

Comparing The Plans

	NAVIGATE HMO	CATASTROPHIC PLAN	CHOICE HSA**	CHOICE PLUS PPO
UHC NETWORK	NAVIGATE	UHC TIER 1 & BROAD	UHC TIER 1 & BROAD	UHC TIER 1 & BROAD
Nationwide network (includes Mayo & Banner)	X	✓	✓	✓
Smaller, Arizona-only network	✓	X	X	X
Save when using Premium Tier 1 providers in the Choice and Choice Plus networks	X	✓	✓	✓
Can use out-of-network providers	X	X	X	✓
Must use a Primary Care Physician (PCP) to coordinate care and obtain referrals to specialists	✓	X	X	X
Can open an HSA*	X	X	✓	X
Annual in-network deductible for individual coverage**	\$700	\$5,000	\$1,650	\$1,500
Cost for in-network physician/PCP office visit	\$35	\$40 co-pay for Tier 1 PCP. \$60 for all other in-network providers (non Tier 1)	10%-20% after deductible	10%-20% after deductible
Lowest to highest premiums	High	Lowest	Low	Highest

*For HSA information, see page 29

**Deductible does not apply for in-network emergencies

