

2022 Individual & Family Silver Plans and Premiums with Cost-Sharing Reductions

Enhanced Silver plans are only available through Vermont Health Connect (VHC). Please visit, VermontHealthConnect.gov to learn more. **Because of new federal legislation, many Vermonters will experience a reduction in their monthly costs as well as access to more zero-premium plans in 2022.** Cost-sharing reduction levels are based on eligibility of household size and household income. This financial help is available to reduce some out-of-pocket medical expenses on the silver plans Blue Cross and Blue Shield of Vermont offers through VHC.

Enhanced Silver 94 Plans				
	Vermont Preferred Silver 94	Vermont Select Silver CDHP 94	Standard Silver 94	Standard Silver CDHP 94
Medical				
Deductible ¹	\$0	\$550	\$200	\$550
Out-of-pocket maximum ¹	\$950	\$550	\$900	\$550
Plan Type	Aggregate ²	Aggregate ²	Stacked ²	Aggregate ²
Preventive Care ³	\$0	\$0	\$0	\$0
Primary care provider or mental health visits	Combined 3-6-9 visits with no cost-sharing, then \$15	Deductible, then \$0	\$5	Deductible, then \$0
Select Chronic Care Specialist visits with diagnosis of heart disease or diabetes ⁴	3 visits per member with no cost-sharing, then \$35		\$15	
Specialist visits	\$35		\$7	
Chiropractic/physical therapy visits	\$20			
Urgent care	\$35			
Emergency room	\$250		Deductible, then \$75	
Outpatient/inpatient hospital care	\$0		Deductible, then 10%	
Pharmacy				
Prescription deductible ¹	\$0	Combined with medical	\$0	Combined with medical
Prescription out-of-pocket maximum ¹	\$950	\$550	\$200	\$550
Select wellness drugs (generic/preferred brand/non-preferred brand) ⁵	\$5 / \$50 / 60%	\$15 / 40% / 60%	\$5 / \$20 / 30%	\$0
Prescription drugs (generic /preferred brand/non-preferred brand) ⁵	\$5 / 40% / 60%	Deductible, then \$0		Deductible, then \$0
2022 Monthly Premiums				
Premium before any premium assistance				
Single	\$757.46	\$760.89	\$772.90	\$789.15
Two-person	\$1,514.92	\$1,521.78	\$1,545.80	\$1,578.30
Adult and child or children	\$1,461.90	\$1,468.52	\$1,491.70	\$1,523.06
Family	\$2,128.46	\$2,138.10	\$2,171.85	\$2,217.51

¹ Deductible and out-of-pocket maximum is doubled for plans with two or more members enrolled.

² **Stacked:** The plan pays benefits for an individual once the individual deductible is met, even on a two-person or family plan.

Aggregate: The full single or family deductible must be satisfied before benefits are paid.

³ Visit bluecrossvt.org/preventive for the full list of preventive services covered at no cost to you.

⁴ Select Chronic Care Specialist visits include cardiologist, endocrinologist, nephrologist, ophthalmologist, or podiatrist only.

⁵ For more information about our National Performance Formulary (NPF) visit bluecrossvt.org/vermontbluerx.