

2014-2015 Employee Health Care Contribution (Based on Hard Cap)



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

	Plan 1** BCN 0-0%; 10 OV; 15/25 Rx	Plan 2 BCN Glidepath 500-20%; 20 OV; 10/40/80 Rx	Plan 3 BCBSM Glidepath SB HSA 2000-0%; 10/40/80 Rx
Carrier	Conventional HMO - BCN	Conventional HMO - BCN	High Deductible PPO with HSA - BCBSM
Rate Period	7/1/2014 - 6/30/2015	7/1/2014 - 6/30/2015	7/1/2014 - 6/30/2015
Purchased Plan Features	In Network	In Network	In Network
Deductible			
Annual Deductible 1P	\$0	\$500	\$2,000
Annual Deductible 2P/FF	\$0	\$1,000	\$4,000
Coinsurance			
Coinsurance % after Deductible	0%	20%	0%
Coinsurance \$ Limit after Ded - 1P	\$0	\$1,500	\$0
Coinsurance \$ Limit after Ded - 2P/FF	\$0	\$3,000	\$0
Maximum Out of Pocket			
Max \$ Out of Pocket - 1P	\$6,350	\$2,000	\$3,000
Max \$ Out of Pocket - 2P/FF	\$12,700	\$4,000	\$6,000
Copayments			
Office Visit/Specialist	\$10/\$10	\$20/\$40	0%/0% after ded.
Urgent Care/ER	\$25/\$100	\$40/\$150	0%/0% after ded.
Chiropractic, Visit Limit/Copay	When Referred 30/\$10	When Referred 30/\$40	12/0% after ded.
Prescription Drugs	Closed Formulary	Open Formulary	Open Formulary
Rx Copay - Generic	\$15	\$10	\$10 after ded.
Rx Copay - Preferred Brand	\$25	\$40	\$40 after ded.
Rx Copay - Non-preferred Brand	\$25	\$80	\$80 after ded.
One Person Cost Share			
One Person Rate	\$641.51	\$510.13	\$400.44
One Person PA 152 Cap	\$474.38	\$474.38	\$474.38
One Person Monthly Cost	\$167.14	\$35.76	Under Cap
Two Person Cost Share			
Two Person Rate	\$1,283.02	\$1,020.26	\$958.88
Two Person PA 152 Cap	\$992.00	\$992.00	\$992.00
Two Person Monthly Cost	\$291.02	\$28.26	Under Cap
Family Cost Share			
Family Rate	\$1,758.21	\$1,399.53	\$1,201.31
Family PA 152 Cap	\$1,293.75	\$1,293.75	\$1,293.75
Family Monthly Cost	\$464.46	\$105.78	Under Cap

*Health Insurance Claims Assessments or the fees and taxes associated the ACA are estimates and may change on future billings.
 ** This plan also has a \$250 copayment for in-patient hospital admissions and for out-patient surgery