

<b>2012 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>Output. Surgery</b>	<b>Prescription Coverage</b>	<b>Diagnostic Labs/Xray/ Other</b>	<b>Other</b>
<b>CDPHP-High Ded EPO</b> Small Grp 2 person Sole Prop 2 person	<b>Ind. Fam.</b> \$458.46 \$1,110.57 \$843.33 \$519.66 \$1,263.12 \$958.47	S-\$5000 F-\$10000 embedded deductible	paid in full after ded.	paid in full after ded.	paid in full after ded.	paid in full after ded.	50% co-pay subject to ded.  maint. scripts carved out of ded \$1 rx for less	paid in full after ded.	HSA Qualified  365 Life Points max out of pocket S-\$5000 F-\$10000
<b>CDPHP-High Ded PPO</b> Small Grp 2 person Sole Prop 2 person	<b>Ind. Fam.</b> \$682.38 \$1,773.66 \$1,343.76 \$774.96 \$2,019.03 \$1,528.95	S-\$2700 F-\$5400 aggreget deductible	10% co-ins after ded.	10% co-ins after ded.	10% co-ins after ded.	10% co-ins after ded.	none	10% co-ins after ded.	HSA Qualified; max out of pocket S-\$4000 F-\$8000  365 Life Points
<b>Excellus-HDHP 15</b> Small Grp 2 person Sole Prop Ind & Spouse Ind & Child	<b>Ind. Fam.</b> \$682.44 \$1,805.52 \$1,297.65 \$748.59 \$2,067.63 \$1,476.24 \$1,504.62	S-\$5500 F-\$11000	paid in full after ded.	paid in full after ded.	paid in full after ded.	paid in full after ded.	paid in full after ded.	paid in full after ded.	75% Group Part. Needed Blue365 access/discounts HSA Qualified  max out of pocket S-\$5500 F-\$11000
<b>MVP-High Ded EPO</b> Small Grp Sole Prop	<b>Ind. Fam.</b> \$716.49 \$1,759.74 \$820.80 \$2,020.53	S-\$5000 F-\$10000	20% co-ins. after ded.	20% co-ins. after ded.	20% co-ins. after ded.	20% co-ins. after ded.	\$5/35/70 subject to ded.	20% co-ins. after ded.	HSA Qualified; max out of pocket S-\$5950 F-\$11900
<b>CDPHP-EPO 40/60</b> Small Grp 2 person Sole Prop 2 person	<b>Ind. Fam.</b> \$912.51 \$2,383.53 \$1,804.02 \$1,037.31 \$2,714.25 \$2,053.62	S-\$2000 F-\$5000	20% co-ins. after ded.	\$40 pcp \$60 sp	20% co-ins. after ded.  \$50 urgent care	20% co-ins. after ded.	\$10 generic  \$1 rx for less program	\$60 co-pay	max out of pocket S-\$5000 F-\$12500  365 Life Points
<b>Excellus-HDHP 13</b> Small Grp 2 person Sole Prop Ind & Spouse Ind & Child	<b>Ind. Fam.</b> \$969.96 \$2,581.50 \$1,852.53 \$1,064.85 \$2,957.64 \$2,108.79 \$2,149.80	S-\$2600 F-\$5200	paid in full after ded.	paid in full after ded.	paid in full after ded.	paid in full after ded.	\$5/\$35/\$70 after ded.	paid in full after ded.	75% Group Part. Needed Blue365 access/discounts HSA Qualified  max out of pocket S-\$5500 F-\$11000
<b>MVP-High Ded EPO 2</b> Small Grp Sole Prop	<b>Ind. Fam.</b> \$1,032.03 \$2,548.59 \$1,183.68 \$2,927.73	S-\$2500 F-\$5000	\$500 co-pay after ded.	\$30 pcp \$50 sp after ded.	\$150 after ded.	\$200 after ded.	\$5/\$35/\$70 after ded	labs cvrd xray \$50 copay both after ded.	\$300 wellstyle rewards max out of pocket S-\$5000 F-\$10000
<b>Excellus-HDHP 2E</b> Small Grp 2 person Sole Prop Ind & Spouse Ind & Child	<b>Ind. Fam.</b> 1,121.70 2,987.79 2,145.39 1,231.77 3,423.63 2,442.60 2,487.60	S-\$1300 F-\$2600	20% co-ins. after ded.	20% co-ins. after ded.	20% co-ins. after ded.	20% co-ins. after ded.	\$5/35/70 subject to ded.  \$0 generic to age 19	20% co-ins. after ded.	75% Group Part. Needed \$1000 Healthy Rewards  HSA Qualified max out of pocket S-\$3000 F-\$6000

