## 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
November is Open Enrollment for January 1st coverage. All applications must be received in our office by Monday, December 2nd.

### Pediatric Dental
Benefit is now included in all small group plans - $25 co-pay deductible applied to HDHP plans - Routine: 20% coinsurance - * Major: 50% coinsurance * including medically necessary orthodontists

### Domestic Partner
Coverage for Same/Opposite Sex

### Telemedicine
With MyVisitNow 24/7 Online Doctor Visits
WellLife Rewards
Up to $600 reimbursement for health-related activities

### Aggregate Deductible
For non-single contract tiers, the family deductible must be met before the plan pays.

### Embedded Deductible
For non-single contract tiers, each member will pay towards, but never exceed the individual deductible before the plan pays.

### HSA Contribution Limits
Single: $3,550 Family: $7,100

### Monthly premium rates shown do not include administrative fees - Plan summaries available upon request or online

This comparison has been prepared as a guide to assist you in evaluating the program.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

### Out of Pocket/Coinsurance Maximum
<table>
<thead>
<tr>
<th>Out of Pocket/Coinsurance Maximum</th>
<th>$2,450/$4,900</th>
<th>$5,000/$10,000</th>
<th>$6,750/$13,500</th>
<th>$5,200/$10,400</th>
<th>$8,000/$16,000</th>
<th>$6,000/$12,000</th>
<th>$6,750/$13,500</th>
<th>$6,750/$13,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$20 *</td>
<td>$40</td>
<td>$25 *</td>
<td>$30 NoDD</td>
<td>$0 *</td>
<td>$5 *</td>
<td>$0 *</td>
<td>$0 *</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>$800 *</td>
<td>$750</td>
<td>$500 *</td>
<td>$500 *</td>
<td>$200 *</td>
<td>$100 *</td>
<td>$0 *</td>
<td>$0 *</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$100</td>
<td>$100 *</td>
<td>$300</td>
<td>$200 *</td>
<td>$200 *</td>
<td>$0 *</td>
<td>$50 *</td>
<td>$0 *</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100</td>
<td>$300 *</td>
<td>$500</td>
<td>$300 *</td>
<td>$200 *</td>
<td>$0 *</td>
<td>$100 *</td>
<td>$0 *</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$45</td>
<td>$40 *</td>
<td>$60</td>
<td>$50 *</td>
<td>$40 *</td>
<td>$0 *</td>
<td>$50 *</td>
<td>$0 *</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$100</td>
<td>$300 *</td>
<td>$500</td>
<td>$300 *</td>
<td>$200 *</td>
<td>$0 *</td>
<td>$100 *</td>
<td>$0 *</td>
</tr>
<tr>
<td>Telemedicine (My Visit Now)</td>
<td>$5</td>
<td>$20 *</td>
<td>$40</td>
<td>$25 *</td>
<td>$30 NoDD</td>
<td>$0</td>
<td>$5 *</td>
<td>$0 *</td>
</tr>
<tr>
<td>Vision</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

### MVP Health Care Liberty Small Group Plan Grid

<table>
<thead>
<tr>
<th>EPO</th>
<th>EPO</th>
<th>EPO</th>
<th>SILVER</th>
<th>EPO</th>
<th>SILVER</th>
<th>EPO</th>
<th>SILVER</th>
<th>EPO</th>
<th>SILVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLATINUM 1</td>
<td>GOLD 3</td>
<td>GOLD 4</td>
<td>SILVER 3 (HSA Qualified)</td>
<td>SILVER 7</td>
<td>SILVER 8 (HSA Qualified)</td>
<td>BRONZE 5 (HSA Qualified)</td>
<td>BRONZE 6 (HSA Qualified)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$840.51</td>
<td>$698.17</td>
<td>$734.41</td>
<td>$586.79</td>
<td>$601.08</td>
<td>$565.02</td>
<td>$479.13</td>
<td>$498.01</td>
<td></td>
</tr>
<tr>
<td>Double</td>
<td>$1,681.02</td>
<td>$1,396.34</td>
<td>$1,468.82</td>
<td>$1,173.58</td>
<td>$1,202.16</td>
<td>$1,130.04</td>
<td>$958.26</td>
<td>$996.02</td>
<td></td>
</tr>
<tr>
<td>Employee/Child(ren)</td>
<td>$1,428.87</td>
<td>$1,186.89</td>
<td>$1,248.50</td>
<td>$997.54</td>
<td>$1,021.84</td>
<td>$960.53</td>
<td>$814.52</td>
<td>$846.62</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$2,395.45</td>
<td>$1,989.78</td>
<td>$2,093.07</td>
<td>$1,672.35</td>
<td>$1,713.08</td>
<td>$1,610.31</td>
<td>$1,365.52</td>
<td>$1,419.33</td>
<td></td>
</tr>
</tbody>
</table>

Deductible (Individual/Family) $0/$0

$800/$1,600 Embedded

$2,200/$4,400 Aggregate

$3,100/$6,200 Embedded

$3,900/$7,800 Embedded

$5,350/$10,700 Embedded

$6,750/$13,500 Embedded

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.

Updated: November 2019

PO Box 1616 Troy NY 12181-1616 (p) 518-720-8888

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

www.boucheyclarke.com

* Common Law employee (CLE) must be enrolled

MVP Health Care Liberty Small Group Plan Grid

Off-Exchange

Chamber of Commerce Plan Benefits/Rates
January - December 2020

Inpatient Hospitalization
Outpatient Surgery
Emergency Room
Urgent Care
Ambulance
Telemedicine (My Visit Now)
Durable Medicare Equipment (DME)

Vision
Adult & Pediatric

Prevention Care
Primary Care
Specialist Visit
Inpatient Hospitalization
Outpatient Surgery
Emergency Room
Urgent Care
Ambulance

Limitations

0% / 0% / 0% *

Updating: November 2019

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

PO Box 1616 Troy NY 12181-1616 (p) 518-720-8888

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

www.boucheyclarke.com

This comparison has been prepared as a guide to assist you in evaluating the program.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.

This is not a complete comparison or contract and in no way details all the benefits, limitations, or exclusions. Rates and terms are subject to change.