

6 Enrolled Employees		Humana		Aetna		National General		Starmark		All Savers - UHC		United Healthcare	
		Old Plan - Age Banded								New Plan - Transparent		New Quote - Age Banded	
Employee	3	\$940.91		\$543.05		\$777.29		\$870.69		\$527.07		\$924.39	
Employee & Spouse	1	\$1,881.82		\$1,346.82		\$1,865.48		\$2,176.72		\$1,073.83		\$1,848.78	
Employee & Child(ren)	0			\$1,076.45		\$1,476.84		\$1,150.55		\$974.41		\$1,848.78	
Family	2	\$2,822.72		\$1,846.40		\$2,487.29		\$2,456.58		\$1,570.89		\$2,773.17	
TOTAL:		\$10,349.99		\$6,668.77		\$9,171.93		\$9,701.95		\$5,796.82		\$10,168.29	
ANNUAL TOTAL:		\$124,199.88		\$80,025.24		\$110,063.16		\$116,423.40		\$69,561.84		\$122,019.48	
PLAN DESIGN		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible													
Single		\$4,500	\$18,000	\$5,000	\$10,000	\$3,500	\$7,000	\$4,500	\$10,000	\$3,500	\$7,000	\$4,000	\$8,000
Family		\$9,000	\$36,000	\$10,000	\$30,000	\$7,000	\$14,000	\$9,000	\$20,000	\$7,000	\$14,000	\$8,000	\$16,000
Out of Pocket Max													
Single		\$8,550	\$34,200	\$7,500	\$25,000	\$7,900	\$23,700	\$8,550	\$20,000	\$7,900	\$15,800	\$8,500	\$17,000
Family		\$17,100	\$68,400	\$15,000	\$75,000	\$15,800	\$47,400	\$17,100	\$40,000	\$15,800	\$31,600	\$17,000	\$34,000
Coinsurance		20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%
Preventive Care		No Charge	50% AD	No Charge	50% AD	No Charge	50% AD	No Charge	50% AD	No Charge	50% AD	No Charge	50% AD
Office Visits													
Primary Care		\$50	50% AD	\$40	50% AD	\$40	50% AD	\$50	50% AD	\$25	50% AD	\$10	50% AD
Specialist		\$100	50% AD	\$80	50% AD	\$60	50% AD	\$50	50% AD	\$75	50% AD	\$80	50% AD
Prescription Deductible													
Single		\$250	\$750	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded
Family		\$500	\$1,500	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded	No Ded
Tier 1		\$10	\$10 then 30%	\$10	50%	\$20	\$20	\$10	\$10	\$15	\$15	\$10	\$10
Tier 2		\$45	\$45 then 30%	\$50	50%	\$50	\$50	\$35	\$35	\$35	\$35	\$40	\$40
Tier 3		\$90	\$90 then 30%	\$80	50%	\$75	\$75	\$55	\$55	\$75	\$75	\$125	\$125
Tier 4		25%	55%	\$500	Not Covered	N/A	N/A	\$200	\$200	\$250	\$250	\$300	\$300
Network		Humana		Aetna		Cigna LocalPlus		Cigna PPO		Choice Plus		Choice Plus	

HGRxPreferred replaced this Age-Banded plan with a transparent, medically underwritten plan that saved \$54,638 annually, or 44%.