



# Bright Choices

## Benefits Marketplace at a Glance - 2021

### REINVENTING YOUR BENEFITS

Liazon's Bright Choices® Benefits Exchange® gives you:

- Significant choices for Medical, Dental, Vision, and Health Savings Accounts
- Advanced technology to help you learn about and enroll in your benefits online with the Bright Choices portal
- Help to retain quality employees and save money by offering a comprehensive benefits program
- More support than ever to handle administration and billing, facilitate employee enrollment, and answer employee questions about health insurance and other benefits

\**Bright Choices*      <https://brightchoices.liazon.com>  
*Login:Username:*      Email (the email you choose during registration will be your username)  
*Password:*              Password will be what you choose when registering

\* New Secure log in process:

Please click the Register button on the sign in page to start the registration process. If you have recently registered for MFA, you do not need to re-register - just enter the email username and password you created to login and Get Started.

### Questions?

Sales Inquiries, Contact Our Sales Team at 1-888-280-3958

For Employee-Related Questions, Contact the Liazon Consumer Service Team at  
1-866-LIAZON-1 or [help@liazon.com](mailto:help@liazon.com)  
(Hours: 8:00am-6:00pm)

For Employer-Related Questions Or To Submit Paperwork, Contact TJ Baker at  
Phone: 1-716-923-1405 Fax: 888-810-1059 Email: [tj.baker@liazon.com](mailto:tj.baker@liazon.com)  
(Hours: 8:00am-5:00pm)

This comparison has been prepared as a guide to assist you in evaluating the program. This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.



	Platinum 1	Gold 1		Silver 1		Bronze 1 HSA Qualified	Bronze 2
	MVP Premier Platinum 1 Embedded	MVP Premier Gold 1 Embedded		MVP Premier Silver 1 Embedded		MVP Premier Bronze 1 HDHP Embedded	MVP Premier Bronze 2 Embedded
Preventative Care	Qualified services are covered in full.						
Physician / Specialist	\$15 / \$35	Deductible then \$25 / \$40		Deductible then \$30 / \$50		Deductible then 50% / 50%	3 combined visits at \$50/\$75 then Deductible \$50/ \$75
Hospital Stay	\$500	Deductible then \$1000		Deductible then \$1500		Deductible then 50%	Deductible then 50%
Emergency Room	\$100	Deductible then \$150		Deductible then \$300		Deductible then 50%	Deductible then 50%
Prescriptions	\$10/\$30/\$60 (Mail order not covered)	\$10/\$35/\$70 (Mail order not covered)		\$10/\$35/\$70 (Mail order not covered)		Deductible then \$10/\$35/\$70 (Mail order not covered)	Deductible then \$10/\$35/\$70 (Mail order not covered)
Dependent Rider	Up to age 26 on all plans regardless of student status; Domestic partner covered.						
Deductible	In Network: \$0 \$0	In Network: \$600 Single \$1200 Family		In Network: \$1300 Single \$2600 Family		In Network: \$6100 Single \$12200 Family	In Network: \$4700 Single \$9400 Family
	Out of Network: N/A	Out of Network: N/A		Out of Network: N/A		Out of Network: N/A	Out of Network: N/A
Out of Pocket Maximum	In Network: \$2000 Single \$4000 Family	In Network: \$4000 Single \$8000 Family		In Network: \$8500 Single \$17000 Family		In Network: \$6900 Single \$13800 Family	In Network: \$8550 Single \$17100 Family
	Out of Network: N/A	Out of Network: N/A		Out of Network: N/A		Out of Network: N/A	Out of Network: N/A
Wellness Benefits	All plans for individuals include up to \$125, per subscriber, per calendar year, in reimbursement for gym and fitness club memberships, youth sports and fitness fees or healthy weight support programs. Plans also include access to MVP's suite of online wellness tools and activities						
INDIVIDUAL RATES	Single	\$1,173.76	\$961.23	\$794.80	\$579.42	\$582.01	
	EE+Spouse	\$2,347.52	\$1,922.46	\$1,589.60	\$1,158.84	\$1,164.02	
	EE+Children	\$1,995.39	\$1,634.09	\$1,351.16	\$985.01	\$989.42	
	Family	\$3,345.22	\$2,739.51	\$2,265.18	\$1,651.35	\$1,658.73	

