

Dual Choice Plan Summary

Rates Effective October 01, 2016

Employer Contribution - EE: \$500 Dep: \$300

		Option 1	Option 2	Option 3	Option 4
		HMO Option	HMO Option	HMO Option	HMO Option
Carrier		Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Plan Name		Platinum HMO 25/20%/5000	Gold HMO 500/20%/5000	Gold Select HMO 50/30%/6850	Silver HMO 1750/40%/6850
RAF		1.000	1.000	1.000	1.000
Deductible	In-Net	\$0	\$500	\$0	\$1,750
	Out-Net				
Copay	In-Net	\$25/\$50	\$30/\$60 ded waived	\$50/\$100	\$50/\$75 ded waived
	Out-Net				
Out of Pocket	In-Net	\$5,000	\$5,000 (incl ded)	\$6,850	\$6,850 (incl ded)
	Out-Net				
Hospital Copay	In-Net	\$250/day; up to 5 days	20% after ded	\$750/day; max 4 days	40% after ded
	Out-Net				
Rx Gen/Brand	In-Net	\$15/\$40	\$15 ded waived/\$40 after \$250	\$15 ded waived/\$50 after \$250	\$15 ded waived/\$50 after \$250
	Out-Net	/	/	/	/
HMO EE's Covered		7	7	7	7
HMO Option Total		\$6,990.86	\$6,336.99	\$5,740.08	\$5,502.35
HMO EE Cost		\$4,395.34	\$3,984.24	\$3,608.94	\$3,459.48
HMO Dep Cost		\$2,595.52	\$2,352.75	\$2,131.14	\$2,042.87
HMO ER Cost		\$5,360.96	\$5,136.45	\$4,858.68	\$4,715.45
		PPO Option	PPO Option	PPO Option	PPO Option
Carrier		Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Plan Name		Platinum PPO 20/10%/4000	Gold PPO 1000/20%/4000	Gold PPO 1000/20%/5900	Silver PPO 1750/35%/6850
RAF		1.000	1.000	1.000	1.000
Deductible	In-Net	\$0	\$1,000	\$1,000	\$1,750
	Out-Net	\$2,000	\$2,000	\$2,000	\$3,500
Copay	In-Net	\$20/\$40	\$20/\$40 ded waived	\$20/\$40 ded waived	\$25/\$45 ded waived
	Out-Net	50% after ded	50% after ded	50% after ded	50% after ded
Out of Pocket	In-Net	\$4,000	\$4,000 (incl ded)	\$5,900 (incl ded)	\$6,850 (incl ded)
	Out-Net	\$8,000 (incl ded)	\$8,000 (incl ded)	\$11,800 (incl ded)	\$13,700 (incl ded)
Hospital Copay	In-Net	10%	20% after ded	20% after ded	35% after ded
	Out-Net	50% after ded; \$650 max/day	50% after ded; \$650 max/day	50% after ded; \$650 max/day	50% after ded; \$650 max/day
Rx Gen/Brand	In-Net	\$5 / \$15	\$15 ded waived / \$40 after \$250	\$15 ded waived / \$40 after ded	\$15 ded waived / \$40 ded waived
	Out-Net	50% ded waived / 50% ded waived	50% ded waived / 50% after ded	50% ded waived / 50% after ded	50% ded waived / 50% ded waived
PPO EE's Covered		3	3	3	3
PPO Option Total		\$5,558.70	\$4,499.17	\$4,489.83	\$4,058.94
PPO EE Cost		\$2,765.53	\$2,238.40	\$2,233.75	\$2,019.38
PPO Dep Cost		\$2,793.17	\$2,260.77	\$2,256.08	\$2,039.56
PPO ER Cost		\$2,100.00	\$2,097.78	\$2,096.74	\$2,038.15
Total EE's Covered		10/10	10/10	10/10	10/10
Total Cost		\$12,549.56	\$10,836.16	\$10,229.91	\$9,561.29
Total EE Cost		\$7,160.87	\$6,222.64	\$5,842.69	\$5,478.86
Total Dep Cost		\$5,388.69	\$4,613.52	\$4,387.22	\$4,082.43
Total ER Cost		\$7,460.96	\$7,234.23	\$6,955.42	\$6,753.60

The above rates and benefits are for general information and discussion purposes only and not valid unless approved by the carrier. Final rates are determined by the carrier's underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this website or printed output, will form the contract between the insured and the carrier.

Effective Date: 10-01-2016

Jeanette Griffin - Beere & Purves, Inc.

Run Date: 07-27-2016 #5229557

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Dual Choice Plan Summary

Rates Effective October 01, 2016

Employer Contribution - EE: \$500 Dep: \$300

Employee Rate Breakdown

	Option 1	Option 2	Option 3	Option 4
	HMO	HMO	HMO	HMO
	Anthem Blue Cross Platinum HMO 25/20%/5000	Anthem Blue Cross Gold HMO 500/20%/5000	Anthem Blue Cross Gold Select HMO 50/30%/6850	Anthem Blue Cross Silver HMO 1750/40%/6850
	PPO	PPO	PPO	PPO
	Anthem Blue Cross Platinum PPO 20/10%/4000	Anthem Blue Cross Gold PPO 1000/20%/4000	Anthem Blue Cross Gold PPO 1000/20%/5900	Anthem Blue Cross Silver PPO 1750/35%/6850
Employee - Status / Age / Zip	HMO / PPO *	HMO / PPO *	HMO / PPO *	HMO / PPO *
Adam Anderson - EE / 38 / 97005	N/A / \$615.00	N/A / \$497.78	N/A / \$496.74	N/A / \$449.07
John Brooks - EC / 76 / 95135	\$1,446.15 / \$1,794.16	\$1,310.89 / \$1,452.18	\$1,187.41 / \$1,449.17	\$1,138.23 / \$1,310.09
Peter Crawford - EC / 41 / 94105	\$770.62 / \$956.06	\$698.54 / \$773.83	\$632.74 / \$772.23	\$606.54 / \$698.11
Jamie Dunham - ES / 46 / 94612	\$1,247.23 / \$1,547.37	\$1,130.58 / \$1,252.43	\$1,024.08 / \$1,249.84	\$981.67 / \$1,129.89
Sara Jackson - EC / 36 / 91770	\$741.97 / \$920.52	\$672.57 / \$745.07	\$609.22 / \$743.52	\$583.99 / \$672.16
Lee Jones - ES / 43 / 94546	\$1,022.85 / \$1,269.00	\$927.17 / \$1,027.11	\$839.85 / \$1,024.99	\$805.06 / \$926.62
Jack Rogers - EC / 46 / 94105	\$849.39 / \$1,053.79	\$769.95 / \$852.93	\$697.42 / \$851.17	\$668.54 / \$769.48
Bob Smith - FM / 66 / 60601	N/A / \$3,674.70	N/A / \$2,974.28	N/A / \$2,968.10	N/A / \$2,683.25
Sam Stone - ES / 31 / 94597	\$912.65 / \$1,132.27	\$827.29 / \$916.45	\$749.36 / \$914.55	\$718.32 / \$826.79
JG Test - ES / 43 / 94105	\$1,022.85 / \$1,269.00	\$927.17 / \$1,027.11	\$839.85 / \$1,024.99	\$805.06 / \$926.62

* Rate in bold is assigned to the employee, all rates are total premium

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