

Attention BX Members...take advantage of the 4th 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 Q4 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 | \$6,550/\$13,100 | \$6,550/\$13,100 |
| <i>4th Qtr 2018 Small Group rates (effective for implementation between October 1, 2018 - December 31, 2018)</i> | | | | | | |
| Single | \$713.34 | \$679.92 | \$569.09 | \$541.39 | \$423.48 | \$344.77 |
| EE/Child(ren) | \$1,212.68 | \$1,155.86 | \$967.45 | \$920.36 | \$719.92 | \$586.11 |
| EE/Spouse | \$1,426.68 | \$1,359.84 | \$1,138.18 | \$1,082.78 | \$846.96 | \$689.54 |
| Family | \$2,033.02 | \$1,937.77 | \$1,621.91 | \$1,542.96 | \$1,206.92 | \$982.59 |

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
- * Gold 20, Silver 17 & Bronze 4 have Preventive Rx rider where Preventive Drugs are **not** subject to deductible
- * 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:

Marc Russo: 585-697-1422, marc.russo@bbrochester.com
 Violetta DiClemente: 585-697-1457, violetta.diclemente@bbrochester.com
 Brian Hart: 585-697-1428, brian.hart@bbrochester.com