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**Oregon Consolidated Dual Option Matrix for ActivateSM, InnovaSM, and EngageSM
For Groups of 25-50 Employees**

Product	Copay	Deductible	Coinsurance Level	Product Coinsurance Maximum	Activate	Activate	Activate	Activate	Activate	Activate	Activate	Activate	Activate	
					NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
					\$3,000	\$3,000	\$3,000	\$2,000	\$2,000	\$2,000	\$1,500	\$1,500	\$1,500	
					80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	
					\$6,000	\$4,000	\$3,000	\$6,000	\$4,000	\$3,000	\$6,000	\$4,000	\$3,000	
Engage	NA	\$0	80/80/80	various										
Innova	\$20/\$35	\$250	90/70/70	various										
Innova	\$20/\$35	\$500	90/70/70	various						Y	Y	Y		
Innova	\$20/\$35	\$250	80/60/60	various						Y	Y	Y		
Innova	\$30/\$45	\$500	90/70/70	various						Y	Y	Y		
Innova	\$30/\$45	\$250	80/60/60	various						Y	Y	Y		
Innova	\$20/\$35	\$750	90/70/70	various						Y	Y	Y		
Innova	\$20/\$35	\$500	80/60/60	various			Y	Y	Y	Y	Y	Y		
Innova	\$30/\$45	\$500	80/60/60	various			Y	Y	Y	Y	Y	Y		
Engage	NA	\$500	80/80/80	various			Y	Y	Y	Y	Y	Y		
Innova	\$20/\$35	\$500	70/55/55	various			Y	Y	Y	Y	Y	Y		
Innova	\$30/\$45	\$1,000	80/60/60	various		Y	Y	Y	Y					
Engage	NA	\$0	50/50/50	various			Y	Y	Y	Y	Y	Y		
Engage	NA	\$500	70/70/70	various			Y	Y	Y	Y	Y	Y		
Innova	\$30/\$45	\$750	70/55/55	various	Y	Y	Y	Y	Y					
Engage	NA	\$1,000	80/80/80	various	Y	Y	Y	Y	Y					
Innova	\$30/\$45	\$1,000	70/55/55	various	Y	Y	Y	Y						
Innova	\$30/\$45	\$1,500	70/55/55	various	Y	Y	Y							
Innova	\$30/\$45	\$2,000	80/60/60	various	Y	Y	Y							
Engage	NA	\$500	50/50/50	various	Y	Y	Y	Y						
Innova	\$30/\$45	\$2,000	70/55/55	various										
Engage	NA	\$2,000	80/80/80	various										
Engage	NA	\$1,000	50/50/50	various	Y									
Engage	NA	\$2,000	70/70/70	various									Y	
Innova	\$30/\$45	\$3,000	80/60/60	various	Y									
Innova	\$30/\$45	\$3,000	70/50/50	various							Y	Y		

Benefit selection rules:

Innova/Engage Dual Option pairings are not allowed with Existing products. If you would like an Existing Dual Option plan, please refer to the applicable Dual Option Matrix for Existing products.

Activate to Activate Dual Option is not allowed.

Pharmacy benefits required but will be different on each plan.

The Coinsurance Maximum (\$2,000, \$3,000, \$4,000, or \$6,000) can be different on the paired Innova or Engage plan however, it is predetermined for the Activate Plan.

Riders (EAP, vision, etc) must be the same on each plan.

Eligibility:

Limited to a minimum of 25 enrolled employees, with at least 5 employees per plan.