



TCA BENEFITS PROGRAM

This program provides Texas Chiropractic Association Members a comprehensive and affordable healthcare solution designed to meet all the compliance requirements of ACA. By offering affordable coverage along with proactive cost containment and employee wellness features, member companies can strategically manage healthcare costs while still maximizing benefits for their employees.



| | HealthyChoice | Healthy100 | HealthyValue | HealthyConsumer |
|---------------------------------|-------------------------|-------------------------|-------------------------|---------------------------------------|
| Deductible | \$1000/1500/2000/2500 | \$2500/3000/3500/5000 | \$2500/3500/6850/10,000 | \$3000/3500/5000/6500 |
| Lifestyle Deductible | \$500 Deductible Credit | \$500 Deductible Credit | \$500 Deductible Credit | \$500 Deductible Credit |
| Co-insurance | 80/20 | None | 50/50 None | None |
| Office Visits Copay | \$30 / \$50 | \$30 / \$50 | \$30 / \$50 | \$30 ¹ / \$50 ¹ |
| Hospital ER Visits ² | \$250 Copay | \$250 Copay | \$250 Copay | Deductible / Co-insurance |
| Urgent Care Visits ³ | \$50 Copay | \$50 Copay | \$50 Copay | Deductible / Co-insurance |
| Rx Drug Benefits Copay | \$1/\$15, \$50, \$80 | \$1/\$15, \$50, \$80 | \$1/\$15, \$50, \$80 | \$1/\$15, \$50, \$80 ¹ |
| Allergy Treatment | \$25 Copay | \$25 Copay | \$25 Copay | Deductible / Co-insurance |
| Diabetic Testing Supplies | 100% thru Lifestyle | 100% thru Lifestyle | 100% thru Lifestyle | Deductible / Co-insurance |
| Telemedicine Consult | \$0 Copay | \$0 Copay | \$0 Copay | \$0 Copay |
| Lab Testing | 100% thru Lifestyle | 100% thru Lifestyle | 100% thru Lifestyle | Deductible / Co-insurance |



For questions about the program:

Visit the **TCA website** at **chiotexas.org** for program details and application materials.

Agents are available to support the program and are assigned by Districts; see the District Agent contact information on the website.

SAMPLE MEDICAL RATES

Each client group will go through underwriting. Premiums may be higher or lower based on underwriting results.

| PLAN OPTION | HealthyChoice 1500 | Healthy100 3000 | HealthyValue 6850 | HealthyConsumer 5000 |
|-----------------------|--------------------|-----------------|-------------------|----------------------|
| Employee Only | \$395.98 | \$371.03 | \$311.96 | \$300.73 |
| Employee / Spouse | \$831.57 | \$779.16 | \$655.13 | \$631.54 |
| Employee / Child(ren) | \$760.29 | \$712.37 | \$598.97 | \$577.40 |
| Family | \$1,180.02 | \$1,105.65 | \$929.64 | \$896.17 |

¹ After deductible is met. ²After Copay then 100% to \$500 per visit, then Deductible/Co-insurance. ³Hospital ER Facility Charge Only, after Copay then Deductible/Co-insurance. Copay is waived if admitted. * Groups of 4-9 employees can choose two plans. Groups of 10-25 employees can choose three plans. Groups of 26+ employees can choose up to four plans. ** Groups must have at least 4 enrolled employees to be eligible for the plan. Eligibility for all plans is 30 hours, governed by ACA. Plans are underwritten by our re-insurance partners and utilize various provider networks throughout the country. Contact your Lifestyle Sales Representative for more details.