

Your employees don't have to choose between the cost-savings of an HMO and the choice and access of a PPO any longer. FirstCare's 3-tier PPO plan—**FirstCare MyChoice™ PPO**—exclusively for businesses in the Lubbock area, encourages your employees to use our in-network providers, with the greatest benefits coming with those providers in Tier 1. And, you still have access to our extensive pool of in-network physicians and hospitals in both Tier 1 **and** Tier 2. **More choice with savings your employees can use.**

How does it work?

FirstCare MyChoice™ PPO lets you access the quality care you need, while also enjoying the richest benefits by staying within the Tier 1 or Tier 2 Networks. For example, if you're going to have a baby, here's a sample of what the costs would look like across the three tiers*:

Costs/Charges	Charges Billed to FirstCare*	Member Costs		
		Tier 1 (20%)	Tier 2 (35%)	Tier 3 (50%)
Deductible	N/A	\$500	\$2,000	\$4,000
Hospital Charges (mother)	\$7,500	\$1,500	\$2,625	\$3,750
Routine Obstetric Care	\$2,500	\$500	\$875	\$1,250
Hospital Charges (baby)	\$1,500	\$300	\$525	\$750
Anesthesia	\$500	\$100	\$175	\$250
Select Routine Lab Tests	\$250	\$0	\$50	\$100
In-hospital Prescription Medications	\$200	\$40	\$70	\$100
Radiology	\$0	\$0	\$25	\$50
Vaccines (preventive)	\$50	\$0	\$0	\$0
TOTALS:	\$12,500	\$2,940	\$6,345	\$10,250
MEMBER RESPONSIBILITY:		\$2,940	\$5,000	\$10,000

As you can see, staying within Tiers 1 and 2 is the most cost effective option.

*Charges shown are for illustrative purposes only & do not reflect actual contracted charges.

Tier 2 Providers

FirstCare MyChoice™ PPO also lets you access providers that, until now, have not been a part of FirstCare's network. As part of the FirstCare MyChoice™ PPO plan, your network includes these providers, as well as the quality selection of providers you've always turned to for your medical care:

- ★ **Grace Health System**
- ★ **Lubbock Heart & Surgical Hospital**
- ★ **North Star Surgical Center**

To learn more about options for your employees, call us at 1.800.431.7737.

We can provide you with answers to your questions or connect you to one of our trusted brokers for a free consultation.

FirstCare MyChoice™ PPO

Giving West Texans the choice of a PPO with the performance of an HMO

Choice and Value with FirstCare MyChoice™ PPO

	In-Network Benefits		Out-of-Network Benefits
	Tier 1 ¹	Tier 2 ¹	Tier 3
PM7-1			
• Deductible	\$500 Individual \$1,000 Family	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family
• Out-of-Pocket Maximum	\$3,000 Individual \$6,000 Family	\$5,000 Individual \$10,000 Family	\$10,000 Individual \$20,000 Family
• Coinsurance	20%	35%	50%
PM7-2			
• Deductible	\$1,500 Individual \$3,000 Family	\$3,500 Individual \$7,000 Family	\$5,500 Individual \$11,000 Family
• Out-of-Pocket Maximum	\$4,000 Individual \$8,000 Family	\$6,500 Individual \$13,000 Family	\$10,000 Individual \$20,000 Family
• Coinsurance	20%	35%	50%
PM7-3			
• Deductible	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family	\$6,000 Individual \$12,000 Family
• Out-of-Pocket Maximum	\$4,500 Individual \$9,000 Family	\$7,000 Individual \$14,000 Family	\$10,000 Individual \$20,000 Family
• Coinsurance	20%	35%	50%
PM7-4			
• Deductible	\$2,500 Individual \$5,000 Family	\$4,500 Individual \$9,000 Family	\$6,500 Individual \$13,000 Family
• Out-of-Pocket Maximum	\$5,000 Individual \$10,000 Family	\$7,150 Individual \$14,300 Family	\$10,000 Individual \$20,000 Family
• Coinsurance	20%	35%	50%
PM7-5			
• Deductible	\$3,000 Individual \$6,000 Family	\$5,000 Individual \$10,000 Family	\$7,000 Individual \$14,000 Family
• Out-of-Pocket Maximum	\$5,500 Individual \$11,000 Family	\$7,150 Individual \$14,300 Family	\$10,000 Individual \$20,000 Family
• Coinsurance	10%	25%	40%
PM7-6			
• Deductible	\$3,500 Individual \$7,000 Family	\$5,500 Individual \$11,000 Family	\$7,500 Individual \$15,000 Family
• Out-of-Pocket Maximum	\$6,850 Individual \$13,700 Family	\$7,150 Individual \$14,300 Family	\$10,000 Individual \$20,000 Family
• Coinsurance	10%	25%	40%
PM7-7 (HSA)			
• Deductible	\$4,000 Individual \$8,000 Family	\$6,000 Individual \$12,000 Family	\$8,000 Individual \$16,000 Family
• Out-of-Pocket Maximum	\$4,000 Individual \$8,000 Family	\$7,150 Individual \$14,300 Family	\$10,000 Individual \$20,000 Family
• Coinsurance	0%	15%	30%
PM7-8 (HSA)			
• Deductible	\$5,000 Individual \$10,000 Family	\$6,850 Individual \$13,700 Family	\$9,000 Individual \$18,000 Family
• Out-of-Pocket Maximum	\$5,000 Individual \$10,000 Family	\$7,150 Individual \$14,300 Family	\$10,000 Individual \$20,000 Family
• Coinsurance	0%	0%	30%
PM7-9 (HDHP)			
• Deductible	\$1,500 Individual \$3,000 Family	\$3,500 Individual \$7,000 Family	\$5,500 Individual \$11,000 Family
• Out-of-Pocket Maximum	\$1,500 Individual \$3,000 Family	\$3,500 Individual \$7,000 Family	\$11,000 Individual \$22,000 Family
• Coinsurance	0%	0%	30%
PM7-10 (HDHP)			
• Deductible	\$3,000 Individual \$6,000 Family	\$5,000 Individual \$10,000 Family	\$7,000 Individual \$14,000 Family
• Out-of-Pocket Maximum	\$3,000 Individual \$6,000 Family	\$5,000 Individual \$10,000 Family	\$14,000 Individual \$28,000 Family
• Coinsurance	0%	0%	30%
PM7-11 (HDHP)			
• Deductible	\$4,500 Individual \$8,000 Family	\$6,550 Individual \$13,100 Family	\$8,500 Individual \$17,000 Family
• Out-of-Pocket Maximum	\$4,500 Individual \$8,000 Family	\$6,550 Individual \$13,100 Family	\$17,000 Individual \$34,000 Family
• Coinsurance	0%	0%	30%

