

BAD THINGS HAPPEN.



GOOD THING THERE'S  
PARAMOUNT.

**{ Earn \$25 }**

for completing your HRA.

Details on page 3.



PARAMOUNT

*Marketplace Coverage*

*Affiliate of ProMedica*

# THE AFFORDABLE CARE ACT ..... **AND PARAMOUNT.**

By now, you're probably familiar with the Affordable Care Act (ACA), which requires most Americans to have health insurance.

Paramount is here to help! We have a variety of plans to choose from, at a variety of costs. All our plans come with access to some of the most popular physicians in the area, including ProMedica physicians and hospitals.

Open enrollment ends December 15, 2017. Every month you go without coverage, you can be penalized.

2017

**THE GREATER OF**

Adult ..... \$695

Child ..... \$347.50

Family Max .... \$2,085

**OR**

2.5% of income

2018

**THE GREATER OF**

Adult ..... Adjusted  
with Inflation

Child ..... Half of  
an Adult

Family Max .....  
Adjusted with Inflation

**OR**

2.5% of income

Tax penalty will be  
adjusted annually  
for inflation.

{ PENALTY  
TIMELINE



**OUR PLANS COME  
WITH SOME PRETTY**

.....  
**GREAT PERKS.**

**Earn \$25 for completing your Health Risk Assessment.** As a Paramount member, you have access to our Health Risk Assessment (HRA) tool. This is a great online tool to check your current health status, as well as see areas in which you may be at risk. And don't forget to print a copy for your next PCP visit!

By completing your online HRA (found in your MyParamount.org account), you'll earn a \$25 gift card!

- Variety of plan options for any budget
  - Get a free, no-obligation quote at [GetParamount.com](http://GetParamount.com)
- An affiliation with ProMedica, so you will *always* have access to its facilities and physicians
- Access to many other physicians, hospitals and facilities
- Availability of a Personal Call Center Representative, which means you can talk to the same person every time you call us
- Ask Paramount, our 24/7 nurse line
- Instant message us with Live Chat
- Preventive visits have \$0 copay
- Prescription drug coverage
- No referrals required to see specialists
- **MyParamount.org** account where you can access your ID card, find a physician, view your Explanation of Benefits and more, 24 hours a day, 7 days a week

# PARAMOUNT } ..... 2018 PLANS }

Full plan benefits can be found  
at **GetParamount.com**.

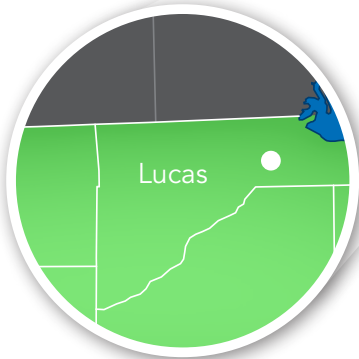
Depending on which northwest  
Ohio county you live in, you will  
have certain plans available to you.

BENEFITS	PARAMOUNT GOLD 1	PARAMOUNT GOLD 3	PARAMOUNT SILVER 1	PARAMOUNT SILVER 2	PARAMOUNT SILVER 4	PARAMOUNT SILVER 5	PARAMOUNT SILVER 6	PARAMOUNT BRONZE 1 HSA
<b>OOP Max</b>	\$5,000 Single/ \$10,000 Family	\$5,000 Single/ \$10,000 Family	\$7,350 Single/ \$14,700 Family	\$7,350 Single/ \$14,700 Family	\$7,350 Single/ \$14,700 Family	\$7,350 Single/ \$14,700 Family	\$7,350 Single/ \$14,700 Family	\$6,650 Single/ \$13,300 Family
<b>Deductible</b>	\$2,000 Single/ \$4,000 Family	\$2,000 Single/ \$4,000 Family	\$4,500 Single/ \$9,000 Family	\$6,250 Single/ \$12,500 Family	\$7,000 Single/ \$14,000 Family	\$4,500 Single/ \$9,000 Family	\$6,250 Single/ \$12,500 Family	\$6,650 Single/ \$13,300 Family
<b>PCP Visit</b>	\$15	\$15	\$15	\$30	\$35	\$15	\$30	0%
<b>Specialist Visit</b>	\$35	\$35	\$75	\$75	\$75	\$75	\$75	0%
<b>ER</b>	20%	20%	\$400, after deductible	\$350, after deductible	\$500, after deductible	\$400, after deductible	\$350, after deductible	0%
<b>IP Hosp</b>	20%	20%	40%	30%	40%	40%	30%	0%
<b>OP Hosp</b>	20%	20%	40%	30%	40%	40%	30%	0%
<b>Urgent Care</b>	\$55	\$55	\$75	\$75	\$100	\$75	\$75	0%
<b>DME/PROST</b>	20%	20%	40%	30%	40%	40%	30%	0%
<b>Drug Coverage</b>	✓	✓	✓	✓	✓	✓	✓	✓

