

<b>2010 Health Insurance Offerings Grid</b>		<b>Quarterly Rate used in our billing system</b>		<b>Annual Deductible</b>	<b>Inpatient Benefit</b>	<b>Visit Co-Pay</b>	<b>ER Care</b>	<b>Outpat. Surgery</b>	<b>Well-Vst Annual Exam</b>	<b>Prescription Coverage</b>	<b>Diagnostic Labs/Xray/Other</b>	<b>Dependent Coverage</b>	<b>Other</b>
<b>Excelsus-SimplyBlue</b>		<b>Ind.</b>	<b>Fam.</b>	S-\$3000 F-\$9000	\$500 copay for 1st 4 days	\$40pcp \$60sp	\$350 copay Urgent care \$75 copay	40% co-ins. after ded.	annual exam covered in full	\$7 generic for adult \$0 generic to age 19	labs \$60 copay allergy \$40 copay  Xray \$100 copay  colonoscopy covered in full	FT student to age 23	75% Group Part. Needed Health Club Reimb. \$300 Blue365 access/discounts eyewear \$60 per year  max out of pocket S-\$9000 F-\$27000
Small Grp	733.35	1,981.20											
Ind & Spouse	1,445.70												
Ind & Child	1,441.95												
Sole Prop	804.57	2,177.25											
Ind & Spouse	1,588.17												
Ind & Child	1,584.03												
<b>CDPHP-High Deductible PPO</b>				S-\$2700 F-\$5400	10% co-ins after ded.	10% co-ins after ded.	10% co-ins after ded.	10% co-ins after ded.	covered in full	10% co-ins after ded.	10% co-ins after ded.	FT student to age 25	HSA Qualified; max out of pocket S-\$4000 F-\$8000
Small Grp	771.87	1,973.25											
Sole Prop	876.99	2,246.58											
<b>Excelsus-HealthyBlue HD</b>				S-\$1300 F-\$2600	20% co-ins. after ded.	20% co-ins. after ded.	20% co-ins. after ded.	20% co-ins. after ded.	covered in full	\$5/35/70 subject to ded.  \$0 generic to age 19	20% co-ins. after ded.	FT student to age 26	75% Group Part. Needed Healthy Rewards up to \$1000 per famiy  HSA Qualified max out of pocket S-\$3000 F-\$6000
Small Grp	870.03	2,404.56											
Ind & Spouse	1,719.06												
Ind & Child	1,748.85												
Sole Prop	954.93	2,642.94											
Ind & Spouse	1,888.86												
Ind & Child	1,921.68												
<b>MVP-EPO High Deductible</b>				S-\$2000 F-\$5000	20% co-ins. after ded.	\$40	\$200	20% co-ins. after ded.	covered in full	\$10 generic 50% brand name	\$40 co-pay	Unmarried Dependent To age 23	HSA Qualified,\$300 wllstyl rwd max out of pocket S-\$6000 F-\$15000
Small Grp	1,023.27	2,597.67											
Sole Prop	1,173.60	2,984.16											
<b>CDPHP-EPO \$25 Transitional w/Dental Rider</b>				S-\$500 F-\$1250	20% co-ins. after ded.	\$25	20% co-ins after ded.	20% co-ins after ded.	covered in full	\$4 generic  50% co-ins others	\$25 co-pay in non-hosp setting 20% co-ins. after ded. in hosp setting	FT student To age 19	max out of pocket S-\$2000 F-\$5000
Small Grp	1,178.34	3,030.12											
Sole Prop	1,340.40	3,451.41											
Small Grp	1,255.53	3,230.85											
Sole Prop	1,428.42	3,680.20											
<b>MVP-EPO \$40</b>				S-\$1000 F-\$2500	20% co-ins. after ded.	\$40	\$200	20% co-ins. after ded.	covered in full	\$10/30/50	20% co-ins. after ded.	Unmarried Dependent To age 23	\$100 vision hardware every 2 yrs \$300 healthydollar rewards max out of pocket S-\$3000 F-\$7500
Small Grp	1,237.86	3,145.53											
Sole Prop	1,420.41	3,614.19											
<b>MVP-HMO Basix</b>		<b>Ind.</b>	<b>Fam.</b>	none	\$500	\$25pcp \$40sp	\$100	\$175	\$0 well child \$25 adult	\$10 generic	labs cvrd in full xrays may have multiple co-pays	Unmarried Dependent To age 23	PCP & Referrals Needed