**Please note--- Employee+Children and Family Rates DO NOT include Mandatory Pediatric Dental Charge - your actual rate may be more depending on the number of qualifying dependents.  
MVP Pediatric dental rate for dependents under age 19 is \$34.09 applied to EE+Child(ren) or Family rates.**

Please note --- Please check your doctors as all plans have HMO Network. Doctors can be searched on [www.mvphealthcare.com](http://www.mvphealthcare.com)

**THE DIFFERENCE BETWEEN AN AGGREGATE PLAN AND AN EMBEDDED PLAN.**

**AGGREGATE:** For any policy with two or more members, the deductible and/or out-of-pocket maximum (OOPM) must be met by any one or any combination of members before the plan will make payments.

**EMBEDDED:**

services for all members on the contract

Each member must meet their individual deductible and/or OOPM before the plan will make any payments. The individual deductible and/or OOPM also applies to the family deductible and/or OOPM level. Once the family deductible and/or OOPM has been met, the plan will begin payment of



		Gold 1	Gold 2 HSA Qualified	Gold 4		
		MVP Premier PLUS Gold 1 Embedded	MVP Premier PLUS HDHP Gold 2 Aggregate Deductible Embedded OutOfPkt	MVP Premier PLUS Gold 4 Embedded		
Preventative Care	Qualified services are covered in full.					
Physician / Specialist		3 visits at \$0 then \$15 / Deductible then \$50	Deductible then \$5 / \$25	\$40 / \$50		
Hospital Stay		Deductible then \$500	Deductible then \$400	\$1,000		
Emergency Room		\$350	Deductible then \$75	\$500		
Prescriptions		\$10 (tier 1) Then Deductible \$40/*\$60  (*RX Brand Deductible \$100s/\$200f Mail order not covered)	Deductible then \$5/\$15/\$25  (Preventative RX not subject to deductible - Mail order not covered)	\$10/\$40/\$60  (Mail order not covered)		
Dependent Rider	Up to age 26 on all plans regardless of student status; Domestic partner covered.					
Deductible		In Network: \$1200 Single \$2400 Family	In Network: \$1400 Single \$2800 Family *AGGREGATE	In Network: \$0 \$0		
		Out of Network: N/A	Out of Network: N/A	Out of Network: N/A		
Out of Pocket Maximum		In Network: \$5900 Single \$11800 Family	In Network: \$6900 Single \$13800 Family *EMBEDDED	In Network: \$6750 Single \$13500 Family		
		Out of Network: N/A	Out of Network: N/A	Out of Network: N/A		
Wellness Benefits	All plans for individuals include up to \$125, per subscriber, per calendar year, in reimbursement for gym and fitness club memberships, youth sports and fitness fees or healthy weight support programs. Plans also include access to MVP's suite of online wellness tools and activities					
INDIVIDUAL RATES	Single	\$926.32	\$906.15	\$976.92		
	EE+Spouse	\$1,852.64	\$1,812.30	\$1,953.84		
	EE+Children	\$1,574.74	\$1,540.46	\$1,660.76		
	Family	\$2,640.01	\$2,582.53	\$2,784.22		

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**EMBEDDED:** Each member must meet their individual deductible and/or OOPM before the plan will make any payments. The individual deductible and/or OOPM also applies to the family deductible and/or OOPM level. Once the family deductible and/or OOPM has been met, the plan will begin payment of services for all members on the contract



