2016 STANDARD BENEFIT PLAN DESIGN

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Benefit	BRONZE		BRONZE HDHP		SILVER		SILVER 73		SILVER 87		SILVER 94		CCSB SILVER COPAY		CCSB SILVER COINS		CCSB SILVER HDHP		GOLD COPAY		GOLD COINS		PLATINUM COP		PLATINUM COINS	
	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount
Deductible				$4,500														$2,000								
Medical Deductible		$6,000				$2,250		$1,900		$550		$75		$1,500		$1,500										
Drug Deductible		$500				$250		$250		$50		$0		$250		$250										
Coinsurance (Member)		100%		40%		20%		20%		15%		10%		20%		20%		20%		20%		20%		10%		10%
MOOP		$6,500		$6,500		$6,250		$5,450		$2,250		$2,250		$6,500		$6,500		$6,250		$6,200		$6,200		$4,000		$4,000
ED Facility Fee	X	100%	X	40%	X	$250	X	$250	X	$75	X	$30	X	$250	X	$250	X	20%		$250		$250		$150		$150
ED Physician Fee	X	100%	X	40%	X	$50	X	$50	X	$40	X	$25	X	$50	X	$50	X	20%		No charge		20%		No charge		10%
Urgent Care‡	X	$120	X	40%		$90		$80		$30		$6		$90		$90	X	20%		$60		$60		$40		$40
Inpatient Facility Fee	X	100%	X	40%	X	20%	X	20%	X	15%	X	10%	X	20%	X	20%	X	20%		$600/day		20%		$250		10%
Inpatient Physician Fee	X	100%	X	40%	X	20%	X	20%	X	15%	X	10%	X	20%	X	20%	X	20%		$55		20%		$40		10%
Primary Care Visit	X	$70	X	40%		$45		$40		$15		$5		$45		$45	X	20%		$35		$35		$20		$20
Specialist Visit	X	$90	X	40%		$70		$55		$25		$8		$70		$70	X	20%		$55		$55		$40		$40
MH/SU Outpatient Services	X	$70	X	40%		$45		$40		$15		$5		$45		$45	X	20%		$35		$35		$20		$20
Imaging (CT/PET Scans, MRIs)	X	100%	X	40%		$250		$250		$100		$50		$250	X	20%	X	20%		$250		20%		$150		10%
Rehabilitative Speech Therapy		$70	X	40%		$45		$40		$15		$5		$45		$45	X	20%		$35		$35		$20		$20
Rehabilitative Occupational/PT		$70	X	40%		$45		$40		$15		$5		$45		$45	X	20%		$35		$35		$20		$20
Laboratory Services		$40	X	40%		$35		$35		$15		$8		$35		$35	X	20%		$35		$35		$20		$20
X-rays and Diagnostic Imaging	X	100%	X	40%		$65		$50		$25		$8		$65		$65	X	20%		$50		$50		$40		$40
Skilled Nursing Facility	X	100%	X	40%	X	20%	X	20%	X	15%	X	10%	X	20%	X	20%	X	20%		$300/day		20%		$150/day		10%
Outpatient Facility Fee	X	100%	X	40%		20%		20%		15%		10%		20%		20%	X	20%		$600		$600		$250		10%
Outpatient Physician Fee	X	100%	X	40%		20%		20%		15%		10%		20%		20%	X	20%		$55		$55		$40		10%
Tier 1 (Generics)	X	100%	X	40%		$15		$15		$5		$3		$15		$15	X	20%		$15		$15		$5		$5
Tier 2 (Preferred Brand)	X	100%	X	40%	X	$50	X	$45	X	$20		$10	X	$55	X	$55	X	20%		$50		$50		$15		$15
Tier 3 (Nonpreferred Brand)	X	100%	X	40%	X	$70	X	$70	X	$35		$15	X	$75	X	$75	X	20%		$70		$70		$25		$25
Tier 4 (Specialty)	X	100%	X	40%	X	20%	X	20%	X	20%		10%	X	20%	X	20%	X	20%		20%		20%		10%		10%
Tier 4 Maximum Coinsurance		$500				$250		$250		$150		$150		$250		$250		$250		$250		$250		$250		$250
Maximum Days for charging IP copay																				5				5		
Begin PCP deductible after # of copays		3 visits																								
Actuarial Value		**61.89**		**61.06**		**70.45**		**72.83**		**86.84**		**93.84**		**71.26**		**71.57**		**70.50**		**81.03**		**80.24**		**89.47**		**88.50**

KEY	
	Increase member cost from 2016
	Decrease member cost from 2016
	Does not meet AV
	Within 0.5 de minimus
	Securely within AV
*	Drug cap applies to drug tier
†	Need Milliman to calculate custom input in new AVC
‡	Benefit not included in AV Calculator

