

Greene County Chamber of Commerce

Nicholas J. Marino & Co., Inc.

Karen Landau - Vice President Employee Benefits

2017 Individual Medical Benefits/Cost Analysis

Description of Coverage	BlueShield NENY		BlueShield NENY	
Benefit Highlights	Bronze Standard POS	Out-of-Network	Bronze Standard HSA	Out-of-Network
Deductible	\$4,000 single/ \$8,000 family	\$5,000 single/ \$10,000 family	\$5,500 single/ \$11,000 family	\$5,500 single/ \$11,000 family
Coinsurance	50%	50%	50%	50%
Out-of-Pocket Max	\$7,150 single/ \$14,300 family	\$10,000 single/ \$20,000 family	\$6,550 single/ \$13,100 family	\$10,000 single/ \$20,000 family
PCP Office Visits	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Specialist Office Visits	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Inpatient Hospitalization	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Outpatient Surgery	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Urgent Care	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Emergency Care	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Laboratory Services	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Diagnostic x-rays	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Chemotherapy/Injectable/IV Therapy (Office Based)	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Durable Medical Equipment	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Prescription Drugs	Deductible then \$10/\$35/\$70	Not Covered	\$4/\$35/\$70	Not Covered
Mail Order (90 day supply)	2.5 copays = 90 day supply	Not Covered	2.5 copays = 90 day supply	Not Covered
Dependent/Student	26/26	26/26	26/26	26/26
Rates	01/01/2017-12/31/2017		01/01/2017-12/31/2017	
Single	\$391.98		\$399.80	
Employee/Spouse	\$783.96		\$799.60	
Employee/Child(ren)	\$666.37		\$679.66	
Family	\$1,117.14		\$1,139.43	