Finally, there's

ANTIDOTE

Insurer + Provider + Innovator



2027 Texas Small Group Health Plans

Healthcare You Can **Actually Afford** To Use

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ABOUT US

A Health Plan That **Wants You to Use Your Benefits.**



Antidote's flexible health plans help save you time and money, so you can get the care you need when you need it. It's healthcare made easy.

Benefits you'll actually want to use:

$0

Virtual Visits

Unlimited virtual visits with Antidote Health virtual providers.[1]

$0

Select Drugs

Copays for many common drugs when prescribed by an Antidote virtual provider.[2]

$0

Primary Care Copays

Up to 4 primary care visits at $0 when you see a Tier-1 provider.[3]

When care is made easy, you can focus on the things that matter most. **Finally.**

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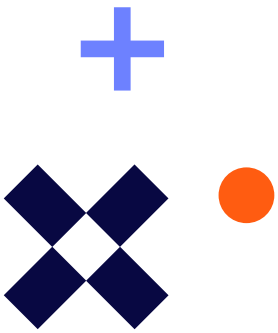
KNOW YOUR PLAN

Understanding Your **Health Coverage**

Healthcare doesn't have to be complicated. Here's a helpful list of common terms so you can choose the right plan for you and your family.



Premium

What you pay each month to have health insurance. Think of it as a monthly subscription to keep your coverage active.

Copay

A flat fee you pay for doctor's visits, medications, and services. Copays are the same amount every time, so there are no surprises at the doctor or pharmacy.

Deductible

The amount you pay out-of-pocket for doctor's visits, medications, medical supplies, and other healthcare services before your insurance shares costs with you.

Note: Copays and your monthly premium do not count toward your annual deductible.

Coinsurance

Your coinsurance is the percentage of your healthcare costs that you share with your health plan after you meet your annual deductible.

Out-of-Pocket Maximum

The most you'll pay in a year for covered, in-network care. Once you hit this number, your plan covers 100% of covered services for the rest of the year. Consider this your financial safety net for large medical bills.

Note: Your monthly premium does not count toward your out-of-pocket maximum.

Primary Care Provider (PCP)

A provider you see for most of your everyday care. PCPs can treat many common illnesses and conditions and offer routine checkups. They can also refer you to specialists when needed.

HOW IT WORKS

In-Person or Virtual Care. **Why Not Both?**

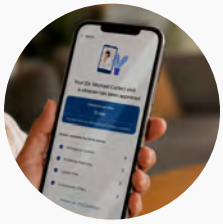
With Antidote Health, you can get care that fits your life. Book a virtual visit with an Antidote provider, see a provider in-person, or mix and match to save even more.

Virtual Care

Antidote virtual providers are available day and night from your Antidote Member Portal.



Book a virtual visit



See a provider in minutes[4]



Get care and prescriptions fast

In-Person Care

See local, in-person PCPs and specialists, just like any insurance plan.



Search for in-network providers and facilities



Book a visit



Pay as little as $0 for your visit[3]

Blended Care

Not sure where to go? Start with a virtual visit and save on your copay if you need to see a provider in-person.[5]



Book a virtual visit



Consult a provider and get answers fast



Need in-person care? Save with a referral.[5]

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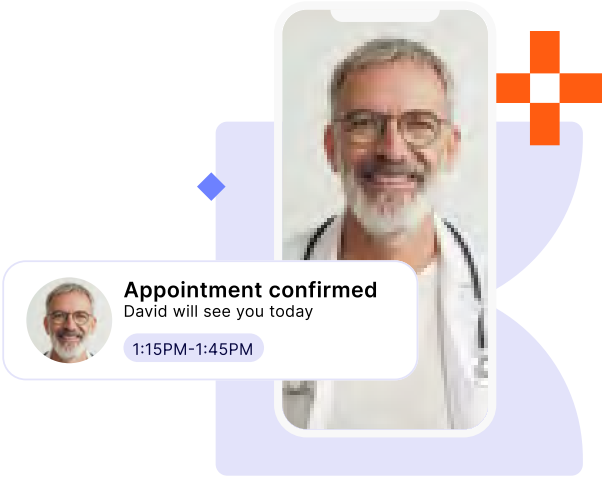
YOUR VIRTUAL BENEFITS

