NORTHWEST AREA COOPERATIVE
Renewal: 7/1/2020
JEFFREY STECKBAUER/No Acct Mngr

| Quote ID: 5491 | Renewal Option 4 $\$ 2000$ HMO Trad Explore |  | Product Options Renewal Option 5 $\$ 3000$ HMO Trad Premier |  | Renewal Option 6 \$3000 HMO Trad Explore |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Explore/HMO <br> Traditional With Rx |  |  |  | Explore/HMOTraditional With Rx |  |
| Benefits |  |  | If you want to renew as is |  |  |  |
| Deductible (Single/Family) | \$2,000/\$4,000 |  | \$3,000/\$6,000 |  | \$3,000/\$6,000 |  |
| Coinsurance | 100\% |  | 100\% |  | 100\% |  |
| Maximum Out-of-Pocket (Single/Family) | \$3,000/\$6,000 |  | \$4,000/\$8,000 |  | \$4,000/\$8,000 |  |
| Emergency Room Copayment | Ded/\$250 |  | Ded/\$250 |  | Ded/\$250 |  |
| Urgent Care Copayment | \$100 |  | $\$ 100$ |  | \$100 |  |
| Office Visit Copayment | \$25 |  | \$25 |  | \$25 |  |
| Specialist Office Visit Copayment | \$50 |  | \$50 |  | \$50 |  |
| Preventive Benefit | Paid at 100\%* |  | Paid at 100\%* |  | Paid at 100\%* |  |
| Laboratory/Radiology Benefit | Subject to deductible/coinsurance |  | Subject to deductible/coinsurance |  | Subject to deductible/coinsurance |  |
| Dependent Wrap Benefit <br> Pharmacy Benefit | $\begin{gathered} \text { Not included } \\ \$ 10 / \$ 30 / \$ 60 / \$ 250 \end{gathered}$ |  | $\begin{gathered} \text { Included } \\ \$ 10 / \$ 30 / \$ 60 / \$ 250 \end{gathered}$ |  | $\begin{gathered} \text { Not included } \\ \$ 10 / \$ 30 / \$ 60 / \$ 250 \end{gathered}$ |  |
| Mail Order | x 2 Copay(s) |  | $\times 2$ Copay(s) |  | x 2 Copay(s) |  |
|  | Contracts | Rates | Contracts | Rates | Contracts | Rates |
| EE Only | 16 | \$1,050.23 | 17 | \$949.23 | 17 | \$990.99 |
| ES | 17 | \$2,373.52 | 14 | \$2,145.26 | 14 | \$2,239.64 |
| EE +1 child | 2 | \$2,373.52 | 3 | \$2,145.26 | 3 | \$2,239.64 |
| $\mathrm{EE}+2$ or more children | 3 | \$2,373.52 | 1 | \$2,145.26 | 1 | \$2,239.64 |
| Family | 19 | \$2,373.52 | 35 | \$2,145.26 | 35 | \$2,239.64 |
| Medicare Single | 0 | \$735.16 | 0 | \$664.46 | 0 | \$693.69 |
| Medicare Couple | 0 | \$1,470.32 | 0 | \$1,328.92 | 0 | \$1,387.39 |
| Medicare Split | 2 | \$1,785.39 | 0 | \$1,613.69 | 0 | \$1,684.68 |
| Total | 59 | \$117,688.78 | 70 | \$129,835.69 | 70 | \$135,547.75 |

*Paid at $100 \%$ subject to frequency schedule that meets or exceeds the guidelines of the U.S. Preventive Services Task Force (USPSTF).
Deductibles are based on calendar year. Rates have been calculated for the period 7/1/2020 through 6/30/2021.

Benefits and rates as shown (circle choice(s) - add comments as necessary)

Acceptance Signature $\qquad$ Date $\qquad$

