RICH'S®

How the Essentials plan works

Associate Only	Associate + Spouse/Partner	Associate + Child(ren)	Associate + Family
Any combination of in-network visits and prescriptions subject to copays, coinsurance, and deductible as applicable* up to $6,500	Any combination of in-network visits and prescriptions subject to copays, coinsurance, and deductible as applicable* up to $6,500 each / $13,000 combined	Any combination of in-network visits and prescriptions subject to copays, coinsurance, and deductible as applicable* up to $6,500 each / $13,000 combined	Any combination of in-network visits and prescriptions subject to copays, coinsurance, and deductible as applicable* up to $6,500 each / $13,000 combined
• Once $6,500 is reached plan pays 100%	• If one member reaches $6,500, plan then pays 100% for their covered care • The second member pays up to $6,500 • Once $13,000 out-of-pocket maximum is reached plan pays 100% for covered care for all members	• Once a combined total of $13,500 is reached, plan pays 100% for covered care for all members • If any one member reaches $6,500 before the $13,000 out-of-pocket maximum is reached, the plan pays 100% for that member's covered care	• Once a combined total of $13,000 is reached, plan pays 100% for covered care for all members • If any one member reaches $6,500 before the $13,000 out-of-pocket maximum is reached, the plan pays 100% for that member's covered care

Visit join.collectivehealth.com/richproducts or call Collective Health at 1-855-242-5559 for 24/7 assistance navigating 2026 medical and prescription coverage

*View the Summary of Benefits and Coverage for more details

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