Custom Network Plan

If you live or work in the eligible regions around Columbia or St. Louis, the Custom Network Plan is available to you. This insurance plan gives you a focused network of health care providers who are working to improve the quality of your care and keep costs low.

Visit https://umurl.us/cnp for more information.

What’s the same in Columbia and St. Louis?

- The focused provider network shares savings and efficiencies with you when staying in-network.
- Once you meet your annual out-of-pocket limit, the plan will pay 100% of eligible coinsurance and copayment expenses for the rest of the calendar year.
- There’s no deductible for in-network services. There is a small deductible for prescription medication.
- Optionally, you can enroll in a Flexible Spending Account(s) (FSA). These accounts can help you pay for IRS-approved expenses using pre-tax dollars.

What’s different in Columbia and St. Louis?

**Columbia**

- You’re eligible if you live or work in these nine Missouri counties: Audrain, Boone, Callaway, Cole, Cooper, Howard, Moniteau, Osage, or Randolph.
- Your focused network consists primarily of providers affiliated with University of Missouri Health Care (MUHC), allowing you to take advantage of MUHC’s special services such as:
  - **The MUHC Fast Pass line.** You can establish care with an in-network primary care physician or specialist, or schedule same-day or next-day primary care appointments. Call (573) 884-0432 or (855) 895-7752 toll-free, 7:30 a.m. to 5:00 p.m., Monday through Friday.
  - **Mizzou Quick Care.** You can visit a clinic for a low $5 in-network cost.
  - **Health-e.** You’ll have access to this electronic medical record portal, which allows you to email providers, see test/lab results, and manage your medical care.
- Mizzou pharmacy is the preferred network pharmacy for retail and 90-day prescriptions, but members continue to have access to the Express Scripts nationwide network.

**St. Louis**

- You’re eligible if you live or work in one of these counties:
  - **Missouri:** Franklin, Gasconade, Jefferson, Lincoln, Montgomery, Pike, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, and Washington.
  - **Illinois:** Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, Montgomery, Pike, Randolph, and St. Clair.
- Your focused network consists primarily of providers affiliated with Mercy Health System, allowing you to take advantage of Mercy’s special services such as:
  - **Mercy Care Management.** Every provider and case manager is connected to the same electronic medical record allowing for in-the-moment collaboration to ensure the right care at the right time.
  - **Nurse-On-Call.** Obtain nurse advice and guidance 24 hours a day, 7 days a week for assistance in making informed decisions regarding your health needs.
- Pharmacy coverage is provided by Express Scripts with access to pharmacies nationwide, as well as mail order services.

### Custom Network Plan

<table>
<thead>
<tr>
<th>Deductibles and out-of-pocket limits</th>
<th>In-network</th>
<th>Out-of-pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical deductible</strong></td>
<td>$0</td>
<td>$500/self; $1,500/family*</td>
</tr>
<tr>
<td><strong>Prescription deductible</strong></td>
<td>Retail: $50/person; Mail: $0</td>
<td>Retail: $50/person; Mail: $0</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>0%</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Medical out-of-pocket limit</strong></td>
<td>$3,500/self; $7,000/family*</td>
<td>$10,500/self; $21,000/family*</td>
</tr>
<tr>
<td><strong>Prescription out-of-pocket limit</strong></td>
<td>$3,650/self; $7,300/family*</td>
<td></td>
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</tbody>
</table>

* “Self” amounts must be satisfied for all individuals covered until the family deductible is met.

** 90-day fill/refill at Mizzou pharmacies at same cost as mail-order.