

2010 Health Insurance Offerings Grid	Quarterly Rate		Annual Deductible	Inpatient Benefit	Visit Co-Pay	ER Care	Outpat. Surgery	Well-Vst Annual Exam	Prescription Coverage	Diagnostic Labs/Xray/ Other	Dependent Coverage	Other
	used in our billing system											
Excelsus-SimplyBlue	Ind.	Fam.	S-\$3000	\$500 copay for 4 days per unlim. days subject to ded.	\$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	F-\$9000									
Ind & Spouse	1,445.70		several									
Ind & Child	1,441.95		benefits									
Sole Prop	804.57	2,177.25	not subject									
Ind & Spouse	1,588.17		to ded.									
Ind & Child	1,584.03											
CDPHP-High Deductible PPO			S-\$2700	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	F-\$5400									
Sole Prop	876.99	2,246.58										
Excelsus-HealthyBlue HD			S-\$1300	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 \$0 generic to age 19 subject to ded	20% co-ins after ded.	FT student to age 26	75% Group Part. Needed Healthy Rewards up to \$1000 per family HSA Qualified max out of pocket S-\$3000 F-\$6000
Small Grp	870.03	2,404.56	F-\$2600									
Ind & Spouse	1,719.06											
Ind & Child	1,748.85											
Sole Prop	954.93	2,404.56										
Ind & Spouse	1,888.86											
Ind & Child	1,921.68	2,642.94										
CDPHP-AO Fox First EPO			none	\$240	\$25	\$75	\$200	covered in full	\$10 generic 50% Co-Ins. w/\$100 brand name max	\$25 co-pay	FT student to age 19	\$75 vision hardware allowance PCP not needed, Referrals out of Fox network needed
Small Grp	946.44	2,460.78										
Sole Prop	1,062.63	2,762.85										
MVP-EPO High Deductible			S-\$2000	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 wilstyl rws max out of pocket S-\$6000 F-\$15000
Small Grp	1,023.27	2,597.67	F-\$5000									
Sole Prop	1,173.60	2,984.16										
CDPHP-EPO \$25 Transitional			S-\$500	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	F-\$1250									
Sole Prop	1,340.40	3,451.41										
w/Dental Rider												
Small Grp	1,255.53	3,230.85										
Sole Prop	1,428.42	3,680.20										
MVP-EPO \$40			S-\$1000	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	F-\$2500									
Sole Prop	1,420.41	3,614.19										

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	MVP-HMO Basix	Ind.	Fam.	none	\$500	\$25pcp \$40sp	\$100	\$175	\$0 well child \$25 adult	\$10 generic	labs cvrd in full Xray multiple copays may apply	Unmarried Dependent To age 23	PCP & Referrals Needed
Small Grp	1,270.20	3,249.66											
Sole Prop	1,457.58	3,733.95											
CDPHP-HMO			none	\$500	\$25pcp \$40sp	\$100	\$75	covered in full	\$4 generic 50% brand name	\$40 co-pay	FT student to age 25	PCP & Referrals Needed	
Small Grp	1,375.83	3,554.01											
Sole Prop	1,565.49	4,048.59											
Excellus-Blue Healthy Choices								well-child covered	\$10/30/50	labs cvrd in full Xray \$40 copay	FT student To age 23	75% Grp Participation	
Small Grp	1,457.04	3,671.22											
Sole Prop	1,600.68	4,036.23											
Fit & Healthy			none	\$500	\$20pcp/\$40sp \$0kids/\$25pcp/ \$40sp	\$100	\$115	adult-\$20	w/\$0 gen. to age 19	allergy \$20 PCP allergy \$40 Spec		Lifestyle Benefits up to \$300	
Healthy Family			none	\$500		\$100	\$115	adult-\$25		mam, pap, Gyn cvd			
Excellus-HealthyBlue \$15/\$25			none	\$150 copay	\$15pcp \$25sp	\$75	\$75 copay	covered in full	\$5/25/50	labs cvrd in full Xray \$25 copay	FT student to age 23	75% Group Part. Needed Healthy Rewards up to \$1000 per famiy	
Small Grp	1,488.84	4,048.98											
Ind & Spouse		2,956.68							\$0 generics children				
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											
MVP-TriVantage EPO								covered in full	\$10/30/50	labs cvrd in full Xray \$50 copay	Unmarried Dependent To age 23	Healthy Lifestyle Rewards up to \$600 per subscriber	
Small Grp	1,499.79	3,828.84											
Sole Prop	1,721.61	4,400.01							annual max of \$4,000				
Active Lifestyles Family Focus			none	\$500	\$15-50	\$75	\$150						
Healthy Alternvts			none	adlts 19+ \$500 thru age 18 \$0	\$0-50	\$100	\$150						
MVP-HMO \$15			none	\$240	\$15	\$50	\$75	\$0 well child \$15 adult	\$5/20/40	labs cvrd in full Xray \$15 copay	Unmarried Dependent To age 23	PCP & Referrals Needed	
Small Grp	1,722.51	4,400.01											
Sole Prop	1,977.72	5,056.86							w/\$100 yrly ded.				
Excellus-Traditional BlueCross BlueShield			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
Small Grp	2,271.12	5,645.04											
Sole Prop	2,497.41	6,207.48							20%/30%/50% co-ins				
Excellus-Medicare 65+ Medallion			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										
Excellus-Prime Blue Dental			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.										