

Side By Side Detail

Region 15 2017 3rd qtr broad network Silver HMO
Whittier, Los Angeles, 90601

Prepared by Clifford Grekin
Effective July 01, 2017

	Anthem Blue Cross Silver HMO 1500/35%/7150		Anthem Blue Cross Silver HMO 1750/40%/7150		Anthem Blue Cross Silver HMO 2000/40%/7150		Blue Shield Silver Access+ HMO® 1700/55 OffEx	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Individual Deductible	\$1,500		\$1,750		\$2,000		\$1,700	
Family Deductible	\$3,000 (embedded)		\$3,500 (embedded)		\$4,000 (embedded)		\$3,400	
Individual OOP Limit	\$7,150 (incl ded)		\$7,150 (incl ded)		\$7,150 (incl ded)		\$6,800 (incl ded)	
Family OOP Limit	\$14,300 (incl ded)		\$14,300 (incl ded)		\$14,300 (incl ded)		\$13,600 (incl ded)	
PC/Specialist	\$40/\$80 ded waived		\$45/\$90 ded waived		\$50/\$100 ded waived		\$55/\$85 ded waived; \$85 ded waived Access+ SP	
Lab/X-Ray	\$25 ded waived		\$25 ded waived		\$25 ded waived		\$55 ded waived	
Inpatient Hospital	35% after ded		40% after ded		40% after ded		40% after ded	
Outpatient Facility	35% after ded		40% after ded		40% after ded		40% after ded	
Emergency Room	\$250 + 35% after ded		\$250 + 40% after ded		\$250 + 40% after ded		\$275 (waived if admitted) after ded	
Urgent Care	\$50 ded waived		\$50 ded waived		\$50 ded waived		\$55 ded waived	
Rx Generic	\$5/\$20 ded waived		\$5/\$20 ded waived		\$5/\$20 ded waived		\$15 ded waived	
Rx Preferred	\$50 after \$250		\$50 ded waived		\$50 ded waived		\$55 after \$275	
EE's Included	5/5		5/5		5/5		5/5	
EE Cost	\$2,756.60		\$2,754.64		\$2,714.42		\$2,636.08	
Dep Cost	\$0.00		\$0.00		\$0.00		\$0.00	
Total	\$2,756.60		\$2,754.64		\$2,714.42		\$2,636.08	
ER Total	\$2,756.60		\$2,754.64		\$2,714.42		\$2,636.08	

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Region 15 2017 3rd qtr broad network Silver HMO
Whittier, Los Angeles, 90601

Prepared by Clifford Grekin
Effective July 01, 2017

	Kaiser Silver 70 HMO 1000/50		Kaiser Silver 70 HMO 2000/45		UnitedHealthcare Signature Silver 45-65/40%/2000ded (AK-Q2)		UnitedHealthcare State Signature Silver 45-75/20%/2000ded (AK-RM)	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Individual Deductible	\$1,000		\$2,000		\$2,000		\$2,000	
Family Deductible	\$2,000 (embedded)		\$4,000 (embedded)		\$4,000		\$4,000	
Individual OOP Limit	\$6,750 (incl ded)		\$6,800 (incl ded)		\$6,750 (incl ded)		\$6,800 (incl ded)	
Family OOP Limit	\$13,500 (incl ded)		\$13,600 (incl ded)		\$13,500 (incl ded)		\$13,600 (incl ded)	
PC/Specialist	\$50 ded waived		\$45/\$75 ded waived		\$45/\$65 ded waived		\$45/\$75 ded waived	
Lab/X-Ray	\$50 ded waived		\$40/\$70 ded waived		\$25 ded waived		\$40/\$70 ded waived	
Inpatient Hospital	30% after ded		20% after ded		40% after ded		20% after ded	
Outpatient Facility	30% after ded		20% ded waived		40% after ded		20% ded waived	
Emergency Room	30% after ded		\$350 (waived if admitted) ded waived		\$400 ded waived		\$350 ded waived	
Urgent Care	\$50 ded waived		\$45 ded waived		\$45/\$100 ded waived (in/out of area)		\$45 ded waived	
Rx Generic	\$25 ded waived		\$15 ded waived		\$20 ded waived		\$15 ded waived	
Rx Preferred	\$50 after \$200		\$55 after \$250		\$50 after \$200		\$55 after \$250	
EE's Included	5/5		5/5		5/5		5/5	
EE Cost	\$2,103.45		\$2,196.60		\$2,511.31		\$2,483.37	
Dep Cost	\$0.00		\$0.00		\$0.00		\$0.00	
Total	\$2,103.45		\$2,196.60		\$2,511.31		\$2,483.37	
ER Total	\$2,103.45		\$2,196.60		\$2,511.31		\$2,483.37	

