

## Health Plan Options for Wyoming lawyers and law firms

Benefit Description	Basic Plan	Value Plan	Standard Plan	Premium Plan	HDHP Plan 1	HDHP Plan 2
Deductible per Insured	\$2,000	\$1,500	\$1,000	\$500	\$2,500	\$5,000
Deductible per covered family	\$4,000	\$3,000	\$2,000	\$1,000	\$5,000	\$10,000
Out-of-Pocket Maximum	\$4,000	\$3,500	\$3,000	\$1,000	\$2,500	\$5,000
Family Out-of-Pocket Maximum per covered family	\$8,000	\$7,000	\$6,000	\$2,000	\$5,000	\$10,000
Coinsurance	60% / 50%	80% / 60%	80% / 60%	80% / 60%	100%	100%
Lifetime Maximum for all causes	None	None	None	None	None	None
<b>Physician office visit</b> The co-payment applies only to those charges for evaluation and management that are performed in an office by the provider.	\$30 copay, deductible waived for first 4 visits then deductible and coinsurance apply	\$30 copay, deductible waived for first 4 visits then deductible and coinsurance apply	\$30 copay, deductible waived	\$20 copay, deductible waived	100% after deductible	100% after deductible
<b>Preventive Services (see "Preventive Care" in the section titled "Medical Benefits/Limitations"). Deductible is waived. Policy pays:</b>	100%, first \$500	100%, first \$500	100%, first \$500	100%, first \$500	100%, first \$500	100%, first \$500
<b>Pharmacy</b>						
<b>Annual Out-of-Pocket Maximum (per member)</b>	\$2,500 / member	\$2,500 / member	\$2,500 / member	\$2,500 / member	* Covered under medical plan with prescription discount card, including specialty perscriptions	
<b>Generic</b>	\$20	\$10	\$10	\$10	n/a	n/a
<b>Brand</b>						
<b>Deductible</b>	\$100	\$100	\$100	\$100	n/a	n/a
<b>Preferred Brand</b>	\$20 plus 30%	\$10 plus 20%	\$10 plus 20%	\$10 plus 20%	n/a	n/a
<b>Non-Preferred Brand</b>	\$40 plus 50%	\$20 plus 50%	\$20 plus 50%	\$20 plus 50%	n/a	n/a



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## Dental and Vision Plan Options for Wyoming lawyers and law firms

AS A MEMBER OF THE WYOMING STATE BAR YOU ARE ENCOURAGED TO APPLY FOR PARTICIPATION IN A SELF-FUNDED GROUP HEALTH PLAN TAILORED TO MEET THE SPECIFIC NEEDS OF LAWYERS AND LAW FIRM EMPLOYEES. MEMBERS WILL BENEFIT FROM:

Dental Benefit	
Deductible	\$50 per individual
Diagnostic / Preventive Services	100%, deductible waived
Routine / Basic Care	80%
Major Restorative Care	50%
Annual Maximun Benefit	\$1,000
<b>Orthodontia (Children Only)</b>	
Coinsurance	50%
Lifetime Maximum Benefit	\$1,500

Vision Benefit	
Annual Eye Exams	100% up to \$50
<b>Eyewear Materials</b>	
1 Set of Frames and Lenses or	\$150 maximum benefit per two Benefit Periods
1 Set of Contacts or	
1 Year-supply of Disposable Contacts	

- **MULTIPLE PLAN OPTIONS:** With a number of choices in plan design, one or a combination of plans is bound to meet you and your firm's needs.
- **A VOICE IN PLAN DESIGN:** Participating members, through the board of directors, have a say in the design of benefits offered. Over time, and as the member experience grows, plans can change to meet the evolving needs of the member population.
- **TIMELY CLAIMS PROCESSING:** Claims are generally processed within three to five business days.
- **BROAD NETWORK OF PROVIDERS:** Receive access to quality healthcare from a broad network of participating Wyoming physicians.
- **STATE OF THE ART REPORTING:** Employer reports on contribution, expenses, payments and activity statements.
- **EMPLOYER ONLINE SERVICES:** Terminate / add coverage for employee and their dependents, request ID cards, change address / contact information, review census data
- **EMPLOYEE ONLINE SERVICES:** Check claim status, request additional ID cards, search for in-network providers, view plan document, change address information
- **ACCESSIBILITY AND SERVICE:** As an organization created by and for attorneys, ALPS understands the unique requirements of legal professionals and we pride ourselves on the highest level of service and customer experience in the industry.



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