Small Grp	1,270.20	3,249.66											
Sole Prop	1,457.58	3,733.95											

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<b>CDPHP-HMO</b>												
Small Grp	1,375.83 3,554.01	none	\$500	\$25pcp \$40sp	\$100	\$75	covered in full	\$4 generic 50% brand name		FT student to age 25	PCP & Referrals Needed	
Sole Prop	1,565.49 4,048.59											
<b>Excellus-Blue Healthy Choices</b>												
Small Grp	1,457.04 3,671.22						well-child covered	\$10/30/50	labs cvrd in full xray \$40 co-pay	FT student To age 23	75% Grp Participation	
Sole Prop	1,600.68 4,036.23											
<b>Fit &amp; Healthy</b>		none	\$500	\$20pcp/\$40sp \$0kids/\$25pcp \$40sp	\$100	\$115	adult-\$20	w/\$0 gen. to age 19	allergy testing \$20pcp \$40sp mam, pap, gyn cvd in full		Lifestyle Benefits up to \$300	
<b>Healthy Family</b>		none	\$500	\$40sp	\$100	\$115	adult-\$25					
<b>Excellus-HealthyBlue \$15/\$25</b>												
Small Grp	1,488.84 4,048.98	none	\$150 copay	\$15pcp \$25sp	\$75	\$75 copay	covered in full	\$5/25/50	labs cvrd in full	FT student to age 23	75% Group Part. Needed Healthy Rewards up to \$1000 per famiy	
Ind & Spouse	2,956.68							\$0 generics children	xray \$25 copay			
Ind & Child	2,940.93			\$0 child	\$25 urgent care				colonoscopy covered in full			
Sole Prop	1,635.63 4,451.76											
Ind & Spouse	3,250.26											
Ind & Child	3,232.89											
<b>MVP-TriVantage EPO</b>												
Small Grp	1,499.79 3,828.84						covered in full	\$10/30/50	labs cvrd in full	Unmarried Dependent To age 23	Healthy Lifestyle	
Sole Prop	1,721.61 4,400.01							annual max of \$4,000	xray \$50 copay		Rewards up to \$600 per subscriber	
<b>Active Lifestyles</b>		none	\$500	\$15-50	\$75	\$150						
<b>Family Focus</b>		none	adlts 19+ \$500 thru age 18 \$0	\$0-50	\$100	\$150						
<b>Healthy Alternatvs</b>		none	\$500	\$25-50	\$100	\$150						
<b>MVP-HMO \$15</b>												
Small Grp	1,722.51 4,400.01	none	\$240	\$15	\$50	\$75	\$0 well child	\$5/20/40	labs cvrd in full xray \$15 copay	Unmarried Dependent To age 23	PCP & Referrals Needed	
Sole Prop	1,977.72 5,056.86						\$15 adult	w/\$100 yrly ded.				
<b>Excellus-Traditional BlueCross BlueShield</b>												
Small Grp	2,271.12 5,645.04	S-\$100 F-\$200	20% co-ins on the first \$2000, max out of pocket S-\$400 F-\$800						\$50/\$100 ded		FT student to age 18	75% Group Participation Needed
Sole Prop	2,497.41 6,207.48							20%/30%/50% co-ins				
<b>Excellus-Medicare 65+ Medallion</b>		This medicare supplement provides comprehensive coverage including prescription drug coverage.										
Small Grp	1,740.15 3,480.30	You must have been part of an employer group to be eligible but you need not still be working. This is an expensive but comprehensive										
Sole Prop	1,740.15 3,480.30	supplemental plan for those who have retired and are working beyond age 65. \$100 major medical deductible										
<b>Excellus-Prime Blue Dental</b>		Separate from any of the above health insurance policies. There are no dentists locally that accept the benefits schedule as payment in full.										
Small Grp	115.71 290.61	The coverage seems to be about 60-70% reimbursement from Excellus with local dentists. Sole proprietors are not eligible at this time.										
Sole Prop	n/a n/a	75% group participation is needed.										