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Group Medical Proposal

Prepared For	Effective Date	Zip (County)	Employer Contribution
Region 15 2017 3rd qtr broad network Silver HMO by Clifford Grekin on June 09, 2017	July 01, 2017	90601 (Los Angeles)	EE: 100% Dep: 0%

Employee Rate Breakdown

Anthem Blue Cross		HMO		Silver HMO 1500/35%/7150			EE's Included:	\$2,756.60
Ded	Colns	Copay	OOP Ind	OOP Fam	Hospital	Rx Gen	Rx Preferred	
\$1,500	35%	\$40/\$80	\$7,150 (incl ded) ded waived	\$14,300 (incl ded)	35% after ded	\$5/\$20 ded waived	\$50 after \$250	

Employee Rate Breakdown

Name	Age	Coverage	Zip	Region	EE Rate	Dep Rate	Total Rate	EE Cont	ER Cont
Employee 1	25	EE	90001	15	\$310.97	\$0.00	\$310.97	\$0.00	\$310.97
Employee 2	35	EE	90001	15	\$378.49	\$0.00	\$378.49	\$0.00	\$378.49
Employee 3	45	EE	90001	15	\$447.25	\$0.00	\$447.25	\$0.00	\$447.25
Employee 4	55	EE	90001	15	\$690.70	\$0.00	\$690.70	\$0.00	\$690.70
Employee 5	65	EE	90001	15	\$929.19	\$0.00	\$929.19	\$0.00	\$929.19
Totals					\$2,756.60	\$0.00	\$2,756.60	(\$0.00)	\$2,756.60

Anthem Blue Cross		HMO		Silver HMO 1750/40%/7150			EE's Included:	\$2,754.64
Ded	Colns	Copay	OOP Ind	OOP Fam	Hospital	Rx Gen	Rx Preferred	
\$1,750	40%	\$45/\$90	\$7,150 (incl ded) ded waived	\$14,300 (incl ded)	40% after ded	\$5/\$20 ded waived	\$50 ded waived	

Employee Rate Breakdown

Name	Age	Coverage	Zip	Region	EE Rate	Dep Rate	Total Rate	EE Cont	ER Cont
Employee 1	25	EE	90001	15	\$310.75	\$0.00	\$310.75	\$0.00	\$310.75
Employee 2	35	EE	90001	15	\$378.22	\$0.00	\$378.22	\$0.00	\$378.22
Employee 3	45	EE	90001	15	\$446.93	\$0.00	\$446.93	\$0.00	\$446.93
Employee 4	55	EE	90001	15	\$690.21	\$0.00	\$690.21	\$0.00	\$690.21
Employee 5	65	EE	90001	15	\$928.53	\$0.00	\$928.53	\$0.00	\$928.53
Totals					\$2,754.64	\$0.00	\$2,754.64	(\$0.00)	\$2,754.64

Anthem Blue Cross		HMO		Silver HMO 2000/40%/7150			EE's Included:	\$2,714.42
Ded	Colns	Copay	OOP Ind	OOP Fam	Hospital	Rx Gen	Rx Preferred	
\$2,000	40%	\$50/\$100	\$7,150 (incl ded) ded waived	\$14,300 (incl ded)	40% after ded	\$5/\$20 ded waived	\$50 ded waived	

