

# Attention BX Members...take advantage of the 3rd QTR 2022 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 2022 to have great benefits at low rates. Why wait?



Benefits	Excellus Health Plan AM Best: Not Rated, Financial Size: Not Rated					
	2022 Platinum 2	2022 Platinum 6	2022 Gold 19	2022 Gold 21	2022 Silver 17	2022 Bronze 4
PCP/Specialist	\$15/\$25 Copay	\$30/\$50 Copay	\$40/\$60 Copay	Deductible, then \$25/\$40 Copay	Deductible, then 20% Coinsurance	Deductible, then Covered in Full
Inpatient Hospital	\$500 Copay	\$750 Copay	Deductible, then 20% Coinsurance	Deductible, then \$500 Copay	Deductible, then 20% Coinsurance	Deductible, then Covered in Full
Prescription Drug	\$5/\$35/\$70	\$5/\$35/\$70	\$5/\$45/\$90	\$5/\$45/\$90, After Deductible; Preventive drugs not subject to Deductible	\$5/\$35/\$70, After Deductible; Preventive drugs not subject to Deductible	Deductible, then Covered in Full; Preventive drugs not subject to Deductible
Deductible Single/All Other Tiers	None	None	\$2,250/\$4,500	\$2,000/\$4,000	\$3,600/\$7,200	\$7,000/\$14,000
Coinsurance	None	None	20%	Copay	20%	None
Out-of-Pocket Maximum	\$5,000/\$10,000	\$6,550/\$13,100	\$6,850/\$13,700	\$6,000/\$12,000	\$6,550/\$13,100	\$7,000/\$14,000
<b>Rating Tiers</b>	<b>3rd Quarter 2022 Small Group Rates (Effective for implementation between July 1st, 2022 - September 30th, 2022)</b>					
Single	\$856.12	\$827.39	\$651.35	\$647.16	\$542.28	\$456.66
Employee/Spouse	\$1,712.24	\$1,654.78	\$1,302.70	\$1,294.32	\$1,084.56	\$913.32
Employee/Child(ren)	\$1,455.40	\$1,406.56	\$1,107.30	\$1,100.17	\$921.88	\$776.32
Family	\$2,439.94	\$2,358.06	\$1,856.35	\$1,844.41	\$1,545.50	\$1,301.48

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

- \* National BlueCross BlueShield Network (over 1,300,000 participating providers)
- \* Deductibles apply to all services except Preventive Drugs & Preventive Services
  - \* Platinum 2, Platinum 6 & 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:

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