Crystal Run Healthcare is known for its innovation in coordinated patient care. With proven success in treating the whole person and keeping patients healthy, we recognized an opportunity to create a new type of health insurance -

## **Crystal Run Health Plans.**

With many plans from which to choose, you want a health insurance provider that understands health care - and a plan that takes advantage of evidence-based medicine and coordinated care.

That's the Crystal Run Health Plans difference.

Crystal Run Health Plans offers a variety of plans for those who work or live in Orange and Sullivan counties. Crystal Run provides members with coverage for care in convenient locations and a robust network of primary care and specialty providers. Crystal Run Health Plans is able to structure our health plans to provide great coverage at reasonable rates. Our providers offer state-of-the-art facilities, modern medical technology, and care based on best practices and proven health outcomes.



### **Learn More**

**Get Materials | Service | Support** 

Your health insurance broker.

### CrystalRunHP.com

For information, publications, and assistance.

Member Services at 844-638-6506 8:30 a.m. to 5:30 p.m.

A Plan for Better Health









HMO coverage is underwritten by Crystal Run Health Plan, LLC, and EPO/PPO coverage is underwritten by Crystal Run Health Insurance Company, Inc.

This brochure provides general information on Crystal Run Health Plans products. Schedules of Benefits and additional information are available through the Crystal Run Health Plans website or by request from Member Services and area health insurance brokers.

Copyright 2015, Crystal Run Health Plans



A plan for better health...



# Innovative Health Insurance...

# **Based on Innovative Health Care.**





Crystal Run Health Plans offers **HMO** (Health Maintenance Organization – these plans are currently under review and pending approval), **EPO** (Exclusive Provider Organization), and **PPO** (Preferred Provider Organization) plans.

Our network providers embrace coordinated care, use of Electronic Health Records, and adherence with best medical practices and proven treatments. This helps members get better health outcomes without spending more.



### **Convenient Prescription Coverage**

Many Crystal Run plans includes prescription drug coverage, letting members purchase medications at convenient local pharmacies or retail pharmacies including Rite Aid, CVS, Target, and Walmart. Members can also order regularly used medications by mail for even more savings. Crystal Run has developed a formulary with three tiers of coverage for most plans.



## **Member Rewards for Getting Fit**

Crystal Run Health Plans members are eligible for reimbursement for regularly participating in fitness activities at an approved gym or exercise facility. Each member may qualify for up to \$200 reimbursement every six months; a covered spouse or adult child may qualify for up to \$100 every six months.

**HMOs** 

# Coordinated Care and Cost-Savings – with no Referrals Required

Crystal Run HMO plans let members enjoy lower premiums, and lower, predictable out of pocket expenses. Members select a Primary Care Provider to coordinate their care – but can choose to see any network specialist without a PCP referral.

**EPOs** 

### **Two Tiers of Network Providers**

Members can take advantage of the cost savings of using Core Network providers – or enjoy the flexibility of using Extended Network providers through our partnerships with MagnaCare and First Health.

**PPOs** 

### The Ultimate in Provider Choice

Crystal Run PPO plans give members optimal choice and flexibility in their care. Members can choose services from Crystal Run's robust Core Network for greatest savings. They can pay slightly more when choosing a provider or facility in the Extended Network. Or they can opt for any out-of-network provider and still take advantage of coverage, once the out-of-network deductible is met.

HMO coverage is underwritten by Crystal Run Health Plan, LLC and EPO/PPO coverage is underwritten by Crystal Run Health Insurance Company, Inc