## Attention BX Members...take advantage of the 2<sup>nd</sup> Qtr

2017 low cost medical plans endorsed by the Builders Exchange

Did you know...you can change medical insurance plans now to get you & your employees set up in Q2 2017 to have great benefits at low rates. Why wait?







Excellus BCBS Plans					
In-Network Benefits	SimplyBlue Plus	SimplyBlue Plus	SimplyBlue Plus	SimplyBlue Plus	SimplyBlue Plus
	Platinum 2	Gold 18	Gold 6	Silver 14	Bronze 4
	High Plan	Base Plan	HDHP	HDHP	HDHP
PCP/Specialist visit	\$15/\$25	\$30/\$50	Deduct/Coins	Deduct/Coins	Deduct
Inpatient	\$250 copay	Deduct/Coins	Deduct/Coins	Deduct/Coins	Deduct
<b>Emergency Room</b>	\$150 copay	\$250	Deduct/Coins	Deduct/Coins	Deduct
Prescription	\$5/\$25/\$50	\$5/\$45/\$90	Deduct,	Deduct,	Deduct
			\$5/\$35/\$70	\$5/\$45/\$90	
Deductible					
single/family	None	\$1,000/\$2,000	\$1,300/\$2,600	\$2,600/\$5,200	\$6,450/\$12,900
Coinsurance	None	20%	15%	20%	0%
Annual Out-of-					
Pocket Maximum	\$6,350/\$12,700	\$4,000/\$8,000	\$2,600/\$5,200	\$6,550/\$13,100	\$6,450/\$12,900
single/family					
2nd Qtr 2017 Small Group Rates (rates effective for implementations between April 1, 2017 – June 30, 2017)					
Single	\$628.20	\$519.76	\$504.35	\$394.06	\$289.63
Employee/Child(ren)	\$1,067.94	\$883.59	\$857.40	\$669.90	\$492.37
Employee/Spouse	\$1,256.40	\$1,039.52	\$1,008.70	\$788.12	\$579.26
Family	\$1,790.37	\$1,481.32	\$1,437.40	\$1,123.07	\$825.45

SimplyBlue Plus plans have several great benefits for you and your employees:

- \* National BlueCross BlueShield Network (over 865,000 participating providers)
- \* Deductibles apply to all services except Preventive Drugs & Preventive Services (Gold 18 Rx not subject to deductible)
- \* Out-of-Pocket Maximum includes Copayments
- \* Preventive services are covered in full
- \* Annual Vision exam & Eyewear benefits
- \* Exercise Rewards Program up to \$600 a year
- \* Rates include the Federally Mandated Pediatric Dental Rider. If you already have pediatric dental benefits covered through a plan currently, please contact us for rates that will not include this benefit

Please contact Brown & Brown Insurance for detailed information:

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