Employee Rate Breakdown

Name	Age	Coverage	Zip	Region	EE Rate	Dep Rate	Total Rate	EE Cont	ER Cont
Employee 1	25	EE	90001	15	\$306.21	\$0.00	\$306.21	\$0.00	\$306.21
Employee 2	35	EE	90001	15	\$372.70	\$0.00	\$372.70	\$0.00	\$372.70
Employee 3	45	EE	90001	15	\$440.41	\$0.00	\$440.41	\$0.00	\$440.41
Employee 4	55	EE	90001	15	\$680.13	\$0.00	\$680.13	\$0.00	\$680.13
Employee 5	65	EE	90001	15	\$914.97	\$0.00	\$914.97	\$0.00	\$914.97
Totals					\$2,714.42	\$0.00	\$2,714.42	\$0.00	\$2,714.42

Blue Shield		HMO		Silver Access+ HMO® 1700/55 OffEx			EE's Included:	\$2,636.08
Ded	Colns	Copay	OOP Ind	OOP Fam	Hospital	Rx Gen	Rx Preferred	
\$1,700	40%	\$55/\$85	\$6,800 (incl ded) ded waived	\$13,600 (incl ded)	40% after ded	\$15 ded waived	\$55 after \$275	

Employee Rate Breakdown

Name	Age	Coverage	Zip	Region	EE Rate	Dep Rate	Total Rate	EE Cont	ER Cont
Employee 1	25	EE	90001	15	\$297.37	\$0.00	\$297.37	\$0.00	\$297.37
Employee 2	35	EE	90001	15	\$361.94	\$0.00	\$361.94	\$0.00	\$361.94
Employee 3	45	EE	90001	15	\$427.70	\$0.00	\$427.70	\$0.00	\$427.70
Employee 4	55	EE	90001	15	\$660.50	\$0.00	\$660.50	\$0.00	\$660.50
Employee 5	65	EE	90001	15	\$888.57	\$0.00	\$888.57	\$0.00	\$888.57
Totals					\$2,636.08	\$0.00	\$2,636.08	\$0.00	\$2,636.08

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Group Medical Proposal

Prepared For	Effective Date	Zip (County)	Employer Contribution
Region 15 2017 3rd qtr broad network Silver HMO by Clifford Grekin on June 09, 2017	July 01, 2017	90601 (Los Angeles)	EE: 100% Dep: 0%

Employee Rate Breakdown

Kaiser		HMO		Silver 70 HMO 1000/50		EE's Included: 5/5		\$2,103.45	
Ded	Colns	Copay	OOP Ind	OOP Fam	Hospital	Rx Gen	Rx Preferred		
\$1,000	30%	\$50 ded waived	\$6,750 (incl ded)	\$13,500 (incl ded)	30% after ded	\$25 ded waived	\$50 after \$200		

Employee Rate Breakdown

Name	Age	Coverage	Zip	Region	EE Rate	Dep Rate	Total Rate	EE Cont	ER Cont
Employee 1	25	EE	90001	15	\$237.29	\$0.00	\$237.29	\$0.00	\$237.29
Employee 2	35	EE	90001	15	\$288.81	\$0.00	\$288.81	\$0.00	\$288.81
Employee 3	45	EE	90001	15	\$341.28	\$0.00	\$341.28	\$0.00	\$341.28
Employee 4	55	EE	90001	15	\$527.05	\$0.00	\$527.05	\$0.00	\$527.05
Employee 5	65	EE	90001	15	\$709.02	\$0.00	\$709.02	\$0.00	\$709.02
Totals					\$2,103.45	\$0.00	\$2,103.45	\$0.00	\$2,103.45

Kaiser		HMO		Silver 70 HMO 2000/45		EE's Included: 5/5		\$2,196.60	
Ded	Colns	Copay	OOP Ind	OOP Fam	Hospital	Rx Gen	Rx Preferred		
\$2,000	20%	\$45/\$75 ded waived	\$6,800 (incl ded)	\$13,600 (incl ded)	20% after ded	\$15 ded waived	\$55 after \$250		

