SEPTEMBER BCBSM OPTIONS

REPORT to management

Company	BCBSM	BCBSM	BCBSM	BCBSM
Plan	SB PPO Gold 1500	SB PPO Gold 1500	SB PPO Silver 2500	SB PPO Silver 3000
Deductible	$1,500 / $3,000	$1,500 / $3,000	$2,500 / $5,000	$3,000 / $6,000
Coinsurance Percentage	80 / 20%	80 / 20%	70 / 30%	80 / 20%
Coinsurance Maximum	$1,000 / $2,000	$1,000 / $2,000		
Office Visit Copay	$20	$20	$40	$30
Specialist Visit Copay	$40	$40	$60	$50
Urgent Care Visit Copay	$60	$60	$60	$60
ER Visit Copay	$150	$150	$250	$150
Prescription Benefits	$15 / $50 / 50% ($70 Min - $100 Max) / 20% ($200 Max) / 25% ($300 Max)	$15 / $50 / 50% ($70 Min - $100 Max) / 20% ($200 Max) / 25% ($300 Max)	$20 / $60 / 50% ($80 Min - $100 Max) / 20% ($200 Max) / 25% ($300 Max)	$20 / $60 / 50% ($80 Min - $100 Max) / 20% ($200 Max) / 25% ($300 Max)
Out of Pocket Maximum	$6,600 / $13,200	$6,600 / $13,200	$6,600 / $13,200	$6,350 / $12,700
Member Level Breakdown				
Jessica Straczowski (58)	$872.93	$932.44	$784.58	$798.03
Autumn Bates (32, 31, 11)	$1,049.17	$1,089.44	$916.68	$932.40
Angela Chang (34, 35)	$863.97	$891.45	$750.09	$762.95
Katherine Hargreave (46)	$517.24	$548.93	$461.88	$469.80
Andrea Ballard (37, 34, 8, 6)	$1,324.63	$1,362.07	$1,351.46	$1,374.63
Adrian Francisco (37, 38, 10, 8, 5)	$1,566.42	$1,606.16	$1,146.07	$1,165.72
Sarah Mcleod (34, 34, 6)	$1,085.70	$1,120.90	$943.15	$959.32
Michele Talsma (46, 49, 20, 18, 12)	$1,785.28	$1,870.38	$1,573.78	$1,600.76
Emily Emmendorf (28, 6)	$602.85	$630.17	$530.24	$539.33
Adam Dompierre (32)	$415.15	$432.92	$364.27	$370.52
Amy Andrews (44)	$474.62	$496.59	$417.85	$425.01
David Gilbert (51, 50, 22, 19)	$1,836.50	$1,934.42	$1,627.67	$1,655.58
Elizabeth Crissell (31)	$406.56	$424.14	$356.88	$363.00
JoEllen Hadel (48)	$559.87	$598.33	$503.45	$512.08
Alex Polkinghorne (26)	$359.63	$374.73	$315.31	$320.72
Amy Burdick (42, 13)	$693.84	$717.26	$603.52	$613.87
Valynda Makie (48)	$559.87	$598.33	$503.45	$512.08
	Current	Renewal		
Medical Monthly Premium	$14,974.23	$15,628.66	$13,150.33	$13,375.80
Medical Annual Premium	$134,768.07	$140,657.94	$118,352.97	$120,382.20
Total Annual Premium	$134,768.07	$140,657.94	$118,352.97	$120,382.20
Cost Difference		$5,889.87	-$16,415.10	-$14,385.87
Percentage Difference		4.4%	-12.2%	-10.7%

Key
Betterment
Decrement
No Change
Drug Card varies (Formularies / Tiers)