

CVCH Health Plans

Major medical insurance for groups of 2–50 employees

Prescription Drug Overview

Deductible and Coinsurance

All covered prescription drugs apply to the major medical plan deductible and coinsurance.

Available only with the Platinum (Qualified High-Deductible Health Plan) CVCH Health Plan.

Cedar Valley Community Healthcare manages and distributes this health insurance plan that is underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National Life is a member of The IHC Group, an insurance organization composed of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for nearly 30 years.

This prescription drug overview is intended as a summary only. Provisions and availability may vary by state. Additional information can be found in the brochure. For complete details, refer to the Optional Prescription Medication Rider (MNL PMR 0205).