IF YOU LIVE HERE,



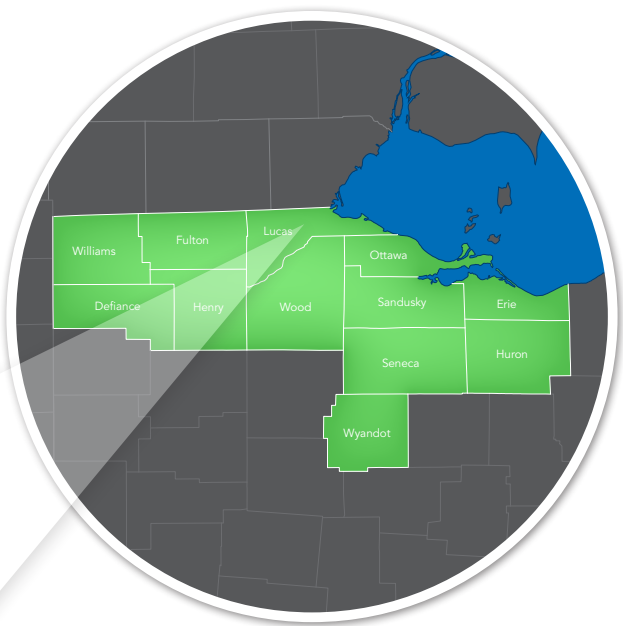
**YOU CAN ENJOY  
PARAMOUNT.**



**HOME OFFICE**

*Another great benefit to being a Paramount member? We work where you live, which means you can come see us in person at our Maumee location, allowing us to answer your questions in person.*





To find out if we service your ZIP code,  
visit [GetParamount.com](https://www.getparamount.com).

**Not all plans are available in all counties.**

WANT TO KNOW HOW  
.....  
YOU CAN BUY PARAMOUNT HEALTH  
INSURANCE MARKETPLACE PLANS?

It's easy. Enroll online at **GetParamount.com** or **healthcare.gov**. If you have questions, simply call us at **855-660-4030**. Enrollment is also available through healthcare navigators. A list of navigator locations can be found at **localhelp.healthcare.gov**.

## LET'S SEE IF YOU'RE ELIGIBLE.

To be eligible for health coverage through the Health Insurance Marketplace, you:

---



- Must live in the U.S.
- Must be a U.S. citizen or national (or be lawfully present)
- Must not currently be incarcerated
  - Eligible dependents must be under age 26

---



If you have insurance through your employer, you can still buy insurance through the Health Insurance Marketplace if your premium contributions are more than 9.69% of your household income or if your current insurance pays less than 60% of the cost of covered benefits.

# SO, HOW MUCH IS THIS GOING TO COST ME?

Well, that depends on the plan you choose, how old you are, where you live, and your tobacco use. That said, you'll know how much you'll be paying and what your benefits are before you choose a plan.

You can even get a free quote at [GetParamount.com](http://GetParamount.com) with no commitment to enroll.

## 2017 MARKETPLACE INCOME ELIGIBILITY\*

FAMILY SIZE	64 & UNDER TOTAL ANNUAL PRE-TAX HOUSEHOLD INCOME	
1	Up to \$16,643	\$16,643-\$29,700
2	Up to \$22,411	\$22,411-\$40,050
3	Up to \$28,180	\$28,180-\$50,400
4	Up to \$33,948	\$33,948-\$60,750
5	Up to \$39,716	\$39,716-\$71,100
6	Up to \$45,485	\$45,485-\$81,450
	Below 138%**	Below 250%**
	 Medicaid***	 Marketplace plans with cost-share reductions and/or premium tax credits

\*Based on income guidelines as of 9/2017.

\*\*Percentage is related to the federal poverty levels produced by the federal government.

\*\*\*Paramount Advantage doesn't determine eligibility. Please contact your local county Department of Job and Family Services.

# DO I QUALIFY FOR ANY SAVINGS?

Possibly. It all depends on your family income and family size. Reference the chart below. And if you still aren't sure, visit [healthcare.gov](https://www.healthcare.gov) to determine what assistance you may be eligible to receive.



		65 & OLDER
\$29,701-\$47,520	\$47,520	
\$40,051-\$64,080	\$64,080	
\$50,401-\$80,640	\$80,640	
\$60,751-\$97,200	\$97,200	
\$71,101-\$113,760	\$113,760	
\$81,451-\$130,320	\$130,320	
Below 400%**	Above 400%**	
 Marketplace plans with premium tax credits	 Marketplace plans	Paramount Elite Medicare

## WHEN EXACTLY CAN I ENROLL?

- Open Enrollment runs November 1, 2017 through December 15, 2017
- You must enroll by the 15th of the month to receive coverage starting on the 1st of the following month
- You may also qualify for Special Enrollment Periods outside of Open Enrollment if you experience certain qualifying life events



See what your price could be  
with a **free, no-obligation quote!**

# SIGN ME UP!

## WHAT SHOULD I DO TO ENROLL?

All you need are a few simple things for each family member seeking health insurance.

They are:



- Social Security number or document number for legal immigrants
- Employer and income information, such as pay stubs or W-2 forms
- If currently covered by health insurance, the policy number
- If eligible for employer health insurance coverage (even if the coverage is through another person's job; for example, a spouse's or a parent's), information about the employer's health insurance plan (visit [healthcare.gov](https://www.healthcare.gov) for a full list of required information)

**GO TO**

**GETPARAMOUNT.COM** TO SIGN UP.

# WANT TO KNOW MORE ABOUT PARAMOUNT HEALTH INSURANCE MARKETPLACE PLANS?

All you have to do is visit  
**GetParamount.com**  
or call us at **855-660-4030**.



PARAMOUNT

*Marketplace Coverage*

*Affiliate of ProMedica*

Paramount Insurance Company is a Qualified Health Plan issuer in the Health Insurance Marketplace and does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

Paramount Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-462-3589 (TTY: 1-888-740-5670).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-462-3589 (TTY：1-888-740-5670)。

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1 008 264 9853 (رقم هاتف الصم والبكم: 1 888 047 0765).