



## HEALTH INSURANCE SOLUTIONS

Making healthcare more  
accessible, understandable,  
and **collaborative**

Individual and Family Plans

# A little bit about **Peak Health**

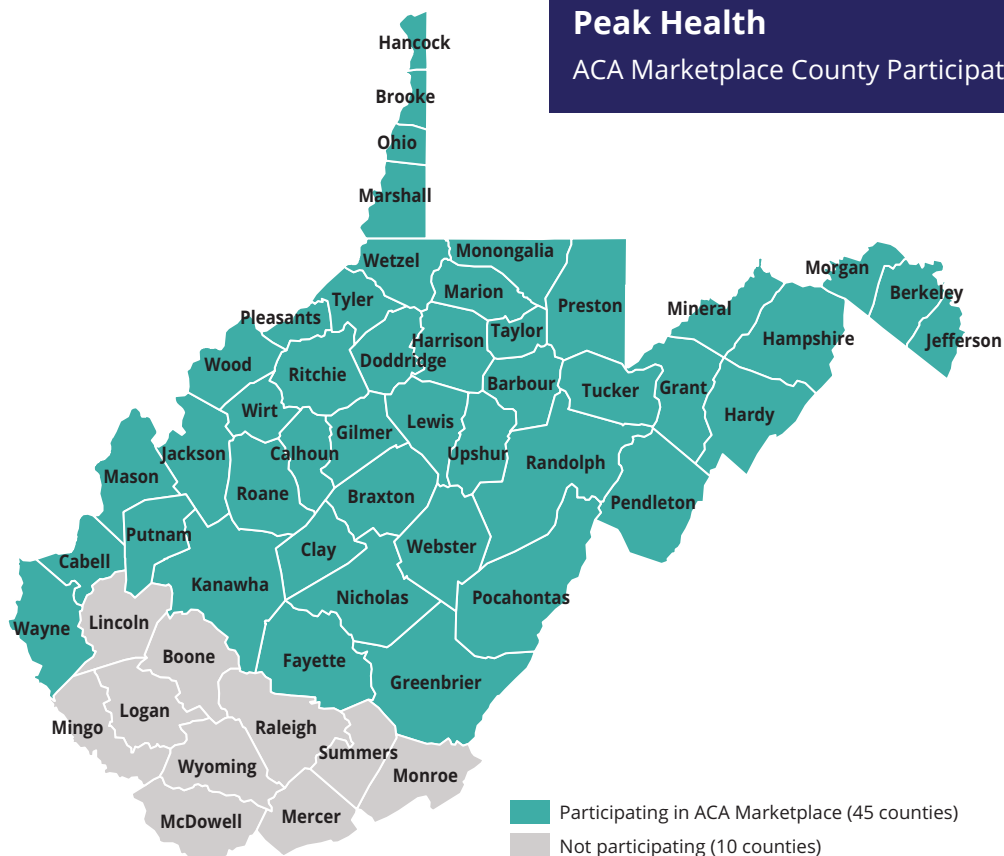


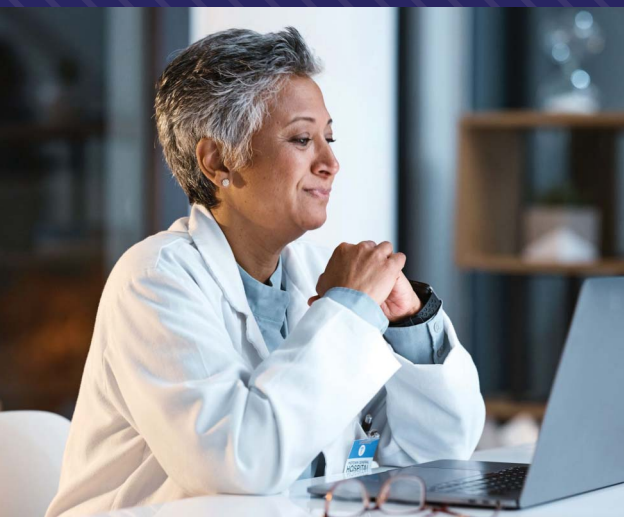
Peak Health is a West Virginia-based health insurance company owned by three not-for-profit health care providers — WVU Health System, Marshall Health Network, and Valley Health. As a provider-led health plan, we are committed to improving health outcomes in West Virginia and exist to make sure you have access to high-quality coverage that combines affordability with an unmatched level of personal service.

Beginning January 1, 2027, Peak Health will offer Qualified Health Plans throughout our 45-county Marketplace service area in West Virginia.

At Peak Health, we're more than a health plan. We're your neighbors. Our team members live, work, and raise their families in the communities we serve, giving us a firsthand understanding of the challenges and opportunities that impact the health of West Virginians every day.