Virtual Care That Fits Into Your Life



Your Antidote Health plan includes **unlimited $0 virtual visits** with Antidote Health virtual providers, so you can get fast, affordable care when you need it.[1]

Available Day and Night

Skip the waiting room. Same-day, weekend, and evening appointments are often available.[4]

Discounted Copays With Referral

Save on urgent care and specialist visits with a referral from an Antidote virtual provider.[5]

$0 Medications

Many common medications are $0 when prescribed by an Antidote virtual provider.[2]

Primary Care Services

Care for the entire family.

- ✓ Annual wellness exams and preventive care
- ✓ Chronic care for diabetes, hypertension, and more
- ✓ Acute care for common illnesses and infections
- ✓ Mental health screening and support

Urgent Care Expertise

Fast help for common illnesses and minor injuries.

- ✓ Cold, flu, and COVID symptoms
- ✓ UTIs and yeast infections
- ✓ Skin conditions and rashes
- ✓ Minor injuries and sprains
- ✓ Prescription refills and medication management

Specialized Support

Targeted care for specific health needs.

- ✓ Women's health and sexual health
- ✓ Pediatric primary and urgent care
- ✓ Senior health management
- ✓ Travel medicine and consultations

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ESSENTIAL COVERAGE

Coverage You Can **Count On**

All Antidote plans include access to a wide network of **in-person PCPs, specialists, pharmacies, and facilities,** plus coverage for essential health benefits.

- Ambulatory Patient Services
- Emergency Services
- Hospitalization
- Laboratory Services
- Prescription Drugs
- Mental Health and Substance Use Disorder
  - Including Behavioral Health Treatment
- Pediatric Services
  - Adult Dental Plans Include Pediatric Dental & Vision
- Preventive and Wellness Services
- Rehabilitative and Habilitative Services
- Pregnancy, Maternity and Newborn Care

Choosing the Right Provider

T1 Tier-1 Providers

Tier-1 PCPs, specialists, and facilities are chosen because they offer quality care at a great price.

You'll save on copays when you select a Tier-1 provider.[7]

T2 Tier-2 Providers

Tier-2 includes a wider range of providers and facilities so you can get the care you need, when you need it.

These visits usually have higher out-of-pocket costs.[7]

Explore In-Network
Doctors and Pharmacies.

HEALTH PROGRAMS

Free Health Programs for Antidote Members

You don't have to manage your health alone. Your plan includes free dedicated support for mental health and chronic condition management.[6]



Diabetes

Get treatment and support to manage diabetes.

- Unlimited $0 virtual visits[1]
- Personalized treatment plan and ongoing support
- Many $0 medications, insulin, and supplies covered on our $0 drug list[2]
- Blood sugar tracking

Mental Health

Take charge of your mental health.

- Unlimited $0 virtual visits[1]
- Medication management for anxiety, depression, and more, including some $0 medications[2]
- Free digital therapy resources developed by mental health professionals

Hypertension

Manage high blood pressure with ease.

- Unlimited $0 virtual visits[1]
- Many blood pressure medications covered on our $0 drug list[2]
- Blood pressure monitoring
- Personalized treatment plans and ongoing support

Learn more about
our health programs

YOUR PLAN OPTIONS

Choosing the **Right Plan for You**

Choosing the right health plan for your budget and lifestyle doesn't have to be complicated. You're getting the same quality care no matter which plan you choose.

Step 1:
Select a Metal Level

Your plan's metal level determines how much of your healthcare costs you pay.

Bronze

You pay **40%** of health costs.

Low premiums for those who don't expect to need a lot of medical care.

Silver

You pay **30%** of health costs.

A balanced choice for budget-friendly premiums and out-of-pocket costs.

Gold

You pay **20%** of health costs.

Comprehensive coverage with higher monthly premiums and lower out-of-pocket costs.

