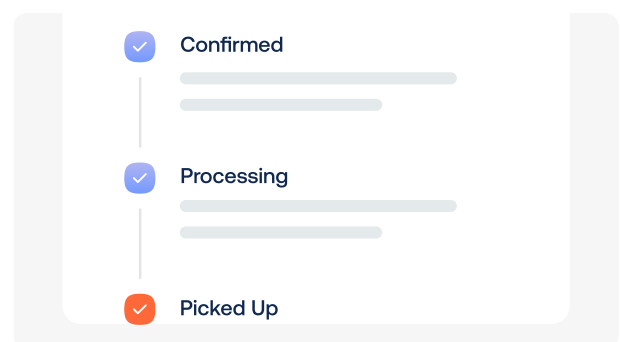
1. Member logs in to the Antidote Member Portal



2. Schedules visit with Antidote Virtual PCP to start in 15 minutes (\$0 copay)



3. Sees their Antidote Virtual PCP and gets a prescription (\$0 copay)



4. Picks up prescription on their way to work

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Coverage You Can Count On

Every Antidote plan provides coverage for essential health benefits, so you can feel secure.

 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

Extra Support for Chronic Conditions

Care designed around ongoing needs. And not a moment too soon. We offer dedicated support for managing chronic conditions like diabetes and hypertension, including \$0 virtual visits for disease management,¹ personalized care plans, and \$0 copays on select medications and supplies.³

Diabetes specific-benefits:

- \$0 virtual visits with Antidote providers for regular follow ups¹
- Personalized treatment plan
- Medication management
- Blood sugar tracking assistance
- \$0 for several medications and supplies³



Hypertension-specific benefits:

- \$0 virtual visits with Antidote providers for continuous support¹
- Medication management
- Personalized care plan
- AI driven monitoring
- \$0 for certain medications³



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How to Choose the Right Plan for You

Selecting the right health plan is an important decision. Here's a quick guide to help you understand your options and make the best choice:

Plans are offered in four categories — Bronze, Silver, and Gold — so you can choose the balance of premiums and coverage that works best for you.

Bronze Plans

Ideal for those who are generally healthy and don't expect frequent medical care. These plans have the lowest monthly premiums but higher out-of-pocket costs when you need care.

Silver Plans

A balanced option for those looking for moderate premiums and out-of-pocket costs. If you qualify for Cost-Sharing Reductions, Silver plans offer additional savings on deductibles, copays, and coinsurance.

Gold Plans

Best for individuals who expect to need more medical care and prefer to pay higher premiums for lower out-of-pocket costs when receiving care.

Financial Help

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

Advanced Premium Tax Credit (APTC):

Reduces your monthly premium payments, making your plan more affordable.

Cost-Sharing Reductions (CSR):

Lowers your out-of-pocket costs for deductibles, copayments, and coinsurance. To qualify, you must enroll in a Silver plan, but you can combine this with the APTC for even greater savings.

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FAQs

Finally, clear answers about your care.

Where are your plans available?

Antidote Health is proud to offer our Individual and Family Plans in the following counties:

Butler, Champaign, Clark, Clermont, Coshocton, Cuyahoga, Defiance, Delaware, Fairfield, Franklin, Gallia, Geauga, Greene, Guernsey, Hamilton, Hocking, Holmes, Jackson Lake, Licking, Logan, Lorain, Lucas, Mahoning, Medina, Monroe, Montgomery, Morgan, Muskingum, Noble, Perry, Pickaway, Portage, Putnam, Seneca, Stark, Summit, Trumbull, Union, Vinton, Warren, Washington, Wayne

Do I have to see an Antidote virtual provider?

No. You can see any in-network provider you choose. You'll typically save the most when you start with your Antidote Virtual PCP.

How do I schedule a virtual visit?

Use the free Antidote App or our online Antidote Member Portal. You can start a visit immediately or schedule one for later.

Can I get a prescription from a virtual visit?

Yes. Antidote providers can prescribe medications as needed and send them to your preferred pharmacy.

Can I use my plan for urgent care?

Yes. A virtual urgent care visit is a convenient and \$0 option.¹ If you are referred to an in-person urgent care center, you'll pay a discounted copay.⁸

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1. \$0 virtual care benefit applies only to virtual visits with an Antidote Health clinician for Complete and Elite plans. Antidote's clinicians are available in select states. If you are traveling outside your plan's service area and have not previously established care, please contact Member Services to confirm virtual care availability. Prescriptions, visits, and services may be limited at the clinician's discretion or under plan terms.
2. \$0 cost applies to eligible in-network preventive services. Some services may not be covered. Refer to plan documents for full coverage details.
3. \$0 copay applies to all medications on the \$0 Core Rx Drug List when prescribed by an Antidote Health clinician, and to all medications on the \$0 Advanced Rx Drug List regardless of the prescribing clinician. Refer to the applicable drug list for the most current information and pricing.
4. \$0 copay applies to designated Tier-1 primary care providers, up to 4 visits/plan year. Refer to the Antidote Provider Directory to confirm Tier-1 designation.
5. When referred by an Antidote Health clinician, specialist visit copays are discounted based on Tier designation and limited to 8/plan year. Referral availability may be limited if the Antidote clinician can provide the service directly. Referrals are not required to see a specialist. See plan details for more information.
6. The Antidote App is free for Antidote insurance members and telehealth users. Use is subject to the app store's terms and conditions.
7. \$0 copay applies to primary care provider (PCP) visits, regardless of Tier designation, when referred by an Antidote Health clinician. Without a referral, the standard PCP copay applies. Referrals may be limited if the Antidote clinician can provide the service directly. See plan details for more information.
8. When referred by an Antidote Health clinician, in-person urgent care copays are discounted or \$0. Referral availability may be limited if the Antidote clinician can provide the service directly. See plan details for more information.

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 2026 Evidence of Coverage found at AntidoteHealth.com/plandocs. 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.

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Questions? Call us:
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