

COPPER + GAP PLAN COMPARISON



Trinity's Gap Program combines a lower cost, level-funded base benefit plan with a fully insured Gap Plan.

Benefits:

- The employer will see an overall lower cost premium equivalent.
- By shifting to a higher deductible, base plan the Gap Program also decreases the employer's exposure to the higher frequency claims.
- The employer will be providing a better member benefit because the Gap Program will cover most/all coinsurance exposure. (Even though Rx member cost sharing is not covered by the Gap Plan, many generic, brand and specialty drugs are \$0 copay through Intercept Rx.)

Copper Plan Coverage

	In-Network	OON
Deductible (individual/family)	(\$9,000/\$18,000)	(\$18,000/\$36,000)
Coinsurance	0%	0%
OOP Max (Individual/Family)	(\$9,000/\$18,000)	(\$18,000/\$36,000)
ACA Preventative Care	\$0 Copay	Deductible
Primary Care Office Visits	\$0	Deductible
Specialist Office Visits	\$0	Deductible
Urgent Care	\$50	\$150
Emergency Room (in network and out of network are the same. Coins and Ded are In network amounts.	\$250	\$250
Inpatient Hospital	Deductible	Deductible
Outpatient Hospital	Deductible	Deductible
Ambulatory Surgery Center	Deductible	Deductible
Independent Lab (non-hospital)	\$0	Deductible
Independent Imaging (non-hospital)	\$0	Deductible
Mental Health/Substance Abuse Services Office (aligns with Primary Care cost share)	\$0	Deductible
Outpatient Mental Health/Substance Abuse Facilities	Deductible	Deductible
Inpatient Mental Health/Substance Abuse Facilities	Deductible	Deductible
Ambulance Services (In network Ded+Coins regardless of ambulance being in network or out of network)	Deductible	Deductible
Rehabilitative Services (PT, OT, ST, CT)	Deductible	Deductible
Habilitative	Deductible	Deductible
Chiropractic Services (manipulation only)	\$0	Deductible
DME	Deductible	Deductible
Cataracts	Deductible	Deductible
Transplants (in network only)	Deductible	Not Covered
Maternity: Prenatal visit	\$0	Deductible
Maternity: Facility & Physician Services	Deductible	Deductible
Pharmacy Plan Design - combined with medical		
Generics	\$0	Not Covered
Preferred Brands	\$50	Not Covered
Non-Preferred Brands	\$100	Not Covered
Preferred Specialty	\$250	Not Covered
Non-Preferred Specialty	30% coins, no deductible	Not Covered

Administration

The Copper base plan is administered by Fringe Benefit Coordinators, Inc and the Gap Plans are administered by MediBridge.

Underwriting

Both the base Copper Plan and the MediBridge Gap Plan(s) will be underwritten. The below MediBridge rates are for illustrative purposes only.

Gap Options

	Platinum +			Gold +			Silver +		Bronze +
Deductible	\$250 per person			\$1,000 per person			\$2,500 per person		\$5,000 per person
Gap Benefit	\$4,750	\$6,750*	\$8,750*	\$4,000	\$6,000	\$8,000*	\$4,500	\$6,500*	\$4,000
RATES:									
EE	\$136.39	\$165.57	\$179.26	\$91.72	\$117.11	\$133.29	\$65.25	\$81.25	\$50.00
ES	\$271.02	\$328.48	\$355.46	\$184.42	\$235.19	\$267.56	\$119.92	\$149.38	\$91.37
EC	\$248.59	\$301.34	\$326.10	\$170.53	\$217.49	\$247.43	\$110.98	\$138.25	\$87.89
F	\$381.46	\$462.18	\$500.04	\$261.36	\$333.22	\$379.01	\$169.33	\$211.02	\$131.03

* Only available to groups with 10+ enrolled.