



# Employees Want Great Healthcare! Employers Want a Plan that's Easy to Manage and Straightforward!

**Welcome to:**



A new approach to health care  
for Northeast Ohio small businesses

## AMAZING BENEFITS\*

**\$5 Office Visit Copay**

**\$5 Prescription Drug Copay**

**90% Coinsurance**

*\* Tier 1*

**\$10 Specialist Copay**

**\$250 Deductible**

**\$750 Maximum Out-of-Pocket**

## TRANSPARENCY

The ability to manage your healthcare costs  
like every other aspect of your business!

Claims Data • Fees & Expenses • Cost of Services

## 3 LEVELS OF SERVICE

### Tier 1 – Cuyahoga County

Amazing Benefits & Exceptional Care with Skyway Providers

### Tier 2 – Outside Cuyahoga County

Market-Competitive Deductibles, Copays & Maximums with  
PHCS nationwide providers & value-based facility pricing

### Tier 3 – Non-Network

Value-Based Benefits outside Skyway & PHCS  
provider networks



**Health-e Ohio** was created to provide Northeast Ohio businesses with high-quality, self-funded health insurance options that offer cost-saving alternatives to inflexible, fully insured plans. Options are pre-packaged with many benefits normally available only to large U.S. employers.

Benefits	EPO250	EPO750	PPO250-2500		PPO250-5000		PPO500-5000		PPO750-6500	
	Skyway	Network	Skyway	PHCS	Skyway	PHCS	Skyway	PHCS	Skyway	PHCS
Annual Deductible	\$250	\$750	\$250	\$2,500	\$250	\$5,000	\$500	\$5,000	\$750	\$6,500
Out-of-Pocket Max	\$750	\$1,750	\$750	\$6,500	\$750	\$5,000	\$1,500	\$9,000	\$1,750	\$6,500
Primary Care Office Visit	\$5	\$15	\$5	\$45	\$5	100% **	\$15	\$45	\$15	100% **
Specialist Office Visit	\$10	\$30	\$10	\$75	\$10	100% **	\$30	\$75	\$30	100% **
Telemedicine Visits	\$0	\$0	\$0	N/A	\$0	N/A	\$0	N/A	\$0	N/A
Inpatient Hospital**	10%	10%	10%	30%	10%	100% **	10%	30%	10%	100% **
Outpatient Hospital**	10%	10%	10%	30%	10%	100% **	10%	30%	10%	100% **
Naturopathy	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Chiropractic Care	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Acupuncture	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Massage Therapy	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Prescriptions - Metro	\$5 / \$10 / \$25 / 20% Specialty									
Prescriptions - Drug Mart	\$20 / \$40 / \$75 / 20% Specialty									

\*\* After deductible..

**Value-Added Services included at no additional cost:**

- COBRA Administration
- Employer Reporting – 1094 / 1095
- Plan document and SPD preparation
- Financial and statistical reporting

**For Additional Information, please contact Kim Clark at  
kim@health-eohio.com or (330) 677-4585**