

Group Medical Proposal

Prepared For	Effective Date	Zip (County)	Employer Contribution
Sample Group by (Sample Only) B & P Staff on August 24, 2016	September 01, 2016	92198 (San Diego)	EE: \$600 Dep: \$300

Employee Rate Side by Side

	Aetna PPO CA Gold MC 500 80/50	Anthem Blue Cross PPO Gold PPO 500/20%/4500	CaliforniaChoice EPO Anthem Blue Cross A Silver EPO	Health Net PPO Gold 80 PPO 0/35
Deductible In Net	\$500	\$500	\$2,000	\$0
Out Net	\$1,000	\$1,000	N/A	\$0
PC/Specialist In Net	\$35/\$35 (ded waived)	\$30/\$60 ded waived	\$50/\$50 ded waived vis 1-3; 30% after ded 4+	\$35/\$55
Out Net	50% after ded	50% after ded	N/A	50%
Co-Insurance In Net	20%	20%	30%	20%
Out Net	50%	50%	N/A	50%
OOP Limit In Net	\$5,000 (incl ded)	\$4,500 (incl ded)	\$5,000 (incl ded)	\$6,200
Out Net	\$10,000 (incl ded)	\$9,000 (incl ded)	N/A	\$12,400
Inpatient Hospital In Net	20% after ded	20% after ded	\$750/admit after ded	20%
Out Net	50% after ded	50% after ded; \$650 max/day	N/A	50%
Rx Generic In Net	\$15	\$15 ded waived	\$15 ded waived	\$15
Out Net	Not covered	50% ded waived	N/A	Not covered
Rx Preferred In Net	\$50	\$40 after \$250	\$40 ded waived	\$50
Out Net	Not covered	50% after ded	N/A	Not covered
Rx Non-Preferred In Net	\$70	\$80 after \$250	\$80 ded waived	\$70
Out Net	Not covered	50% after ded	N/A	Not covered

	EE/Dep/Total	EE/Dep/Total	EE/Dep/Total	EE/Dep/Total
Adamson, Adam EE 20	\$289.66 / \$0.00 / \$289.66	\$277.15 / \$0.00 / \$277.15	\$257.75 / \$0.00 / \$257.75	\$262.84 / \$0.00 / \$262.84
Amerson, Amy EE 22	\$456.16 / \$0.00 / \$456.16	\$436.45 / \$0.00 / \$436.45	\$405.90 / \$0.00 / \$405.90	\$413.92 / \$0.00 / \$413.92
Brooks, John EE 56	\$1,064.21 / \$0.00 / \$1,064.21	\$1,018.24 / \$0.00 / \$1,018.24	\$946.96 / \$0.00 / \$946.96	\$965.67 / \$0.00 / \$965.67
Brown, Bob EE/SP 32	\$539.63 / \$553.77 / \$1,093.40	\$516.32 / \$529.85 / \$1,046.17	\$480.18 / \$492.76 / \$972.94	\$489.67 / \$502.50 / \$992.17
Christian, Cathy EE/CH 42	\$604.41 / \$868.98 / \$1,473.39	\$578.30 / \$831.45 / \$1,409.75	\$537.82 / \$773.25 / \$1,311.07	\$548.44 / \$788.52 / \$1,336.96
Davidson, David FAM 52	\$890.42 / \$2,139.84 / \$3,030.26	\$851.95 / \$2,047.40 / \$2,899.35	\$792.32 / \$1,904.09 / \$2,696.41	\$807.97 / \$1,941.70 / \$2,749.67
Dunham, Jamie EE/SP 46	\$684.23 / \$712.97 / \$1,397.20	\$654.68 / \$682.17 / \$1,336.85	\$608.85 / \$634.42 / \$1,243.27	\$620.88 / \$646.95 / \$1,267.83
Edwards, Edward EE/CH 61	\$1,281.80 / \$745.82 / \$2,027.62	\$1,226.42 / \$713.60 / \$1,940.02	N/A	\$1,163.11 / \$676.76 / \$1,839.87
Jackson, Sara EE/CH 36	\$561.07 / \$289.66 / \$850.73	\$536.83 / \$277.15 / \$813.98	\$499.26 / \$257.75 / \$757.01	\$509.12 / \$262.84 / \$771.96
Raymond, Roger FAM 32	\$539.63 / \$847.08 / \$1,386.71	\$516.32 / \$810.49 / \$1,326.81	\$480.18 / \$753.76 / \$1,233.94	\$489.67 / \$768.65 / \$1,258.32
Stone, Sam FAM 31	\$528.69 / \$807.40 / \$1,336.09	\$505.85 / \$772.52 / \$1,278.37	\$470.44 / \$718.45 / \$1,188.89	\$479.73 / \$732.64 / \$1,212.37
RAF	1.000	1.000	1.000	1.000
EE's Included	11/11	11/11	10/11	11/11
EE Cost	\$7,439.91	\$7,118.51	\$5,479.66	\$6,751.02
Dep Cost	\$6,965.52	\$6,664.63	\$5,534.48	\$6,320.56
Total	\$14,405.43	\$13,783.14	\$11,014.14	\$13,071.58
ER Total	\$8,304.50	\$8,144.37	\$6,989.28	\$7,956.23

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