

Attention BX Members...take advantage of the 4th 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 Q4 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
Rating Tiers	4th Quarter 2022 Small Group Rates (Effective for implementation between October 1st, 2022 - December 31st, 2022)					
Single	\$873.24	\$843.94	\$664.38	\$660.10	\$553.13	\$465.79
Employee/Spouse	\$1,746.48	\$1,687.88	\$1,328.76	\$1,320.20	\$1,106.26	\$931.58
Employee/Child(ren)	\$1,484.51	\$1,434.70	\$1,129.45	\$1,122.17	\$940.32	\$791.84
Family	\$2,488.73	\$2,405.23	\$1,893.48	\$1,881.29	\$1,576.42	\$1,327.50

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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