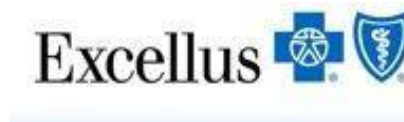


Attention BX Members...take advantage of the 2nd Qtr 2020 low cost medical plans endorsed by the Builders Exchange

Did you know...you can change medical insurance plans now to get you & your employees set up in Q2 2020 to have great benefits at low rates. Why wait?



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 Hospital	\$250	\$750	Ded/Coins	Ded/Coins	Ded/Coins	Deduct
Emergency Room	\$150	\$250	\$350	Ded/Coins	Ded/Coins	Deduct
Rx	\$5/\$35/\$70	\$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	\$6,750/\$13,500
Coinsurance	None	None	20%	20%	20%	100%
Out-of-Pocket Maximum (S/F)	\$6,350/\$12,700	\$6,550/\$13,100	\$6,850/\$13,700	\$3,600/\$7,200	\$6,550/\$13,100	\$6,750/\$13,500
<i>2nd Qtr 2020 Small Group Rates (effective for implementation between April 1, 2020 - June 30, 2020)</i>						
Employee	\$735.94	\$710.66	\$601.56	\$575.56	\$457.44	\$380.97
Employee/Child(ren)	\$1,251.10	\$1,208.12	\$1,022.65	\$978.45	\$777.65	\$647.65
Employee/Spouse	\$1,471.88	\$1,421.32	\$1,203.12	\$1,151.12	\$914.88	\$761.94
Employee/Family	\$2,097.43	\$2,025.38	\$1,714.45	\$1,640.35	\$1,303.70	\$1,085.76

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

- * National BlueCross BlueShield Network (over 900,000 participating providers)
- * Deductibles apply to all services except Preventive Drugs & Preventive Services
 - * Gold 19 plan prescription drugs are not subject to a 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:

Bill Evans: 585-697-1443, bill.evans@bbrochester.com
 Violetta DiClemente: 585-697-1457, violetta.diclemente@bbrochester.com
 Brian Hart: 585-697-1428, brian.hart@bbrochester.com