



**Association Benefit Program**  
**Medical Plan Comparison(4/1/24 - 3/31/25)**

Plan Options	Platinum	Gold	Silver	Bronze	HSA Option
<b>Benefit</b>	<b>BCBS + MedPlus</b>	<b>BCBS + MedPlus</b>	<b>BCBS + MedPlus</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Annual Deductible</b>					
Employee Only	\$250	\$500	\$750	\$4,000	\$3,000
Employee and Family	\$500	\$1,000	\$1,500	\$8,000	\$6,000
MedPlus Benefit*	\$6,550	\$6,300	\$6,050	N / A	N / A
<b>Annual Out-of-Pocket Max (OOP with MedPlus does not include Office Copays and Prescription Drug Copays)**</b>					
Employee Only	\$250	\$500	\$750	\$6,800	\$6,000
Employee and Family	\$500	\$1,000	\$1,500	\$13,600	\$12,000
<b>Physician and Hospital Services</b>					
Coinsurance	100%	100%	100%	80%	80%
Office Visit(Primary/Specialist)	\$45 copay / \$65 copay	\$45 copay / \$65 copay	\$45 copay / \$65 copay	\$45 copay/\$45 copay	80% after deductible
Telemedicine	\$45 copay	\$45 copay	\$45 copay	\$45 copay	\$55 copay
Hospital Inpatient	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Outpatient Surgery	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Outpatient Lab/X-Ray	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Physician Surgery, Anesthesia & Maternity Care	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Outpatient Diagnostics	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Emergency Room (Emergency Use Only)	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Routine/Preventative	100%	100%	100%	100%	100%
<b>Prescription Drug Copays</b>					
Tier 1	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay after deductible
Tier 2	\$60 copay	\$60 copay	\$60 copay	\$60 copay	\$50 copay after deductible
Tier 3	\$100 copay	\$100 copay	\$100 copay	\$100 copay	\$75 copay after deductible
Tier 4 (Specialty)	\$425 copay	\$425 copay	\$425 copay	\$425 copay	\$395 copay after deductible
<b>Monthly Premium Rates</b>					
	<b>Rates</b>	<b>Rates</b>	<b>Rates</b>	<b>Rates</b>	<b>Rates</b>
Employee	\$589.85	\$578.94	\$568.60	\$483.37	\$512.33
Employee + Spouse	\$1,215.21	\$1,191.24	\$1,168.46	\$974.35	\$1,024.54
Employee + Children	\$996.28	\$976.09	\$956.97	\$794.61	\$837.03
Family	\$1,696.15	\$1,662.86	\$1,631.32	\$1,360.10	\$1,426.97

\*Med Plus Benefit does not include physician office visit copays or prescription drug copays.

\*\*This is summary of plan descriptions. Please see full plan docs in complinace section for full benefit descriptions.

\*\*\*HSA Contribution Limits 2024: \$4,150 Self Only / \$8,300 Family

\*\*\*\*Rates Include Adminstrative Fees