

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 | No | No | No | No | No | No | No | Yes | No | No | No | No | No | No | No | No |
| PPO 80 400 | Yes | | Yes | Yes | Yes | Yes | No | No | No | No | No | No | No | No | Yes | No | No | No | No | No | No | No | No |
| PPO 80 600 | Yes | Yes | | Yes | Yes | Yes | Yes | No | No | No | No | No | No | No | Yes | Yes | No | No | No | No | No | No | No |
| PPO 80 850 | Yes | Yes | Yes | | Yes | Yes | Yes | No | No | No | No | No | No | No | Yes | Yes | 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 |
| 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 |
| 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 |
| 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 |
| PPO 80 3400 | 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 | 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 |
| PPO 70 4000 | No | No | No | No | No | No | No | Yes | Yes | Yes | Yes | | Yes | No | No | Yes | Yes | No | 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 | 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 | 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 |
| 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 |
| 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 |
| 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 |
| HMO 80 1000 | No | No | No | No | No | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | 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 |
| 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 |
| 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 |
| 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 | |

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.