Because we care deeply about our communities, we offer more than coverage. From personalized care management and special health programs to local resources and support, we're committed to helping our members live healthier lives. We are proud to serve West Virginia with the compassion and commitment that only a local health plan can provide.





When it's time to get health care coverage, we are here to help you choose the right coverage to protect you and your family. We understand that each member has unique needs and that is why we are committed to offering you more choices. When you choose Peak Health, you get all of the following with our plans:



### **A comprehensive network of physicians and hospitals**

You have access to many high-quality providers. Choosing an in-network provider means you will have lower out-of-pocket costs.



### **\$0 coverage for preventive care services and drugs**

Many preventive care services, like wellness exams, vaccinations, and screenings are covered under your plan.



### **Coverage of Essential Health Benefits**

Your plan will cover medically-necessary services from in-network providers for the following categories of care, but not limited to: pediatric services, emergency services, laboratory services, rehabilitative and habilitative services and devices, and hospitalization. Emergency services are available out of network as well.\*



### **Coverage of mental health and substance use disorder benefits and services**

Mental health is a critical part of our overall well-being. Services such as behavior therapy and substance use disorder treatments are covered.



### **Most primary care visits, specialty care visits, urgent care, and generic drugs are not subject to the deductible**

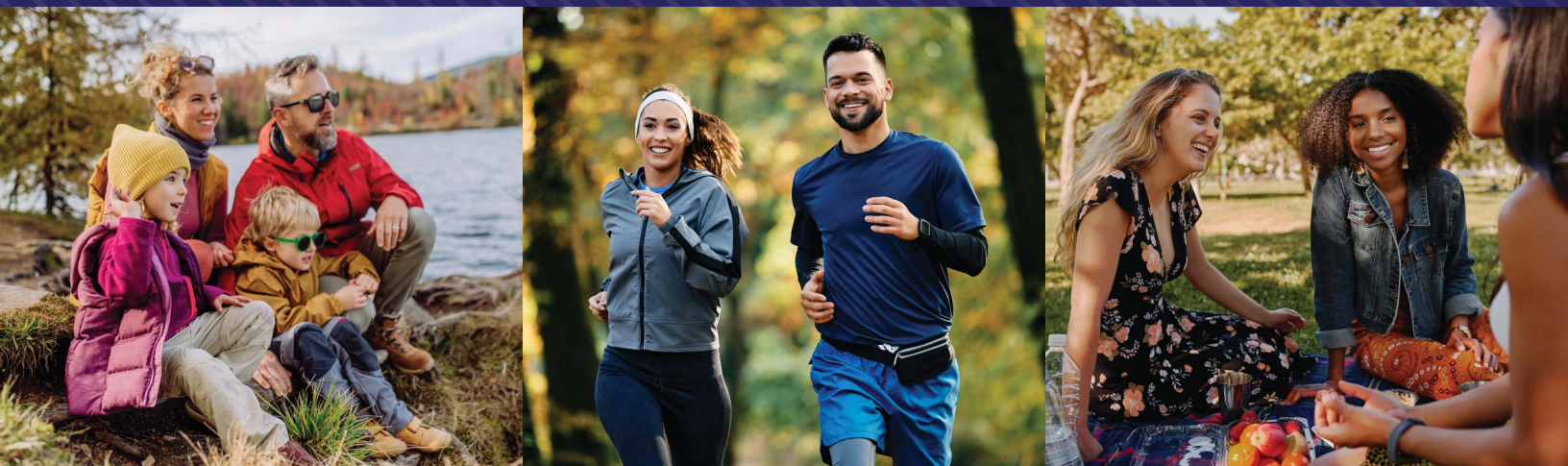
Depending on your plan, you may have access to basic care and generic medication right away with a copay, regardless of whether you've met your deductible.



### **No referrals needed for specialists**

You don't need a referral from your primary care physician to see a specialist.

\* Some services may require approval.



## Bringing affordability to your coverage

When you go through the shopping and enrollment process, you will provide an estimate of your income for the next year, as well as other information about your household. You will be given a quote that outlines what level of subsidy you may qualify for based on the information you submitted. The only way to get these subsidies is if you qualify through the Affordable Care Act, with more financial assistance for consumers with lower incomes and less for higher incomes. Here are the two types of subsidies that make coverage more affordable for you and your family.



### **Premium Tax Credits**

This lowers your premium each month. It can be applied to any metal level of coverage, so you have the freedom to consider all your options.



### **Cost-sharing reductions (extra savings)**

These lower out-of-pocket costs like deductibles, copays, and coinsurance. Unlike premium tax credits, you can only use extra savings with a Silver plan.

Visit [Peakhealth.org/aca](https://Peakhealth.org/aca) or call Member Service at 1-833-569-7325 and we can help you enroll in the plan that best fits your needs.