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<b>Excellus-SB 40/60</b> Small Grp 2 person Sole Prop Ind & Spouse Ind & Child	<b>Ind. Fam.</b> \$1,247.07 \$3,298.38 \$2,387.40 \$1,369.68 \$3,779.76 \$2,718.42 \$2,745.81	S-\$2000 F-\$6000	20% co-ins. after ded.	\$40pcp \$60sp	\$350 copay	20% co-ins. after ded.	\$5/\$45/\$90	labs cvrd  xray \$60 copay	75% Group Part. Needed Blue365 access/discounts \$60 eyewear per year  max out of pocket S-\$6000 F-\$18000
<b>Excellus-SB 30/50</b> Small Grp 2 person Sole Prop Ind & Spouse Ind & Child	<b>Ind. Fam.</b> \$1,314.66 \$3,501.15 \$2,517.87 \$1,444.05 \$4,012.32 \$2,867.13 \$2,914.29	S-\$500 F-\$1500	20% co-ins. after ded.	\$30pcp \$50sp	\$250 copay	20% co-ins. after ded.	\$7 generic	labs cvrd  xray \$50 copay	75% Group Part. Needed Blue365 access/discounts \$60 eyewear per year  max out of pocket S-\$1500 F-\$4500
<b>MVP-EPO Hybrid</b> Small Grp Sole Prop	<b>Ind. Fam.</b> \$1,378.20 \$3,414.00 \$1,581.78 \$3,922.95	S-\$2000 F-\$5000	20% co-ins. after ded.	\$40	\$200	20% co-ins. after ded.	\$10 generic 50% brand name	\$40 co-pay	\$300 wellstyle rewards max out of pocket S-\$6000 F-\$15000
<b>CDPHP-EPO 25</b> Small Grp 2 person Sole Prop 2 person	<b>Ind. Fam.</b> \$1,410.45 \$3,703.02 \$2,799.87 \$1,604.94 \$4,218.54 \$3,188.94	S-\$500 F-\$1250	10% co-ins. after ded.	\$25	10% co-ins after ded. \$35 urgent care	10% co-ins after ded.	\$4 generic 50% co-ins others \$1 rx for less program	\$25 co-pay	max out of pocket S-\$2500 F-\$6250  vision, 365 Life Points
<b>CDPHP-HMO 25/40</b> Small Grp 2 person Sole Prop 2 person	<b>Ind. Fam.</b> \$1,563.72 \$4,109.25 \$3,106.47 \$1,779.72 \$4,681.59 \$3,538.44	none	\$750	\$25pcp \$40sp	\$100  \$35 urgent care	\$150	\$4 generic 50% brand name  \$1 rx for less program	labs \$40 co-pay xray \$40 co-pay	PCP & Referrals Needed  vision rider
<b>MVP-EPO 40</b> Small Grp Sole Prop	<b>Ind. Fam.</b> \$1,646.85 \$4,085.64 \$1,890.72 \$4,695.33	S-\$1000 F-\$2500	20% co-ins. after ded.	\$40	\$200	20% co-ins. after ded.	\$10/30/50	20% co-ins. after ded.	\$100 vision hardware every 2 yrs \$300 healthydollar rewards max out of pocket S-\$3000 F-\$7500
<b>Excellus-HB 25/40</b> Small Grp 2 person Sole Prop Ind & Spouse Ind & Child	<b>Ind. Fam.</b> \$1,774.41 \$4,706.73 \$3,405.15 \$1,949.79 \$5,395.02 \$3,878.55 \$3,916.65	none	\$250	\$25pcp \$40sp	\$150 copay  \$40 urgent care	\$150 copay	\$5/\$25/\$50	labs cvrd  xray \$40 co-pay	75% Group Part. Needed Blue365 access/discounts \$1000 Healthy Rewards \$60 eyewear per year
<b>Excellus-HMO Blue</b> Small Grp Ind & Spouse Ind & Child Sole Prop Ind & Spouse Ind & Child	<b>Ind. Fam.</b> \$1,796.73 \$4,969.92 \$3,572.34 \$3,608.55 \$1,974.39 \$5,464.80 \$3,927.48 \$3,967.32	none	\$750	\$30 pcp \$50 sp	\$150  \$50 urgent care	\$150 Facility  \$50 Physician	\$10/30/50	labs \$30 co-pay xray \$50 co-pay	PCP & Referrals Needed  Blue365 access/discounts

