NWFA Dual Choice Matrix Effective January 1, 2025 to December 31, 2025
Heritage Network

Group Size (Employees)	Maximum number of plans offered: 1	2
2 -9 employees	Yes	No
10 - 99 employees	Yes	Yes
100+ employees	Yes	Yes

For dual option, a minimum of two employees must enroll on each.
Dual Network Option: Dual network options are available to groups with 51+ enrolled employees.
A rate load will apply in dual network situations. Please inquire if interested.
HMO can be paired with any PPO that has a deductible at least $1000 higher than the HMO deductible, except HMO 5000 which cannot be paired with any other plan

	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	