

NWFA 2025 Dual Choice Matrix - Heritage Network

	EPO 90 400	PPO 80 400	PPO 80 600	PPO 80 850	PPO 80 1100	PPO 80 1500	PPO 80 2000	PPO 80 2600	PPO 80 3400	PPO 80 5500	PPO 70 3000	PPO 70 4000	PPO 70 5000	PPO 70 6000	HSA 80 1700	HSA 80 2500	HSA 80 5000	PPO 100 8550	HMO 80 1000	HMO 80 2000	HMO 80 3000	HMO 80 4000	HMO 70 5000	
EPO 90 400		Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	No	No	No	No	No	No	No							
PPO 80 400	Yes		Yes	Yes	Yes	Yes	No	Yes	No	No	No	No	No	No	No	No	No							
PPO 80 600	Yes	Yes		Yes	Yes	Yes	Yes	No	Yes	Yes	No	No	No	No	No	No	No	No						
PPO 80 850	Yes	Yes	Yes		Yes	Yes	Yes	No	Yes	Yes	No	No	No	No	No	No	No	No						
PPO 80 1100	Yes	Yes	Yes	Yes		Yes	Yes	Yes	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No	No	No
PPO 80 1500	Yes	Yes	Yes	Yes	Yes		Yes	Yes	No	No	Yes	No	No	No	Yes	Yes	No	No	No	No	No	No	No	No
PPO 80 2000	No	No	Yes	Yes	Yes	Yes		Yes	Yes	No	Yes	No	No	No	Yes	Yes	No	No	Yes	No	No	No	No	No
PPO 80 2600	No	No	No	No	Yes	Yes	Yes		Yes	No	Yes	Yes	No	No	Yes	Yes	No	No	Yes	No	No	No	No	No
PPO 80 3400	No	No	No	No	No	No	No	Yes	Yes		No	Yes	Yes	No	No	Yes	Yes	No	No	Yes	Yes	No	No	No
PPO 80 5500	No	No	No	No	No	No	No	No	No	No		No	Yes	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	Yes	No
PPO 70 3000	No	No	No	No	No	Yes	Yes	Yes	Yes	No		Yes	No	No	Yes	Yes	Yes	No	Yes	Yes	No	No	No	No
PPO 70 4000	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes		Yes	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	No	No
PPO 70 5000	No	No	No	No	No	No	No	No	No	Yes	No	Yes		Yes	No	No	Yes	No	Yes	Yes	Yes	Yes	Yes	No
PPO 70 6000	No	No	No	No	No	No	No	No	No	Yes	No	No	Yes		No	No	Yes	No	Yes	Yes	Yes	Yes	Yes	No
HSA 80 1700	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	No		Yes	No	No	No	No	No	No	No	No
HSA 80 2500	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	No	Yes		No	No	Yes	No	No	No	No	No
HSA 80 5000	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	No		No	Yes	Yes	Yes	Yes	No	No
PPO 100 8550	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No		No	No	No	No	No	No
HMO 80 1000	No	No	No	No	No	No	Yes	No	Yes	Yes	No		No	No	No	No	No							
HMO 80 2000	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	No	No		No	No	No	No
HMO 80 3000	No	No	No	No	No	No	No	No	No	Yes	No	Yes	Yes	Yes	No	No	Yes	No	No		No	No	No	No
HMO 80 4000	No	No	No	No	No	No	No	No	No	Yes	No	No	Yes	Yes	No	No	Yes	No	No		No	No	No	No
HMO 70 5000	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No		No	No	No

Dual Choice: Groups of 10+ enrolled employees may offer two plans. A minimum of two employees must be enrolled in each plan.

Dual Network: Groups of 51+ enrolled employees may request to offer plans on dual networks. An HMO plan can be paired with a PPO plan that has a deductible at least \$1,000 higher than the HMO plan. The HMO 5000 plan cannot be offered in a dual network arrangement. A rate load will apply. Please inquire if interested.