

**Attention BX Members...take advantage of the 2nd Qtr 2012 low cost medical plans endorsed by the Builders Exchange**

**Did you know...you can change medical insurance plans now to get you & your employee's set up in 2Q 2012 to have great benefits at low rates. Why wait?**



Excellus BCBS Plans				
	SimplyBlue 15/25 Copay PPO Option	SimplyBlue 25/40 Copay PPO Option	SimplyBlue 30/50 Hybrid PPO Option	SimplyBlue HDHP PPO Option
PCP/Specialist	\$15/\$25	\$25/\$40	\$30/\$50	Deduct/Coins
Inpatient	\$150 copay	\$500 copay	Deduct/Coins	Deduct/Coins
Emergency Room	\$75 copay	\$250 copay	\$250	Deduct/Coins
Prescription	\$5/\$25/\$50	\$5/\$35/\$70	\$5/\$35/\$70	Deduct,\$5/\$35/\$70
Deductible <i>single/family</i>	None	None	\$500/\$1,500	1,300/\$2,600
Coinsurance	None	None	20%	20%
Annual Out-of- Pocket Maximum <i>single/family</i>	None	None	\$1,500/\$4,500	\$3,000/\$6,000
<b>2<sup>nd</sup> Qtr 2012 Small Group Rates (rates effective for implementations between April 2012 – June 2012)</b>				
Single	\$475.43	\$435.80	\$399.67	\$254.36
Employee/Child(ren)	\$979.37	\$898.16	\$823.07	\$529.41
Employee/Spouse	\$1,160.07	\$1,063.33	\$975.23	\$620.63
Family	\$1,247.82	\$1,144.35	\$1,048.64	\$674.51

\*NOTE: Excellus BlueCross BlueShield assigns a 15% additional charge to the above rates for Sole Proprietorships

**SimplyBlue PPO's have several enhanced benefits versus those of old HMO plans:**

- \* National BlueCross Blue Shield Network (over 865,000 participating providers)
- \* Sick child visits to Primary Care Physicians are covered in full
- \* Generic drugs for children to age 19 are covered in full
- \* Preventative services are covered in full
- \* Annual Vision exam & Eyewear benefits

**Please contact Brown & Brown Insurance for detailed information:**

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