

# Attention BX Members...take advantage of the 1st QTR 2023 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 Q1 2023 to have great benefits at low rates. Why wait?



| Benefits                          | Excellus Health Plan<br>AM Best: Not Rated, Financial Size: Not Rated   |                  |                                  |   |   |  |
|-----------------------------------|---|------------------|----------------------------------|---|---|--|
|                                   | 2023 Platinum 2   | 2023 Platinum 6  | 2023 Gold 19                     | 2023 Gold 21  | 2023 Silver 17  | 2023 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   | \$7,500/\$15,000   |
| Coinsurance                       | None  | None             | 20%                              | Copay   | 20%   | None   |
| Out-of-Pocket Maximum             | \$5,000/\$10,000  | \$6,550/\$13,100 | \$6,850/\$13,700                 | \$5,500/\$11,000  | \$6,550/\$13,100  | \$7,500/\$15,000   |
| <b>Rating Tiers</b>               | <b>1st Quarter 2023 Small Group Rates (Effective for implementation between January 1st, 2023 - March 31st, 2022)</b> |                  |                                  |   |   |  |
| Single                            | \$927.98  | \$902.75         | \$710.27                         | \$706.90  | \$590.51  | \$481.61   |
| Employee/Spouse                   | \$1,855.96  | \$1,805.49       | \$1,420.55                       | \$1,413.80  | \$1,181.02  | \$963.23   |
| Employee/Child(ren)               | \$1,577.57  | \$1,534.67       | \$1,207.46                       | \$1,201.73  | \$1,003.87  | \$818.74   |
| Family                            | \$2,644.74  | \$2,572.82       | \$2,024.28                       | \$2,014.66  | \$1,682.96  | \$1,372.59   |

## 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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