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<b>Excellus-HB-C-46E</b>	<b>Ind.</b>	<b>Fam.</b>	none	\$150 copay	\$15pcp	\$75	\$75 copay	\$5/25/50	labs cvrd in full	75% Group Part. Needed
Small Grp	\$1,854.78	\$4,923.45								
2 person	\$3,560.37				\$25sp					\$60 eyewear per year
Sole Prop	\$2,038.20	\$5,643.63			\$0	\$25			xray \$25 copay	\$1000 Healthy Rewards
Ind & Spouse	\$4,055.43				child	urgent		\$0 generics		
Ind & Child	\$4,096.89					care		children		
<b>MVP-TriVantage EPO</b>	<b>Ind.</b>	<b>Fam.</b>						\$10/30/50	labs cvrd in full	Healthy Lifestyle
Small Grp	\$1,867.20	\$4,636.53								
Sole Prop	\$2,144.13	\$5,328.84						annual cap of	xray \$50 copay	Rewards up to \$600 per subscriber
<b>Active Lifestyles</b>			none	\$500	\$15-50	\$75	\$150	\$2500 then 50%		
<b>Family Focus</b>			none	19+ \$500 / 18- \$0	\$0-50	\$100	\$150			
<b>Healthy Alternvts</b>			none	\$500	\$25-50	\$100	\$150			
<b>MVP-GOLD Preferred HMO 65+</b>	This medicare supplement provides coverage for individuals who are enrolled in Medicare A & B and working beyond age 65.									
Small Grp	\$426.63	\$832.26	PCP Co-Pay \$15, Specialist Co-Pay \$30, Hospital Inpatient Co-Pay \$250 per stay/\$750 max, \$65 ER							
Sole Prop	\$426.63	\$832.26	Prescription Rider \$8/\$35/\$90/33%-with Full coverage through donut hole							
<b>Excellus-Medicare Supplement Plan C 65+</b>	This medicare supplement provides coverage for individuals who are enrolled in Medicare A & B and working beyond age 65.									
Small Grp	\$657.42	\$1,293.84	PCP Co-Pay \$0, Specialist Co-Pay \$0, Hospital Inpatient Co-Pay \$0 per stay							
Sole Prop	\$657.42	\$1,293.84	No Prescription Rider							
<b>Excellus-Prime Blue Dental</b>	Separate from any of the above health insurance policies. There are no dentists locally that accept the coverage as payment in full									
Small Grp	\$118.29	\$297.96	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	Stand alone product but must have two contracts per company.							

### The offerings below are renewable only for 2012 If you were enrolled in 2011.

<b>Excellus-SimplyBlue</b>	<b>Ind.</b>	<b>Fam.</b>	S-\$3000	\$500 copay	\$40pcp	\$350	40%	\$7 generic	labs \$60 copay	75% Group Part. Needed	
Small Grp	950.88	2,624.70	F-\$9,000	per day for	\$60sp	copay	co-ins.	for adult	allergy \$40 copay	Health Club Reimb. \$300	
Ind & Spouse	1,880.82		several	1st 4 days		Urgent care	after ded.	\$0 generic to	Xray \$100 copay	Blue365 access/discounts	
Ind & Child	1,908.42		benefits	5 or more		\$75 copay		age 19		eyewear \$60 per year	
Sole Prop	1,043.88	2,885.10	not subject	days subject						max out of pocket	
Ind & Spouse	2,066.79		to ded.	to ded.						S-\$9000 F-\$27000	
Ind & Child	2,885.10										
<b>Excellus-Traditional BCBS</b>			S-\$100	20% co-ins on the first \$2000, max out of pocket S-\$400 F-\$800					\$50/\$100 ded		75% Group Participation Needed
Small Grp	2,671.29	6,765.48	F-\$200								
Sole Prop	2,936.31	7,439.94							20%/30%/50% co-ins		
<b>Excellus-Medicare 65+ Medallion</b>	This medicare supplement provides comprehensive coverage including prescription drug coverage.										
Small Grp	1,677.99	3,355.98	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	1,677.99	3,355.98	supplemental plan for those who have retired and are working beyond age 65. \$100 major medical deductible								

#### Abbreviation Legend

pcp = Prime Care Physician

sp = Specialist

HSA = Health Savings Account