Utah Association plans and benefits | 2027

Savings and Perks

Ready to shop?
Contact your agent or call
Select Health Sales at **844-442-6294.**

	Traditional								HDHP / HSA-Qualified				
Plan name ▶	**$500**	**$1,000**	**$1,500**	**$2,000**	**$2,000**	**$2,500**	**$3,500**	**$4,500**	**$2,000**	**$2,500**	**$3,500**	**$5,000**	**$7,500**
Preference product participating networks	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med	Value / Med
Deductible													
Single / family	$500 / $1,000	$1,000 / $2,000	$1,500 / $3,000	$2,000 / $4,000	$2,000 / $4,000	$2,500 / $5,000	$3,500 / $7,000	$4,500 / $7,000	$2,000 / $4,000[1]	$2,500 / $5,000[1]	$3,500 / $7,000[1]	$5,000 / $10,000[1]	$7,500 / $15,000[4]
Out-of-pocket maximum													
Single / family	$3,000 / $6,000	$4,000 / $8,000	$4,000 / $8,000	$5,000 / $10,000	$8,000 / $16,000	$5,000 / $10,000	$5,500 / $11,000	$7,000 / $14,000	$4,000 / $8,000[1]	$5,000 / $10,000[2]	$5,500 / $11,000[2]	$7,000 / $14,000[2]	$7,500 / $15,000[4]
Inpatient / outpatient services													
Primary care provider (PCP)	$25	$30	$30	$30	$30	$30	$30	$30	$20 after deductible	$20 after deductible	$20 after deductible	$20 after deductible	$0 after deductible
Specialty care provider (SCP)	$45	$50	$50	$50	$50	$50	$50	$50	$30 after deductible	$30 after deductible	$30 after deductible	$30 after deductible	$0 after deductible
Urgent care services	$45	$55	$55	$55	$55	$55	$55	$55	$40 after deductible	$40 after deductible	$40 after deductible	$40 after deductible	$0 after deductible
Medical virtual visits[3]	$0	$0	$0	$0	$0	$0	$0	$0	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible
Preventive care	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Minor diagnostic tests	$0	$0	$0	$0	$0	$0	$0	$0	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible
Inpatient / outpatient services	20% after deductible	20% after deductible	20% after deductible	20% after deductible	30% after deductible	30% after deductible	20% after deductible	20% after deductible	20% after Deductible	20% after deductible	20% after deductible	20% after deductible	$0 after deductible
Emergency room	$300 after deductible	$300 after deductible	$300 after deductible	$300 after deductible	$300 after deductible	$300 after deductible	$300 after deductible	$300 after deductible	$150 after deductible	$150 after deductible	$150 after deductible	$150 after deductible	$0 after deductible
PT / ST / OT	$25	$30	$30	$30	$30	$30	$30	$30	$20 after deductible	$20 after deductible	$20 after deductible	$20 after deductible	$0 after deductible
Chiropractic	$25	$30	$30	$30	$30	$30	$30	$30	$20 after deductible	$20 after deductible	$20 after deductible	$20 after deductible	$0 after deductible
Pharmacy benefits													
Rx deductible per person	$50	$50	$50	$50	$200	$200	$200	$200	Medical and Rx combined	Medical and Rx combined	Medical and Rx combined	Medical and Rx combined	Medical and Rx combined
Tier 1 drugs	$10	$15	$15	$15	$15	$15	$15	$15	$10 after deductible	$10 after deductible	$10 after deductible	$10 after deductible	$0 after deductible
Tier 2 drugs	$25 after Rx deductible	$30 after Rx deductible	$30 after Rx deductible	$30 after Rx deductible	$30 after Rx deductible	$30 after Rx deductible	$30 after Rx deductible	$30 after Rx deductible	$25 after deductible	$25 after deductible	$25 after deductible	$25 after deductible	$0 after deductible
Tier 3 drugs	$45 after Rx deductible	$50 after Rx deductible	$50 after Rx deductible	$50 after Rx deductible	$50 after Rx deductible	$50 after Rx deductible	$50 after Rx deductible	$50 after Rx deductible	$45 after deductible	$45 after deductible	$45 after deductible	$45 after deductible	$0 after deductible
Tier 4 drugs	$100 after Rx deductible	$100 after Rx deductible	$100 after Rx deductible	$100 after Rx deductible	$100 after Rx deductible	$100 after Rx deductible	$100 after Rx deductible	$100 after Rx deductible	$100 after deductible	$100 after deductible	$100 after deductible	$100 after deductible	$0 after deductible

[1] When two or more are enrolled on this HSA-qualified plan, only the family deductible and family out-of-pocket maximum applies.

