

# VISTA Individual Solutions



A Coventry Health Care Plan

## HMO and Open Access Products

Plan Name	HMO			Focused Deductible			Coinsurance			
	Plan 10	Plan 20	Plan 30	IFD20-1000	IFD30-2500	IFD30-5000	C15-500	C15-1000	C20-2500	C30-5000
Benefits										
Primary Care Office Visit	\$10	\$20	\$30	\$20	\$30	\$30	\$15	\$15	\$20	\$30
Specialist Office Visit	\$25	\$40	\$50	\$40	\$50	\$50	\$30	\$30	\$40	\$50
Urgent Care / ER	\$25/\$100	\$40/\$100	\$50/\$100	\$40/\$100	\$50/\$100	\$50/\$100	\$30/\$100	\$30/\$100	\$40/\$100	\$50/\$100
Hospital Deductible	N/A	N/A	N/A	\$1,000	\$2,500	\$5,000	\$500	\$1,000	\$2,500	\$5,000
Hospital Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A	20%	20%	20%	20%
Inpatient Hospital	\$100/day (1-5)	\$200/day (1-5)	\$500/day (1-5)	\$200/day (1-5)	\$500/day (1-5)	\$500/day (1-5)	20%	20%	20%	20%
Outpatient Surgery at Hospital at Freestanding Facility	\$100 \$50	\$200 \$100	\$500 \$250	\$200 \$100	\$500 \$250	\$500 \$250	20% \$100	20% \$100	20% \$100	20% \$250
Ancillary Services	Varies	Varies	Varies	Varies	Varies	Varies	Varies	Varies	Varies	Varies
Out-of-Pocket Maximum	\$1,500	\$2,000	\$5,000	\$2,000	\$5,000	\$5,000	\$1,500	\$1,500	\$2,000	\$5,000
<b>Prescription Drug</b>										
Tier One	\$10	\$20	\$30	\$20	\$30	\$30	\$10	\$10	\$20	\$30
Tier Two	\$20	\$35	\$45	\$35	\$45	\$45	\$20	\$20	\$35	\$45
Tier Three	\$40	\$50	\$60	\$50	\$60	\$60	\$40	\$40	\$50	\$60
Tier Four	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Deductible	N/A	N/A	N/A	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Maximum Benefit	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200

Focused Deductible and Coinsurance plans available as Open Access.

Coinsurance is after the applicable deductible. Copays and coinsurance apply to the out-of-pocket maximum for all benefits except pharmacy.

Optional Maternity Rider available for all benefit plan options.

This is a brief summary description of benefits. Refer to plan documents for a complete list of covered services and limitations or exclusions.

# VISTA Individual HMO and Open Access Products



## Take a closer look... VISTA Individual Solutions



### HMO and Open Access Benefit Plans

- Preventive Dental
- Preventive Vision
- Discount Fitness Program
- Discount Complementary & Alternative Medicine Program

### Value-Added Benefits

VISTA, a Coventry Health Care Plan  
**Commercial • Individual • Medicaid • Medicare**

### New Business Submissions

Submissions are due by the  
**19th of each month at 4pm.**

Please make arrangements  
to have all applications  
delivered by the deadline.

### Address to send new applications:

Vista South Florida - Individual  
Applications  
P.O. Box 45-2679  
Sunrise, Florida 33345-2679

### Address to send medical records for pending applications:

Vista South Florida - Individual  
Underwriting/Medical Records  
P.O. Box 45-2679  
Sunrise, FL 33345-2679

**Toll Free 866-342-4968**  
**Phone: 954-331-5849**  
**Fax: 954-965-3040/3041**  
**or 800-977-6871**

*Note: For medical records  
submitted separately,  
please include pending letter,  
medical record release form  
or cover page to help  
identify applicant(s).*

## Individual Underwriting Guidelines

Eligible Ages	Requirements
6 months to 17 years	Child can apply alone
6 months to 4 years old	Must provide complete pediatric records inclusive of: <ul style="list-style-type: none"> <li>• All updated immunization records</li> <li>• All labs and all notes within the last 24 months</li> </ul>
5 to 54 years old	Completed application
40 to 54 years old	Females – mammogram and pelvic/Pap smear results within last 24 months
55 to 64 1/2 years old	Must provide complete medical records inclusive of: <ul style="list-style-type: none"> <li>• All labs and all notes for last 24 month period</li> <li>• mammogram and pelvic/Pap smear results for women 50+ only</li> <li>• The following labs must be current within the last 90 days: <ul style="list-style-type: none"> <li>– SMAC 26 blood test</li> <li>– CBC (Hematology Studies) blood test</li> <li>– HIV</li> <li>– Urinalysis</li> <li>– Height and weight measurements</li> <li>– PSA for men only</li> </ul> </li> </ul>

## Contact your broker today...

VISTA remains a locally managed company, committed to serving the needs of Floridians.

**Commercial • Individual • Medicaid • Medicare**



### The Coventry Difference in Florida

VISTA Healthplans is now a  
wholly owned subsidiary of  
publicly traded

**Coventry Health Care**  
(NYSE: CVH), a leader in the  
health insurance industry.

VISTA's affiliation with **Coventry**  
strengthens our ability to  
deliver superior  
products and service excellence to  
all our customers.

Named to *BusinessWeek's*  
list of 50 best  
performing companies  
in the U.S. – recognized as  
“best in class”  
for the healthcare  
industry in 2007

2007 actual revenues of  
\$9.9 billion

- 4.7 million members across the U.S., supported by more than 15,000 employees

Over 800 physicians  
added since August 2007