Employee Rate Breakdown

Name	Age	Coverage	Zip	Region	EE Rate	Dep Rate	Total Rate	EE Cont	ER Cont
Employee 1	25	EE	90001	15	\$247.80	\$0.00	\$247.80	\$0.00	\$247.80
Employee 2	35	EE	90001	15	\$301.60	\$0.00	\$301.60	\$0.00	\$301.60
Employee 3	45	EE	90001	15	\$356.39	\$0.00	\$356.39	\$0.00	\$356.39
Employee 4	55	EE	90001	15	\$550.38	\$0.00	\$550.38	\$0.00	\$550.38
Employee 5	65	EE	90001	15	\$740.43	\$0.00	\$740.43	\$0.00	\$740.43
Totals					\$2,196.60	\$0.00	\$2,196.60	\$0.00	\$2,196.60

UnitedHealthcare		HMO		Signature Silver 45-65/40%/2000ded (AK-Q2)		EE's Included: 5/5		\$2,511.31	
Ded	Colns	Copay	OOP Ind	OOP Fam	Hospital	Rx Gen	Rx Preferred		
\$2,000	40%	\$45/\$65 ded waived	\$6,750 (incl ded)	\$13,500 (incl ded)	40% after ded	\$20 ded waived	\$50 after \$200		

Employee Rate Breakdown

Name	Age	Coverage	Zip	Region	EE Rate	Dep Rate	Total Rate	EE Cont	ER Cont
Employee 1	25	EE	90001	15	\$283.30	\$0.00	\$283.30	\$0.00	\$283.30
Employee 2	35	EE	90001	15	\$344.81	\$0.00	\$344.81	\$0.00	\$344.81
Employee 3	45	EE	90001	15	\$407.45	\$0.00	\$407.45	\$0.00	\$407.45
Employee 4	55	EE	90001	15	\$629.24	\$0.00	\$629.24	\$0.00	\$629.24
Employee 5	65	EE	90001	15	\$846.51	\$0.00	\$846.51	\$0.00	\$846.51
Totals					\$2,511.31	\$0.00	\$2,511.31	\$0.00	\$2,511.31

UnitedHealthcare		HMO		State Signature Silver 45-75/20%/2000ded (AK-RM)		EE's Included: 5/5		\$2,483.37	
Ded	Colns	Copay	OOP Ind	OOP Fam	Hospital	Rx Gen	Rx Preferred		
\$2,000	20%	\$45/\$75 ded waived	\$6,800 (incl ded)	\$13,600 (incl ded)	20% after ded	\$15 ded waived	\$55 after \$250		

Employee Rate Breakdown

Name	Age	Coverage	Zip	Region	EE Rate	Dep Rate	Total Rate	EE Cont	ER Cont
Employee 1	25	EE	90001	15	\$280.15	\$0.00	\$280.15	\$0.00	\$280.15
Employee 2	35	EE	90001	15	\$340.97	\$0.00	\$340.97	\$0.00	\$340.97
Employee 3	45	EE	90001	15	\$402.92	\$0.00	\$402.92	\$0.00	\$402.92
Employee 4	55	EE	90001	15	\$622.24	\$0.00	\$622.24	\$0.00	\$622.24
Employee 5	65	EE	90001	15	\$837.09	\$0.00	\$837.09	\$0.00	\$837.09
Totals					\$2,483.37	\$0.00	\$2,483.37	\$0.00	\$2,483.37

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Footnotes

Footnotes

Anthem Blue Cross

*All Medical and Dental Plans and Rates are subject to Regulatory Review and/or Approval.

*Employers are responsible for sending an electronic or printed copy of the summary of benefits and coverage (also called an "SBC") to plan participants and beneficiaries. To access your groups SBC's, go to <https://sbc.anthem.com/>.

*This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits. This summary of benefits, as updated, is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care (as applicable).

*The Anthem Blue Cross medical and dental premiums displayed in this proposal are based on the census information provided and the zip code rating region designations in Health Connect's system. Some zip codes may have a dual county rating region. Health Connect has defaulted these zip codes to the most populous county. However, once Anthem Blue Cross receives the enrollment the county may be updated based on the physical address. To improve the accuracy of this proposal, insure the correct rating region designation is noted for the Employer. Rating regions can be referenced in the rate guide Final rates are set by Anthem Blue Cross.