[2] When two or more family members are enrolled on this HSA-qualified plan, no single person in the family will pay more than the single deductible or single out-of-pocket maximum.

[3] Medical virtual visits with an in-network primary care provider and Intermountain Health virtual care providers are covered at no additional cost (except HSA-qualified plans). Mental health virtual visits will follow the mental health office visit copay.

Preauthorization is required for certain services, and visit limits may apply. This chart is not a complete list of benefits. If you have questions, visit **selecthealth.org** or call Member Services at **800-538-5038**.

Find a doctor

Rx search

Select Health

Association plan participation requirements | 2027

Required minimum employee enrollment

Employees waiving coverage will not be counted toward participation if they have other comprehensive medical coverage. For employers with 5 or more eligible employees after valid waivers, 75% participation is preferable. Valid waivers include having minimum essential coverage (MEC) through another carrier, valid individual medical coverage, coverage through Medicare or another government program, or coverage through a spouse or parent.

Select Health does not allow another health plan to be offered in addition to an Association plan. If a group is insured under the Select Health Association line of business, they are only allowed to offer the Select Health plan and no other carrier. This includes participating in healthcare sharing ministries (HCSMs), a self or level funded plan, etc. Select Health does not allow additional carrier coverage even if another carrier does.

Q: What is an association health plan (AHP)?

A: A health plan offered to member-employers of a bona fide association.

Q: How are they beneficial?

A: They allow small businesses to group together to purchase and access benefits that are typically only available to large employers.

Q: Are they well known and established?

A: Yes. AHPs have been available for many years and are a common offering in most states. Select Health insures many AHP groups.

Benefits of choosing Select Health

- Wellness tools and rewards
- Expanded virtual care options
- Mitratech's Mineral HR and Compliance Platform
- Rx savings resources
- Member discounts
- Cost transparency with cost estimator
- Digital and plan management resources
- UnitedHealthcare Options PPO National network

Select Health Preference

Select Health Preference gives you and your employees access to both Select Health Value and Select Health Med. Employees who reside outside the states of Colorado, Idaho, Nevada, and Utah can access the UnitedHealthcare Options PPO network.

Select Health Value® Network

Select Health Value is for members living in Box Elder, Cache, Davis, Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, and Weber Counties and includes access to Huntsman Cancer Institute for a cancer-related diagnosis.

Select Health Med® Network

Select Health Med encompasses the state of Utah with more hospitals and providers than Select Health Value, including Huntsman Cancer Institute for a cancer-related diagnosis and Moran Eye Center. Benefits are available at out-of-network hospitals and providers for most services. Select Health Med also includes national access.

UnitedHealthcare® Options PPO Network

Select Health utilizes the UnitedHealthcare Options PPO network to ensure you and your employees on Select Health Med plans have access to the same great customer service and benefits when accessing care outside the states of Colorado, Idaho, Nevada, and Utah.

Note: Select Health cannot enroll subscribers with a primary residence in Hawaii and US territories such as American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the Virgin Islands due to specific state and local laws.

To find a UnitedHealthcare Options PPO network provider or facility, call Member Services at **800-538-5038** or visit **selecthealth.org/find-care#uhc**.

STATE	NETWORK
Colorado	Select Health Value Network, Multiplan/PHCS in gap areas
Idaho	Select Health Med Network, Select Health St. Luke's Hospital Network (SLHN), BrightPath, Select Health Saint Alphonsus Health Alliance (SAHA), Select Health Standard
Nevada	Select Health Med Network
Utah	Select Health Med Network
All other states	UnitedHealthcare Options PPO Network

Select Health