

## Premium Breakdown

		BlueCross/BlueShield PPO Option 1 LIGHT - Current & Renewal	
<b>Buy Up Plan</b>		In Network / Out of Network	
Calendar Year Deductible - Individual		\$1,000 / \$2,000	
Calendar Year Deductible - Family		\$2,000 / \$4,000	
Coinsurance		20% / 40%	
Out of Pocket Maximum - Individual		\$4,000 / \$8,000	
Out of Pocket Maximum - Family		\$8,000 / \$16,000	
Physician Office Visit (PCP)		\$30 copay / 40%	
<b>Premium by Tier</b>		<b>Current Rates National Network</b>	<b>Renewal Rates National Network</b>
Employee	8	\$1,061.09	\$1,107.23
Employee & Spouse	3	\$2,175.23	\$2,269.82
Employee & Child(ren)	5	\$1,856.91	\$1,937.65
Family	2	\$3,077.16	\$3,210.97
<b>Monthly Cost</b>	<b>18</b>	<b>\$30,453.28</b>	<b>\$31,777.49</b>
Percent Change from Current			4.3%
		BlueCross/BlueShield HSA Option 2 LIGHT - Current & Renewal	
<b>Core Plan</b>		In Network / Out of Network	
Calendar Year Deductible - Individual		\$3,000 / \$6,000	
Calendar Year Deductible - Family		\$6,000 / \$12,000	
Coinsurance		0% / 20%	
Out of Pocket Maximum - Individual		\$3,000 / \$10,000	
Out of Pocket Maximum - Family		\$6,000 / \$20,000	
Physician Office Visit (PCP)		0% / 20%	
<b>Premium by Tier</b>		<b>Current Rates National Network</b>	<b>Renewal Rates National Network</b>
Employee	17	\$917.66	\$957.54
Employee & Spouse	6	\$1,881.20	\$1,962.96
Employee & Child(ren)	3	\$1,605.91	\$1,675.70
Family	14	\$2,661.21	\$2,776.87
<b>Monthly Cost</b>	<b>40</b>	<b>\$68,962.09</b>	<b>\$71,959.22</b>
Percent Change from Current			4.3%
		BlueCross/BlueShield HSA Option 3 LIGHT - Current & Renewal	
<b>Core Plan</b>		In Network / Out of Network	
Calendar Year Deductible - Individual		\$4,500 / \$9,000	
Calendar Year Deductible - Family		\$9,000 / \$18,000	
Coinsurance		20% / 40%	
Out of Pocket Maximum - Individual		\$6,500 (EE's pay \$4,500) / \$13,000	
Out of Pocket Maximum - Family		\$13,000 (EE's pay \$9,000) / \$26,000	
Physician Office Visit (PCP)		20% (EE's pay 0%) / 40%	
<b>Premium by Tier</b>		<b>Current Rates National Network</b>	<b>Renewal Rates National Network</b>
Employee	0	\$813.03	\$848.36
Employee & Spouse	0	\$1,666.71	\$1,739.14
Employee & Child(ren)	2	\$1,422.80	\$1,484.63
Family	7	\$2,357.79	\$2,460.24
<b>Monthly Cost</b>	<b>9</b>	<b>\$19,350.13</b>	<b>\$20,190.94</b>
Percent Change from Current			4.3%
<b>Total Monthly Cost</b>		<b>\$118,765.50</b>	<b>\$123,927.65</b>
<b>Total Annual Cost</b>		<b>\$1,425,186.00</b>	<b>\$1,487,131.80</b>
<b>Percent Change from Current</b>			<b>4.3%</b>