

# Attention BX Members...take advantage of the 3<sup>rd</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 Q3 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>3rd Qtr 2018 Small Group rates (effective for implementation between July 1, 2018 - September 30, 2018)</i>						
Single	\$699.35	\$666.59	\$557.93	\$530.77	\$415.18	\$338.01
EE/Child(ren)	\$1,188.90	\$1,133.20	\$948.48	\$902.31	\$705.81	\$574.62
EE/Spouse	\$1,398.70	\$1,333.18	\$1,115.86	\$1,061.54	\$830.36	\$676.02
Family	\$1,993.15	\$1,899.78	\$1,590.10	\$1,512.69	\$1,183.26	\$963.33

### 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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