

***It's not too late...* to take advantage of the cost saving medical plans endorsed by the Builders Exchange!**

Did you know...you can change medical insurance plans anytime during the calendar year. Start saving money today! Why wait?

Excellus BCBS Plans				
	HealthyBlue 15/25 Copay PPO Option	HealthyBlue 25/40 Hybrid PPO Option	HealthyBlue HDHP PPO Option	Blue Choice 30 HMO Option
PCP/Specialist	\$15/\$25	\$25/\$40	Deduct/Coins	\$30/\$50
Inpatient	\$150 copay	Deduct/Coins	Deduct/Coins	\$500 copay
Emergency Room	\$75 copay	\$150 copay	Deduct/Coins	\$150 copay
Prescription	\$5/\$25/\$50	\$5/\$35/\$70	\$5/\$35/\$70, deduct	\$10/\$30/\$50
Deductible <i>single/family</i>	None	\$250/\$750	\$1,300/\$2,600	None
Coinsurance	None	20%	20%	None
Annual Out-of- Pocket Maximum <i>single/family</i>	None	\$750/\$2,250	\$3,000/\$6,000	None
2010 Small Group Rates				
Single	\$378.54	\$338.01	\$195.31	\$392.12
Employee/Children	\$923.62	\$824.73	\$476.56	\$901.78
Employee/Spouse	\$779.39	\$696.04	\$405.48	\$987.75
Family	\$992.99	\$886.80	\$516.60	\$1,039.26

HealthyBlue 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
- * Wellness Reward: *earn up to \$1,000 cash back per year per employee & spouse!*

Please contact Brown & Brown Insurance for detailed information:

Adrienne Majcher: 585-697-1425, adrienne.majcher@bbrochester.com

Violetta DiClemente: 585-697-1457, violetta.diclemente@bbrochester.com

Brian Hart: 585-697-1428, brian.hart@bbrochester.com

