

HEALTH INSURANCE MARKETPLACE

BAD THINGS HAPPEN.



GOOD THING THERE'S
PARAMOUNT.



PARAMOUNT

Marketplace Coverage

Affiliate of ProMedica

THE AFFORDABLE CARE ACT **AND PARAMOUNT.**

By now, you're probably familiar with the Affordable Care Act (ACA). 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, 2018.

The ACA penalty for being uninsured still applies in 2018. Penalties for people who are uninsured will be assessed on tax returns filed in 2019. There won't be a penalty for people who are uninsured in 2019 and beyond.

2018 PENALTY

THE GREATER OF

- Adult \$695
- Child \$347.50
- Family Max \$2,085

OR

2.5% of income



**OUR PLANS COME
WITH SOME PRETTY**

.....
GREAT PERKS.

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!

- Variety of plan options for any budget
 - Get a free, no-obligation quote at 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 } 2019 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
OOP Max	\$6,000 Single/ \$12,000 Family	\$6,000 Single/ \$12,000 Family	\$7,350 Single/ \$14,700 Family	\$7,900 Single/ \$15,800 Family	\$7,900 Single/ \$15,800 Family	\$7,350 Single/ \$14,700 Family	\$7,900 Single/ \$15,800 Family	\$6,750 Single/ \$13,500 Family
Deductible	\$2,000 Single/ \$4,000 Family	\$2,000 Single/ \$4,000 Family	\$5,000 Single/ \$10,000 Family	\$6,250 Single/ \$12,500 Family	\$7,000 Single/ \$14,000 Family	\$5,000 Single/ \$10,000 Family	\$6,250 Single/ \$12,500 Family	\$6,750 Single/ \$13,500 Family
PCP Visit	\$15	\$15	\$15	\$25	\$35	\$15	\$25	0%
Specialist Visit	\$35	\$35	\$75	\$80	\$85	\$75	\$80	0%
ER	20%	20%	\$400 copay after deductible	\$350 copay after deductible	\$500 copay after deductible	\$400 copay after deductible	\$350 copay after deductible	0%
IP Hosp	20%	20%	40%	30%	40%	40%	30%	0%
OP Hosp	20%	20%	40%	30%	40%	40%	30%	0%
Urgent Care	\$55	\$55	\$75	\$75	\$100	\$75	\$75	0%
DME/PROST	20%	20%	40%	30%	40%	40%	30%	0%
Drug Coverage	✓	✓	✓	✓	✓	✓	✓	✓

IF YOU LIVE HERE,

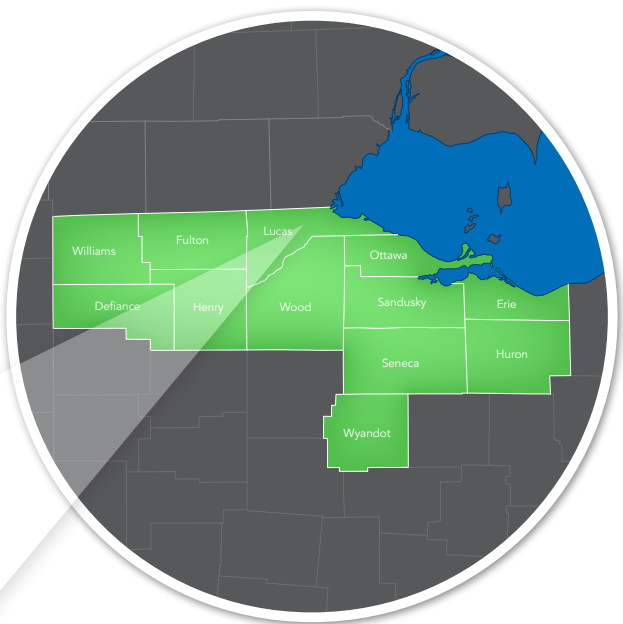


**YOU CAN ENJOY
PARAMOUNT.**



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 with no commitment to enroll.

2018 MARKETPLACE INCOME ELIGIBILITY*

FAMILY SIZE	64 & UNDER TOTAL ANNUAL PRE-TAX HOUSEHOLD INCOME	
1	Up to \$16,643	\$16,643-\$30,150
2	Up to \$22,411	\$22,411-\$40,600
3	Up to \$28,180	\$28,180-\$51,050
4	Up to \$33,948	\$33,948-\$61,500
5	Up to \$39,716	\$39,716-\$71,950
6	Up to \$45,485	\$45,485-\$82,400
	Below 138%**	Below 250%**
	 Medicaid***	 Marketplace plans with cost-share reductions and/or premium tax credits

*Based on income guidelines as of 9/2018.



**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
\$30,151-\$48,240	\$48,240	
\$40,601-\$64,960	\$64,960	
\$51,051-\$81,680	\$81,680	
\$61,501-\$98,400	\$98,400	
\$71,951-\$115,120	\$115,120	
\$82,401-\$131,840	\$131,840	
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, 2018 through December 15, 2018
- 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**.



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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: 1 888 047 888).