

# Attention BX Members...take advantage of the 1<sup>st</sup> Qtr 2018 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 Q1 2018 to have great benefits at low rates. Why wait?



Excellus BCBS						
In-Network Benefits	Platinum 2	Platinum 6	Gold 19	Gold 20	Silver 17	Bronze 4
PCP/Specialist	\$15/\$25	\$30/\$50	\$40/\$60	Ded/Coins	Ded/Coins	Deduct
Inpatient	\$250	\$750	Ded/Coins	Ded/Coins	Ded/Coins	Deduct
Emergency Room	\$150	\$250	\$350	Ded/Coins	Ded/Coins	Deduct
Rx	\$5/\$25/\$50	\$5/\$35/\$70	\$5/\$45/\$90	Ded \$5/\$45/\$90	Ded \$5/\$35/\$70	Deduct
Deductible (S/F)	None	None	\$2,250/\$4,500	\$1,800/\$3,600	\$3,600/\$7,200	\$6,550/\$13,100
Conisurance	None	None	20%	20%	20%	0%
Out-of-Pocket Max (S/F)	\$6,350/\$12,700	\$6,550/\$13,100	\$6,850/\$13,700	\$3,600/\$7,200	\$6,500/\$13,100	\$6,550/\$13,100
<i>1st Qtr 2018 Small Group rates (effective for implementation between January 1, 2018 - March 31, 2018)</i>						
Single	\$672.20	\$640.71	\$536.26	\$510.16	\$399.06	\$324.88
EE/Child(ren)	\$1,344.39	\$1,281.42	\$1,072.52	\$1,020.32	\$798.13	\$649.76
EE/Spouse	\$1,142.73	\$1,089.21	\$911.64	\$867.27	\$678.41	\$552.29
Family	\$1,915.76	\$1,826.02	\$1,528.34	\$1,453.95	\$1,137.34	\$925.90

## 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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