We're open 8am to 5pm Eastern Time, Monday through Friday, excluding holidays, during open enrollment to take your calls and answer any questions you may have.

# Which plan level is best for you?

We offer plans in three metal tiers: Bronze, Silver, and Gold. Choose a plan in a metal tier that best suits your healthcare needs and budget. No matter which plan and tier you choose, you can count on the same quality of coverage.

| Bronze Plan                                                                                                                                                                                                        | Silver Plan                                                                                                                                                                                                                       | Gold Plan                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Lower premium, higher out-of-pocket expenses</p> <p>Might be a good fit if you are healthy and don't expect to use your plan often, but still want coverage to protect you from unexpected, expensive costs</p> | <p>Moderate premium, moderate out-of-pocket expenses</p> <p>Might be a good fit if you're willing to pay slightly higher premiums to get more of your care covered</p> <p>Cost share reductions available if you are eligible</p> | <p>Higher premium, lower out-of-pocket expenses</p> <p>Might be a good fit if you need care often and might be managing a health condition and taking prescriptions</p> |

|                       | Bronze           | Silver           |                  |                 |                             | Gold           |
|-----------------------|------------------|------------------|------------------|-----------------|-----------------------------|----------------|
|                       | Peak Bronze 7500 | Peak Silver 6400 | Peak Silver 2900 | Peak Silver 800 | Peak Silver Zero Deductible | Peak Gold 2500 |
| Deductible            | \$7,500          | \$6,400          | \$2,900          | \$800           | \$0                         | \$2,500        |
| Out-of-Pocket Maximum | \$12,000         | \$10,300         | \$9,000          | \$3,600         | \$3,500                     | \$8,600        |
| Coinsurance           | 50%              | 40%              | 40%              | 30%             | 25%                         | 25%            |
| Primary Care Visit    | \$50             | \$40             | \$40             | \$20            | \$0                         | \$30           |
| Specialist Visit      | \$100            | \$80             | \$80             | \$40            | \$10                        | \$60           |
| Urgent                | \$75             | \$60             | \$60             | \$30            | \$5                         | \$45           |
| Emergency Room Visit  | 50%*             | 40%*             | 40%*             | 30%*            | 25%                         | 25%*           |
| Preventive Drugs      | No charge        | No charge        | No charge        | No charge       | No charge                   | No charge      |
| Generic               | \$25             | \$20             | \$20             | \$10            | \$0                         | \$15           |
| Preferred Brand       | \$50*            | \$40             | \$40             | \$20            | \$15                        | \$30           |
| Non-Preferred Brand   | \$100*           | \$80*            | \$80*            | \$60*           | \$50                        | \$60           |
| Specialty             | \$500*           | \$350*           | \$350*           | \$250*          | \$150                       | \$250          |

Prescription drug copays are for a 30-day supply.

\* After deductible



## Ready to sign up?



Visit us at [enroll.peakhealth.org](https://enroll.peakhealth.org)



Contact your broker



Call us at 1-833-569-7325



Visit [healthcare.gov](https://healthcare.gov)

## What happens after you sign up?

### Pay to Activate your Coverage

After signing up and enrolling in your plan, you will be sent a letter in regard to paying your binder payment. This payment is required to activate your plan and counts as your first month's premium payment. There are several easy ways to pay: online, by phone, or by mail.

### Receive your Member Welcome Kit

Once your plan is activated, you will receive your ID card along with handy tips to maximize your plan benefits. They should arrive in your mailbox about 7 to 10 business days after your binder payment is processed.

### Create your online Peak Health account

Once your plan is effective you can create an account on MyPeak to get 24/7 online access to your plan information and forms.

## Notes



## Contact Information



### VISIT US

1085 Van Voorhis Rd, Suite 300  
Morgantown, WV 26505



### OPEN HOURS

Monday–Friday: 8am–5pm



### CONNECT WITH US



### FOLLOW US

At Peak Health, your privacy matters to us. Learn more about our Privacy Practices at [Peakhealth.org/aca](https://Peakhealth.org/aca).

This is a solicitation for health insurance. Peak Health Marketplace plans have exclusions, limitations, reductions, and terms under which the policy may be continued in force or discontinued. Premiums, deductibles, coinsurance, and copays may vary based upon individual circumstances and plan selection. Benefits and costs vary based upon plan selection. Not all plans and products offered by Peak Health cover the same services and benefits. Covered services and benefits may vary for each plan. For costs and complete details of coverage, please review Peak Health's 2027 Certificate of Coverage and Statement of Benefits documents at [Peakhealth.org/aca](https://Peakhealth.org/aca).

Peak Health does not discriminate on the basis of race, color, national origin, disability, age, gender, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