¹Tier 1 & Tier 2 share deductibles and out-of-pocket maximums.

Real Choice, Real Value

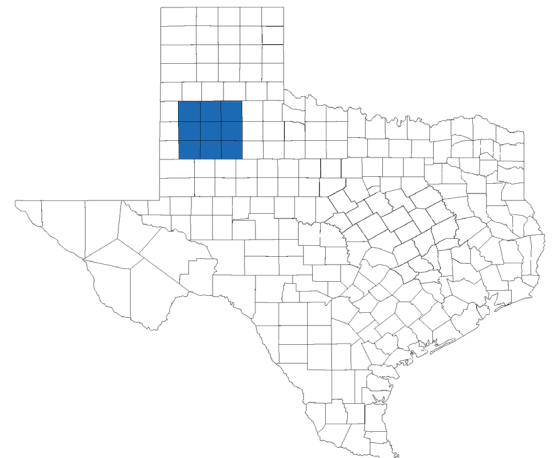
- Choose from:
 - 11 large group plan options (left);
 - 3 small group plan options (below).
- Individual deductibles, for large groups, as low as **\$500** per month.
- Plan options with up to **100% coinsurance**—no cost to the member, after meeting the deductible.

	In-Network Benefits		Out-of-Network Benefits
	Tier 1 ¹	Tier 2 ¹	Tier 3
Silver Coinsurance 2700			
• Deductible	\$2,700 Individual \$5,400 Family	\$4,200 Individual \$8,400 Family	\$8,000 Individual \$16,000 Family
• Out-of-Pocket Maximum	\$7,150 Individual \$14,300 Family	\$7,150 Individual \$14,300 Family	\$16,000 Individual \$32,000 Family
• Coinsurance	20%	35%	50%
Silver Coinsurance 4500			
• Deductible	\$4,500 Individual \$9,000 Family	\$6,000 Individual \$12,000 Family	\$8,000 Individual \$16,000 Family
• Out-of-Pocket Maximum	\$6,000 Individual \$12,000 Family	\$7,150 Individual \$14,300 Family	\$16,000 Individual \$32,000 Family
• Coinsurance	20%	35%	50%
Silver HSA (100%)			
• Deductible	\$3,250 Individual \$6,500 Family	\$4,750 Individual \$9,500 Family	\$8,000 Individual \$16,000 Family
• Out-of-Pocket Maximum	\$3,250 Individual \$6,500 Family	\$4,750 Individual \$9,500 Family	\$16,000 Individual \$32,000 Family
• Coinsurance	0%	0%	30%

¹Tier 1 & Tier 2 share deductibles and out-of-pocket maximums.

FirstCare MyChoice™ PPO is available in the following counties:

Crosby, Floyd, Garza, Hale, Hockley, Lamb, Lubbock, Lynn, Terry



About FirstCare Health Plans

FirstCare Health Plans has been serving Texans for over 30 years. Our deep commitment to the communities of Texas is fundamental to what we do. In fact, we're owned by two Texas hospitals, Covenant Health and Hendrick Health System, and we're fully accredited by the National Committee for Quality Assurance.



FirstCare—By the Numbers

- Founded in 1985
- Serving 108 Texas counties
- Network: 199 hospitals
665 pharmacies
16,400+ physicians
4,600+ ancillary & other facilities

