



2025 ACA Small Group Plan Options (Off Marketplace Only)

IN-NETWORK BENEFIT LEVEL

Plan Name	Deductible (Single / Family)	OOP Maximum (Single / Family)	Coinsurance	ER	Inpatient	Outpatient Surgery	Primary Provider Office Visit	Specialist	RX Deductible	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6
Bronze Plan															
Bronze 6200 HSA-25	\$6,200 / \$12,400	\$7,500 / \$15,000	20%	20%	20%	20%	20%	20%	Integrated	0%	20%	20%	20%	20%	20%^
Bronze 6000-25	\$6,000 / \$12,000	\$8,500 / \$17,000	20%	\$350*	20%	20%	\$30*	\$60*	\$1,000	\$0	\$15*	\$20*	\$35*	\$75*	25%^*
Silver Plan															
Silver 3500-25	\$3,500 / \$7,000	\$9,100 / \$18,200	30%	\$250*	30%	\$350	\$30	\$50	\$750	\$0	\$15	\$20	\$35*	\$75*	25%^*
Silver 5000-25	\$5,000 / \$10,000	\$8,550 / \$17,100	20%	\$300*	20%	\$300	\$30	\$50	\$500	\$0	\$15	\$20	\$35*	\$75*	25%^*
Gold Plan															
Gold 2000-25	\$2,000 / \$4,000	\$6,850 / \$13,700	20%	\$300	20%	20%	\$25	\$45	\$0	\$0	\$15	\$20	\$35	\$75	25%^*

Networks available: SCSelect available to groups domiciled in Carroll, Stark, Summit, Medina and Portage counties
 SCConnect available to groups domiciled in Stark, Summit, Medina and Portage counties

*Copay subject to deductible
 ^ Up to a maximum of \$300

Pharmacy Key:
 Tier 1: No cost generic
 Tier 2: Preferred generic

Tier 3: Non-preferred generic
 Tier 4: Preferred brand

Tier 5: Non-preferred brand
 Tier 6: Specialty

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Rating Assumptions

Rates are based upon the employer's domiciled county.

ACA counties include: Summit, Medina, Portage, Stark and Carroll.

Out-of-area rules apply as follows:

- Groups of four or fewer employees – all must reside within SummaCare's 20-county proprietary service area.
- Groups of five to 50 employees – a minimum 80% of enrolled employees must reside within SummaCare's 20-county proprietary service area.

COBRA participants must comprise fewer than 10% of covered contract holders.

An eligible employee is defined as one who works 30 or more hours in a normal workweek.

Rates include all applicable Affordable Care Act (ACA) fees and state and federal taxes.

Rate Changes

All rate adjustments for age changes through the course of the year will occur at the annual contract renewal.

The ACA rating guidelines apply as they pertain to dependent children under the age of 21. An employer will be billed for a maximum of three dependent children.

New hires will be rated at the age attained as of the employee's effective date of coverage.

Contribution Requirements

The employer must contribute a minimum of 50% of the cost of a single contract and a minimum of 25% of the cost of the applicable dependent coverage contract.

Participation Requirements

The minimum acceptable participation requirements are as follows:

Overall Group Size	Minimum Required Participation
2	2
3-5	2
6 or more	50% of total eligible and 75% of net eligible

*Net eligible is the amount of total eligible minus all waivers.

A valid waiver may include other spousal coverage, coverage through a government-sponsored program such as Medicaid or Medicare or individual coverage obtained either on or off the Marketplace.

Annual Open Enrollment

An open enrollment period from November 15 to December 15 is available for small groups failing to meet either contribution or participation requirements. Enrollment for small groups meeting both requirements is available at any time throughout the year.

Existing Clients

An existing SummaCare client changing from a non-ACA product to an ACA product outside of their renewal period will receive a new 12-month contract with the renewal month being the same month of initial change to the ACA product.

Waiting Period Options

- Date of hire
- First of the month following the date of hire
- First of the month following 30 days after date of hire
- First of the month following 60 days after date of hire
- 30, 60 or 90 days from the date of hire

For more information about SummaCare's ACA Small Group plans, contact your broker or a SummaCare Sales Representative at **330.996.8955**.

