

**Bright HealthCare™**  
**Individual & Family Plans**

2022 Overview



# Make the bright choice

Simple, affordable, quality  
healthcare plans—for you

# You're going to love it here

Choosing a health plan from Bright HealthCare is choosing YOU. We've spent a lot of time thinking about how to deliver healthcare coverage that is simple, affordable, and personal for one reason: so you don't have to think about it at all.

## Find a plan that works for your budget



### Gold Plans

**Description:** Generous coverage and predictable costs  
**Best for:** People who expect to have high healthcare costs across multiple categories of care and do not qualify for more extra savings on Silver plans.



### Silver Plans

**Description:** Moderate premiums and costs  
**Best for:** Those who expect to use their plans occasionally and would like lower deductibles and more benefits than a Bronze plan.



### Bronze Plans

**Description:** Lower premiums and higher costs with use  
**Best for:** Individuals who expect limited healthcare costs in 2022 and want peace of mind by limiting total out-of-pocket costs in the event of a high-cost health incident.

# Our plan offerings include:

- ✓ \$0 deductibles
- ✓ \$0 telehealth
- ✓ \$0 primary care, mental health, and specialist visits
- ✓ \$0 on many generic drugs
- ✓ \$500 rewards program
- ✓ Dental & vision benefits for both adults and children

\*Benefits listed above are not included on all plans – please review our Plan Grids for detailed information.

## Your Bright HealthCare plan includes these essential services, and more:

- ✓ Ambulatory patient services
- ✓ Emergency services
- ✓ Hospitalization
- ✓ Pregnancy, maternity, and newborn care
- ✓ Mental health and substance use disorder services
- ✓ Prescription drugs
- ✓ Rehabilitative and habilitative services and devices
- ✓ Laboratory services
- ✓ Preventive and wellness services
- ✓ Pediatric services, including oral and vision care

# Need help paying for healthcare?

The federal government provides subsidies to keep healthcare costs affordable. You may qualify if you meet certain criteria. The amount of assistance increases with certain factors, such as household income. Think of it as a built-in safety net to keep your costs down.

## **Advanced Premium Tax Credits (APTC)**

These are tax credits that can be used to lower monthly premium payments. They apply to our Bronze, Silver, and Gold plans.

## **Cost Sharing Reductions (CSR)**

CSRs are an additional discount on top of any APTC you may qualify for. CSRs lower the deductible, copayments, and coinsurance you pay if you enroll in a Silver plan. These plans may have a higher premium, but the overall cost of healthcare is often lower after the discounts.

## We're there for you every step of the way

### **Member Services**

Get answers to all your questions from our friendly, helpful Member Services team

### **Member Hub**

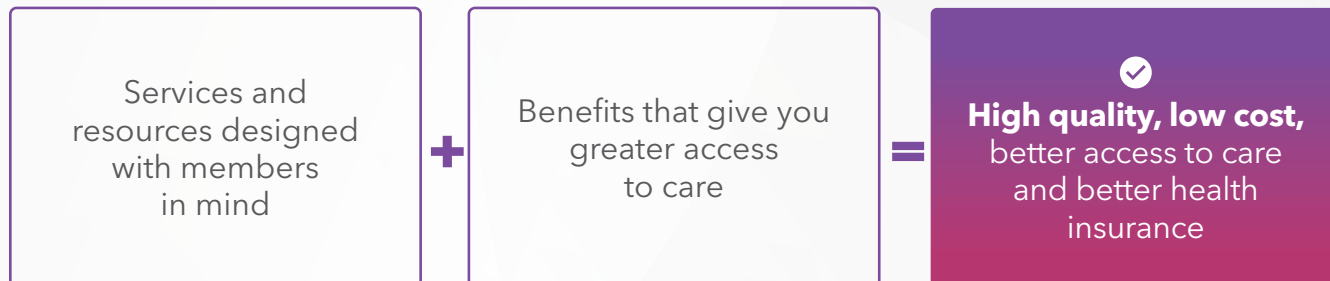
24/7 access to plan details, Provider Finder, claims information, and much more

**Open Enrollment starts November 1st.  
Enroll by contacting your broker, visiting  
[BrightHealthCare.com](http://BrightHealthCare.com), or calling 888-969-3896.**



# A straightforward philosophy

At Bright HealthCare, we think healthcare should be **simple, personal, and affordable**. We know health insurance can be complicated and confusing - we want to change that.



## Earn up to \$500 with the Bright HealthCare Rewards program

Start earning by taking simple actions such as:

- Sign up for Rewards within your Member Hub account = **Earn \$25**
- Complete a short health survey = **Earn \$50**
- Select your Primary Care Provider (PCP) = **Earn \$50**
- + **More!** Log in to the Member Hub to see all rewards opportunities available

Throughout the year, you'll receive opportunities to earn up to \$500 total on your reloadable prepaid Visa card. **Sign up for the Member Hub and start earning.**



**Bright HealthCare™**

BrightHealthCare.com  
888-969-3896 (English)  
888-969-4112 (Español)

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