### Chamber of Commerce Plan Benefits/Rates
January - December 2020

**CDPHP SMALL GROUP PLAN GRID**
Off-Exchange

*Common Law employee (CLE) must be enrolled

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#### 2020 PLAN HIGHLIGHTS

**Eligibility**
To participate in the Chamber’s insurance program, businesses must maintain their Chamber Membership. For Small Group eligibility, there must be at least one *Common Law employee (CLE)* enrolled. An employee does not include the sole owner or the spouse of the owner. If you do not qualify for a Small Group product, please contact our office for INDIVIDUAL plan options available to Members without a CLE.

**Open Enrollment**
During the month of November for January 1st coverage. All applications must be received in our office by Monday, 12/02/19.

**Pediatric Dental**
Required by the ACA for dependents under the age of 19. Monthly premium is $16.46 per child, $32.92 for 2 children and $49.38 for 3 or more children. *(EPC) Enhanced Primary Care doctors can be found on the CDPHP portal.*

**Embrace Paths**
Select 1 of 3 paths
  1. **Fitness**
  2. **Medical Nutrition**
  3. **Allowing members to use Bonus Points for any IRS qualified health expenses based on your health goals.**

**Go Mobile**
- get the CofWell app for mobile devices in your app store!
- Classes & Events available.
- Eam LifePoints for participating.

**Aggregate Deducible**
- For non-single contract tiers, the family deductible must be met before the plan pays.
- HSA Contribution Limits
  - Single: $3,550
  - Family: $7,100

**Embedded Premiums**
HD plan subscribers to get costs estimates for many common health care services.

**Bronze #245**
HD plan with upfront savings with a traditional copay plan. CDPHP tracks the total allowed charge for each service until a maximum is reached. Copays apply to first $3,000 Single/$6,000 Family in shared costs. Claims are then subject to the deductible.

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#### Platinum #120 vs Gold #223

<table>
<thead>
<tr>
<th>Platinum EPO</th>
<th>Gold EPO EMBRACE</th>
<th>Gold HDHMO</th>
<th>Gold HMO *NEW (Triple Zero)</th>
<th>Silver QHDEPO (HSA Qualified)</th>
<th>Silver QHDEPO (HSA Qualified)</th>
<th>Bronze QHDEPO (HSA Qualified)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Single</strong></td>
<td>$823.76</td>
<td>$720.26</td>
<td>$562.29</td>
<td>$581.34</td>
<td>$595.63</td>
<td>$480.66</td>
</tr>
<tr>
<td><strong>Double</strong></td>
<td>$1,647.51</td>
<td>$1,440.52</td>
<td>$1,124.58</td>
<td>$1,162.69</td>
<td>$1,191.26</td>
<td>$961.32</td>
</tr>
<tr>
<td><strong>Employee/Child(ren)</strong></td>
<td>$1,400.39</td>
<td>$1,224.44</td>
<td>$955.89</td>
<td>$988.28</td>
<td>$1,012.57</td>
<td>$817.12</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$2,347.70</td>
<td>$2,052.73</td>
<td>$1,602.53</td>
<td>$1,656.83</td>
<td>$1,697.55</td>
<td>$1,275.08</td>
</tr>
<tr>
<td><strong>Deductible (Single / Family)</strong></td>
<td>$0 / $0</td>
<td>$250/$500 Embedded</td>
<td>$1,000/$2,000 Embedded</td>
<td>$0 / $0</td>
<td>$1,800/$3,600</td>
<td>$6,750/$13,500</td>
</tr>
</tbody>
</table>

An * asterisk next to a benefit means the DEDUCTIBLE must be met before the plan pays or co-pays are applied. Shaded boxes reflect 2020 changes.

**Out of Pocket/Coinsurance Maximum**
- Platinum #120: $7,500/$15,000
- Gold #223: $7,150/$14,300
- Gold #224: $7,900/$15,800
- Silver #320: $7,900/$15,800
- Silver #324: $6,750/$13,500
- Bronze #241: $6,750/$13,500
- Bronze #245: $6,000/$12,000

**Preventive Drug List**
- Platinum #120: No
- Gold #223: No
- Gold #224: No
- Silver #320: Yes
- Silver #324: Yes
- Bronze #241: Yes
- Bronze #245: Yes

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Monthly premium rates shown do not include administrative fees. Plan summaries available upon request or on our website www.boucheyclarke.com

* This comparison is a guide to assist you in evaluating the program and is not a complete comparison or contract and in no way details all the benefits, limitations or exclusions. Rates and terms subject to change.

Updated: November 2019

PO Box 1616 Troy NY 12181-1616
For assistance call 518-720-8888
www.boucheyclarke.com

Please use secure email: https://boucheysecureemailportal.com