*New Hire rates are based on the employee's age as of his/her coverage effective date. If this is a "New Hire" quote, please make the necessary changes in your census to reflect the true age of the new employee.

Blue Shield

*Blue Shield currently has a billing system glitch when a new hire is added mid-year. The rate that the system assigns the member is based on the group effective date or previous renewal date instead of the age at time of enrollment. They are working to correct this error and hope to have it resolved this year. The correct rate should be based on the employees age at time of enrollment; however, due to the system issue, the incorrect lower rate is being charged.

*The 2016 plan designs are still PENDING REGULATORY APPROVAL.

*New Hire rates are based on the employee's age as of his/her coverage effective date. If this is a "New Hire" quote, please make the necessary changes in your census to reflect the true age of the new employee.

*If you are an employer located in certain California counties whose eligible employees live or work in the Exclusive HMO® service area, you have the option of choosing any of the Full HMO® plans or Exclusive HMO, but not both. The Exclusive HMO plans have the same benefits as our Full HMO plans. Exclusive HMO plan options may not be combined with or offered alongside any other full network HMO plan.

Kaiser

*New Hire rates are based on the employee's age as of group's contract effective date.

*Actual rates may be lower if a less expensive default rating area is applied to the group.

*The Kaiser Permanente medical and dental premiums displayed in this proposal are based on the census information provided and the zip code rating region designations in HealthConnect's system. Some zip codes may have a dual county rating region. HealthConnect has defaulted these zip codes to the most populous county. However, once Kaiser Permanente receives the enrollment the county may be updated based on the physical address. To improve the accuracy of this proposal, insure the correct rating region designation is noted for each quoted subscriber.

*Employees who live outside the Kaiser Permanente service area are not eligible for coverage unless the employer is located in the Kaiser Permanente service area. If an employer is located outside the Kaiser Permanente service area, then only the employees who live in the service area are eligible for coverage. Employees must meet all qualification requirements to be eligible to enroll.

* Groups can only offer one PPO plan alongside HMO plan(s).

*All metal HMO medical plans include a bundled pediatric dental rider. The cost of the rider is included in the medical plan premium for members under 19.

Footnotes

UnitedHealthcare

*Core and Navigate plans may be available to employees residing outside of CA. Please contact your representative for further information.

*There may be additional plans available for specific service areas not quoted herein. Please contact your broker.

*Premium rates and/or product forms included herein are subject to approval by regulators. If the rates or product forms offered herein are subsequently modified by regulators we will immediately advise you of the change in plan design and retroactively adjust premium in subsequent billings, in accordance with applicable law. The Navigate network included herein is subject to approval by regulators. If the Navigate network offered herein is subsequently modified by regulators we will immediately advise you of the change in network, in accordance with applicable law.

*UHC will not write business if more than 25% of the population is located in Vermont or Minnesota.

*Each UnitedHealthcare Member can choose their Primary Care Physician, as long as the doctor is selected from United's list of Primary Care Physicians and the doctor is located within 30 miles of either the Member's Primary Residence or Primary Workplace.

*New Hire rates are based on the employee's age as of his/her coverage effective date. If this is a "New Hire" quote, please make the necessary changes in your census to reflect the true age of the new employee.

*Infertility is an optional benefit for all HMO plans and the rate is calculated as a 4.8% premium increase.

*For plans Select Plus 15/250/10% Gold, Select Plus 15/500/10% Gold, Select Plus 20/750/20% Gold, Select Plus 15/1000/10% Gold, Select Plus 25/1800/20% Silver, Select Plus 35/1800/30% Silver, and/or Select Plus 4500/20% Bronze the outpatient per occurrence deductible may be waived for outpatient services received at an in-network independent, non-hospital affiliated provider.

*For HSA plans: Making sure that the employer contribution to HSAs fall into the designated dollar amount ranges helps ensure that the plan meets the actuarial value for the metallic level of coverage selected and ensures compliance with the requirements of the ACA. If the employer does not intend to make the contributions or intends to change the amount or timing of the contributions, please contact your UnitedHealthcare representative immediately. Please refer to the HRA HSA confirmation letter under the forms section for the applicable HSA Employer Contribution ranges