Platinum

You pay **10%** of health costs.

Our most comprehensive coverage with the lowest out-of-pocket costs for copays and deductibles.

YOUR PLAN OPTIONS

Step 2:
Select a Plan Type

Your plan type allows you to customize your health plan to your budget and needs. Out-of-pocket costs may vary by metal level and plan type.

Available metal levels:

- BRONZE
- SILVER
- GOLD
- PLATINUM

Plan type	Estimated Costs[7]	$0 Antidote Virtual Visits[1]	$0 Tier-1 PCP Visits[3]	$0 Select Drugs With Rx from Antidote PCP[2]	$0 Labs With Referral From Antidote PCP[8]	Expanded $0 Drug List[2]
Complete Plans	$	✓	✓	✓	—	—
Elite Plans	$$	✓	✓	✓	✓	✓
Elite Plans with $0 Medical Deductible	$$	✓	✓	✓	✓	✓



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IT'S EASY TO ENROLL

Ready For a Health Plan You Can **Actually Afford to Use?**

1

Call for a free personalized quote

1-888-509-2688

2

Learn more about Antidote Health

shop.antidotehealth.com

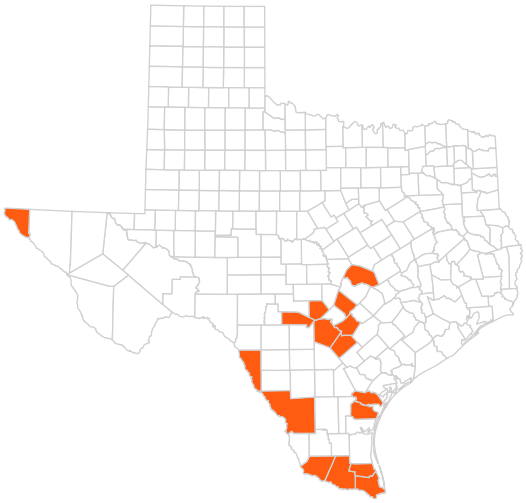
3

Contact your broker

Work with a licensed broker to find the right Antidote Health plan for you

Antidote Health is proud to offer our 2027 Small Group Plans in the following counties:

Bandera · Bexar · Cameron · El Paso · Guadalupe · Hays · Hidalgo · Jim Wells · Kendall · Kleberg · Maverick · Medina · Nueces · Starr · Webb · Willacy · Williamson · Wilson



Ready to **enroll?**

ENROLL BY PHONE:
1-888-509-2688

OR VISIT US ONLINE AT:
shop.antidotehealth.com

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1. $0 virtual care benefit applies only to virtual visits with an Antidote Health clinician for Essential, Enhanced, 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 in accordance with state law or under plan terms.
2. $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. Coverage and $0 pricing depend on your plan and on the strength, form, and prescribed use of each medication; check your plan documents or the Antidote Member Portal to confirm.
3. $0 copay for Tier-1 primary care provider (PCP) visits is available on eligible plans, up to 4 visits/plan year for Complete or Elite plans and up to 2 visits/plan year for Enhanced plans, whether received in person or through telehealth. Refer to plan documents and the Antidote Provider Directory to confirm eligibility and Tier-1 provider designation.
4. Appointments are typically available within 20 minutes but not guaranteed. Actual wait times may vary.
5. $0 copay for primary care provider (PCP) visits is available on eligible plans, regardless of Tier designation, when referred by an Antidote Health clinician. Without a referral, the standard PCP copay applies. Referrals may be limited when the requested service can be provided directly by an Antidote clinician or when a referral is not considered medically necessary. Members may choose to self-refer; however, doing so will result in the Tier-1 or Tier-2 copay applying. See plan details for more information.
6. Antidote's integrated health programs are available to qualifying members based on specific health criteria and are included at no-additional cost.
7. Pricing, copays, deductibles, out-of-pocket maximums, and other benefits vary by plan. Refer to plan documents for details.
8. $0 lab copay applies to Antidote Elite plans. Refer to plan documents for full details and limitations.

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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