**INDIVIDUAL  
OPTIONS**

	Silver 2	Silver 3 HSA Qualified	Silver 11		Bronze 1	Bronze 2	Bronze 3 HSA Qualified	Bronze 6 HSA Qualified		
	MVP Premier PLUS Silver 2 Embedded	MVP Premier PLUS HDHP Silver 3 Aggregate Deductible Embedded OutOfPkt	MVP Premier PLUS Silver 11 Embedded		MVP Premier PLUS Bronze 1 Embedded	MVP Premier PLUS Bronze 2 Embedded	MVP Premier PLUS HDHP Bronze 3 Embedded	MVP Premier PLUS HDHP Bronze 6 Embedded		
<b>Preventative Care</b>	Qualified services are covered in full.									
<b>Physician / Specialist</b>	3 visits at \$0 then \$40 / Deductible then \$70	Deductible then \$30 / \$60	3 visits \$0 then \$60/\$70		Deductible then \$40 / \$80	3 visits at \$0 Deductible then 40%/40%	Deductible then \$30 / \$50	Deductible then 0% / 0%		
<b>Hospital Stay</b>	Deductible then 20%	Deductible then \$500	Deductible then 50%		Deductible then \$1500	Deductible then 40%	Deductible then 30%	Deductible then 0%		
<b>Emergency Room</b>	\$500	Deductible then \$300	Deductible then \$500		Deductible then \$500	Deductible then 40%	Deductible then \$500	Deductible then 0%		
<b>Prescriptions</b>	Deductible then \$15/\$40/\$70 (Mail order not covered)	Deductible then \$10/\$45/\$90 (Preventative RX not subject to deductible -Mail order not covered)	\$15 (Tier 1) then deductible \$45/\$90 (Mail order not covered)		\$10 (Tier1) Deductible then \$45/\$90 (RX Deductible \$300s/\$600f - Mail order not covered)	Deductible then \$5/\$60/\$80 (Mail order not covered)	Deductible then \$10/\$45/\$90 (Preventative RX not subject to deductible - Mail order not covered)	Deductible then 0%/0%/0% (Preventative Drugs not subject to deductible)		
<b>Dependent Rider</b>	Up to age 26 on all plans regardless of student status; Domestic partner covered.									
<b>Deductible</b>	In Network: \$2650 Single \$5300 Family	In Network: \$2500 Single \$5000 Family *AGGREGATE	In Network: \$3000 Single \$6000 Family		In Network: \$6600 Single 13200 Family	In Network: \$6100 Single \$12200 Family	In Network: \$6200 Single \$12400 Family	In Network: \$6900 Single \$13800 Family		
	Out of Network: N/A	Out of Network: N/A	Out of Network: N/A		Out of Network: N/A	Out of Network: N/A	Out of Network: N/A	Out of Network: N/A		
<b>Out of Pocket Maximum</b>	In Network: \$6900 Single \$13800 Family	In Network: \$5700 Single \$114000 Family *EMBEDDED	In Network: \$7800 Single \$15600 Family		In Network: \$8100 Single \$16200 Family	In Network: \$8400 Single \$16800 Family	In Network: \$6900 Single \$13800 Family	In Network: \$6900 Single \$13800 Family		
	Out of Network: N/A	Out of Network: N/A	Out of Network: N/A		Out of Network: N/A	Out of Network: N/A	Out of Network: N/A	Out of Network: N/A		
<b>Wellness Benefits</b>	All plans for individuals include up to \$125, per subscriber, per calendar year, in reimbursement for gym and fitness club memberships, youth sports and fitness fees or healthy weight support programs. Plans also include access to MVP's suite of online wellness tools and activities									
<b>INDIVIDUAL RATES</b>	Single	\$769.19	\$755.99	\$791.47	\$572.17	\$552.38	\$574.06	\$574.05		
	EE+Spouse	\$1,538.38	\$1,511.98	\$1,582.94	\$1,144.34	\$1,104.76	\$1,148.12	\$1,148.10		
	EE+Children	\$1,307.62	\$1,285.18	\$1,345.50	\$972.69	\$939.05	\$975.90	\$975.89		
	Family	\$2,192.19	\$2,154.57	\$2,255.69	\$1,630.68	\$1,574.28	\$1,636.07	\$1,636.04		

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Each member must meet his or her individual deductible and/or OOPM before the plan will make any payments. The individual deductible and/or OOPM also applies to the family deductible and/or OOPM level. Once the family deductible and/or OOPM has been met, the plan will


<b>Account Setup and Fees</b>	No account setup fees through this program, only for Chamber Members. \$3.95 monthly maintenance fee per account.
<b>Maximum Pretax Contributions</b>	Single: \$3,600 Family: \$7,200 Catch-up: An additional \$1,000 per year (if you're age 55 or older)
<b>Balances</b>	Account earns interest tax-free and balances roll over for future years