PROPOSED 2017 STANDARD BENEFIT PLAN DESIGNS

Benefit	BRONZE		BRONZE HDHP		SILVER		SILVER 73		SILVER 87		SILVER 94		CCSB SILVER COPAY		CCSB SILVER COINS		CCSB SILVER HDHP		GOLD COPAY		GOLD COINS		PLATINUM COP		PLATINUM COINS	
	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount
Deductible				$4,500														$2,000								
Medical Deductible		$6,300				$2,500		$2,200		$650		$75		$2,000		$2,000										

2016 STANDARD BENEFIT PLAN DESIGN

Drug Deductible		$500				$250		$250		$50		$0		$250		$250										
Coinsurance (Member)		100%		40%		20%		20%		15%		10%		20%		20%		20%		20%		10%		10%		
MOOP		$6,800		$6,650		$6,800		$5,700		$2,350		$2,350		$6,800		$6,800		$6,650		$6,750		$6,750		$4,000		$4,000
ED Facility Fee	X	100%	X	40%		$350		$350		$100		$50		$350		$350	X	20%		$325		$325		$150		$150
ED Physician Fee		---		---		---		---		---		---		---		---		---		---		---		---		---
Urgent Care‡	X	$75	X	40%		$35		$30		$10		$5		$45		$45	X	20%		$30		$30		$15		$15
Inpatient Facility Fee	X	100%	X	40%	X	20%	X	20%	X	15%	X	10%	X	20%	X	20%	X	20%		$600/day		20%		$250		10%
Inpatient Physician Fee	X	100%	X	40%	X	20%	X	20%	X	15%	X	10%	X	20%	X	20%	X	20%		$55 †		20%		$40 †		10%
Primary Care Visit	X	$75	X	40%		$35		$30		$10		$5		$45		$45	X	20%		$30		$30		$15		$15
Specialist Visit	X	$105	X	40%		$75		$65		$30		$8		$75		$75	X	20%		$60		$60		$40		$40
MH/SU Outpatient Services	X	$75	X	40%		$35		$30		$10		$5		$45		$45	X	20%		$30		$30		$15		$15
Imaging (CT/PET Scans, MRIs)	X	100%	X	40%		$300		$300		$100		$50		$300		20%	X	20%		$275		20%		$150		10%
Rehabilitative Speech Therapy		$75	X	40%		$35		$30		$10		$5		$45		$45	X	20%		$30		$30		$15		$15
Rehabilitative Occupational/PT		$75	X	40%		$35		$30		$10		$5		$45		$45	X	20%		$30		$30		$15		$15
Laboratory Services		$40	X	40%		$35		$35		$15		$8		$40		$40	X	20%		$35		$35		$20		$20
X-rays and Diagnostic Imaging	X	100%	X	40%		$70		$65		$25		$8		$70		$70	X	20%		$55		$55		$40		$40
Skilled Nursing Facility	X	100%	X	40%	X	20%	X	20%	X	15%	X	10%	X	20%	X	20%	X	20%		$300/day		20%		$150/day		10%
Outpatient Facility Fee	X	100%	X	40%		20%		20%		15%		10%		20%		20%	X	20%		$600 †		20%		$250 †		10%
Outpatient Physician Fee	X	100%	X	40%		20%		20%		15%		10%		20%		20%	X	20%		$55 †		20%		$40 †		10%
Tier 1 (Generics)	X	100%*	X	40%*		$15		$15		$5		$3		$15		$15	X	20%		$15		$15		$5		$5
Tier 2 (Preferred Brand)	X	100%* †	X	40%* †	X	$55	X	$50	X	$20		$10	X	$55	X	$55	X	20%* †		$55		$55		$15		$15
Tier 3 (Nonpreferred Brand)	X	100%* †	X	40%* †	X	$80	X	$75	X	$35		$15	X	$85	X	$85	X	20%* †		$75		$75		$25		$25
Tier 4 (Specialty)	X	100%	X	40%	X	20%	X	20%	X	15%		10%	X	20%	X	20%	X	20%		20%		20%		10%		10%
Tier 4 Maximum Coinsurance		$500		$500		$250		$250		$150		$150		$250		$250		$250		$250		$250		$250		$250
Maximum Days for charging IP copay																				5				5		
Begin PCP deductible after # of copays		3 visits																								
Actuarial Value		**61.89**		**61.13**		**71.46**		**73.52**		**87.38**		**94.12**		**71.25**		**71.56**		**71.16**		**81.50**		**80.77**		**90.46**		**89.72**
AV Δ FROM 2016		**+ 0.02**		**+ 0.07**		**+ 1.01**		**+ 0.69**		**+ 0.54**		**+ 0.28**		**- 0.01**		**- 0.01**		**+ 0.66**		**+ 0.47**		**+ 0.53**		**+ 0.99**		**+ 1.22**

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	†	Need Milliman to calculate custom input in new AVC
	‡	Benefit not included in AV Calculator