## DENTAL INSURANCE



		In-Network			Out-of-Network		
		Value	Basic	Enhanced	Value	Basic	Enhanced
<b>Preventive</b>		100%	100%	100%	80%	90%	100%
<b>Basic</b>		80%	80%	90%	50%	70%	80%
<b>Major</b>		0%	50%	60%	0%	25%	50%
<b>Orthodontia</b>		0%	0%	50% (Lifetime Max: \$1,000/person)	0%	0%	50% (Lifetime Max: 1,000/person)
<b>Deductible</b>		\$0			\$50/person (\$150 family maximum; Applies to Basic and Major Treatment only.)		
<b>Calendar Year Max</b>		\$750	\$1,000	\$1,500	\$500	\$750	\$1,000
<b>Rates Monthly</b>	Employee	\$22.36	\$40.33	\$59.33	Please visit <a href="http://exchange.liazon.com">exchange.liazon.com</a> for more plan details. Included for each plan is a list of limitations and exclusions that pertain to your Dental Insurance coverage. <b>Rates subject to change</b>		
	+ Spouse	\$47.32	\$73.19	\$117.14			
	+ Child(ren)	\$53.00	\$86.50	\$131.24			
	Family	\$78.86	\$124.61	\$202.33			

## VISION INSURANCE



		Please see detailed summaries for out of network benefits	Option 1 M100D-20/20	Option 2 M130D-10/25	Option 3 M130A-10/25	Option 4 M150A-5/10
<b>Eye Examination</b>	Comprehensive exam of visual functions and prescription of corrective eyewear		1 per year ~ \$20 Copay in network	1 per year ~ \$10 Copay in network	1 per year ~ \$10 Copay in network	1 per year ~ \$5 Copay in network
<b>Lenses</b>	Standard corrective lenses: single, bifocal, trifocal, lenticular		1 per year ~ \$20 Copay in network	1 per year ~ \$25 Copay in network	1 per year ~ \$25 Copay in network	1 per year ~ \$10 Copay in network
<b>Frames</b>	20% off the additional amount when patients choose a frame that exceeds the allowance. Available from all in-network providers, except Costco locations.		1 per 2 years \$20 Copay in network: up to \$100 allowance	1 per 2 years \$25 Copay in network: up to \$130 allowance	1 per year \$25 Copay in network: up to \$130 allowance	1 per year \$10 Copay in network: up to \$150 allowance
<b>Contacts</b>	Copays listed for necessary lenses. Other copays apply for elective lenses and fittings		1 per year ~ \$20 Copay in network	1 per year ~ \$25 Copay in network	1 per year ~ \$25 Copay in network	1 per year ~ \$10 Copay in network
<b>Rates Monthly</b>	Employee		\$6.90	\$7.83	\$8.71	\$10.23
	Employee+Spouse		\$13.82	\$15.69	\$17.46	\$20.51
	Employee+Child(ren)		\$11.68	\$13.26	\$14.76	\$17.33
	Family		\$19.28	\$21.89	\$24.36	\$28.61



## TELEMEDICINE PROGRAM

<b>Benefits</b>	<p>Consult A Doctor connects you to licensed physicians 24 hours a day, 7 days a week. Physicians can be contacted either via telephone (Tele-Consults) or secure e-mail (E-Consults), and Consult A Doctor offers an informative, interactive, educational online Personal Health Manager. Services include:</p> <ul style="list-style-type: none"> <li>• Unlimited Tele-Consults and E-Consults and complete access to the Personal Health Manager</li> <li>• Low cost (\$34.95–\$39.95) comprehensive Medical Tele-Consults, where prescriptions can be prescribed</li> </ul>
<b>Rates (Monthly)</b>	\$6.00 Per Month




## PET INSURANCE

	Standard Plan	Superior Plan	Avian & Exotic Pet Plan
<b>Annual Maximum</b>	\$9,000	\$14,000	\$7,000
<b>Per Incident Deductible</b>	\$50	\$50	\$50
<b>Additional Features</b>	<ul style="list-style-type: none"> <li>· Covers a multitude of medical problems and conditions related to accidents and illnesses—including office visits, prescriptions, tests, hospitalizations, and surgeries—for dogs, cats, birds, ferrets, reptiles, and other exotic pets.</li> <li>· No pre-authorization; Visit any licensed veterinarian worldwide.</li> <li>· Optional Pet WellCare Protection™ Coverage is available to help dog and cat owners with the cost of routine care—including annual exams, vaccinations, and other routine care—with no deductibles.</li> </ul>		
<b>Rates (Monthly)</b>	Based on age and species. Rates are discounted for Liazon consumers.		