

2014 Large Group Defined Contribution Product Packages

		DESCRIPTION
PACKAGES & PLANS – PICK UP TO FIVE PLANS WITHIN ONE PACKAGE (A,B,C,D,E)	A	<input type="checkbox"/> POS Plus \$10/\$20/80% – Opt 1
		<input type="checkbox"/> POS Plus \$20/\$40/70% – Opt 5
		<input type="checkbox"/> POS Plus Select \$15/\$30/70% – Opt 4
		<input type="checkbox"/> HSA PPO \$1,250/100% w/10/40/60 Rx Integrated*
	B	<input type="checkbox"/> EPO \$20/\$40/\$250**
		<input type="checkbox"/> POS Plus Select \$20/\$40/70% – Opt 6
		<input type="checkbox"/> POS Plus 20/40 \$1,000 Ded. 90% Coinsurance – Opt 1
		<input type="checkbox"/> HSA EPO \$1,250/80% \$10/\$40/\$60 Integrated*
		<input type="checkbox"/> EPO \$30/\$50/\$500**
		<input type="checkbox"/> HSA EPO \$1,500/70% \$10/\$40/\$60 Integrated*
		<input type="checkbox"/> IC POS \$15/\$30 \$0/Day
		<input type="checkbox"/> HMO \$15/\$30 \$0/Day
		<input type="checkbox"/> HMO Plus \$15/\$30 \$200/Day
		<input type="checkbox"/> IC POS \$15/\$30 \$200/Day
		<input type="checkbox"/> HMO Plus \$20/\$40 \$300/Day
	C	<input type="checkbox"/> IC POS 20/40 \$1,000 Ded. 90% Coinsurance – Opt 1
		<input type="checkbox"/> POS Plus \$30/\$40/60% – Opt 7
		<input type="checkbox"/> POS Plus Select \$30/\$40/60% – Opt 8
		<input type="checkbox"/> POS Plus Select \$40/\$50/60% – Opt 10
		<input type="checkbox"/> POS Plus 30/50 \$1,500 Ded. 80% Coinsurance – Opt 2
		<input type="checkbox"/> EPO \$30/\$50/70%**
	D	<input type="checkbox"/> HSA \$1,250/80% w/10/40/60 Rx Integrated*
		<input type="checkbox"/> HSA EPO \$1,250/50% \$10/\$40/\$60 Integrated*
		<input type="checkbox"/> HSA EPO \$1,250/50% \$7/50%/\$125 max Integrated*
		<input type="checkbox"/> HSA EPO \$1,500/70% \$7/50%/\$125 max Integrated*
		<input type="checkbox"/> HSA PPO \$2,000/90% w/7/35/50 Rx Integrated*
		<input type="checkbox"/> EPO \$30/\$50/80%**
		<input type="checkbox"/> IC POS \$20/\$40 \$300/Day
		<input type="checkbox"/> IC POS \$30/\$50 \$400/Day
		<input type="checkbox"/> HMO \$30/\$50 \$400/Day
		<input type="checkbox"/> HMO Plus 25/50 \$1,000 Ded. 80% Coinsurance – Opt 2
	E	<input type="checkbox"/> POS Plus 30/50 \$2,000 Ded. 70% Coinsurance – Opt 3
		<input type="checkbox"/> IC POS 30/50 \$2,000 Ded. 70% Coinsurance – Opt 3
	<input type="checkbox"/> EPO \$30/\$50/80%/80%ER**	
	<input type="checkbox"/> HSA EPO \$1,250/80% \$7/50%/\$125 max Integrated*	
	<input type="checkbox"/> HMO \$20/\$40 \$0/Day	
	<input type="checkbox"/> HSA PPO \$2,500/70% w/7/35/50 Rx Integrated*	
	<input type="checkbox"/> HMO Plus \$30/\$50 \$400/Day	
	<input type="checkbox"/> HMO 25/50 \$1,000 Ded. 80% Coinsurance – Opt 2	
	<input type="checkbox"/> HMO Plus 30/50 \$1,500 Ded. 70% Coinsurance – Opt 3	
	<input type="checkbox"/> HMO 30/50 \$1,500 Ded. 70% Coinsurance – Opt 3	
	<input type="checkbox"/> EPO \$1,250/50%**	

Overview and Instructions

Defined contribution products consist of predetermined packages of health plans, with multiple health plan options within each package. Each package of plans is color-coded and labeled **A, B, C, D, E** to aid your selection.

STEP 1: Select the **package of plans** for which you would like to see rates.

STEP 2: Select up to five defined contribution products from within the **package of plans** you are considering.

STEP 3: Select Rx options based on your package and plan selections; if selecting an EPO product, you must select one EPO Rx option to replace one non-EPO option.

Notes:

- There will be no benefit exceptions for the Defined Contribution products.
- National Access Rider can only be offered on Package A or Package C, and must be offered to all employees.
- Defined contribution products cannot be offered to employees alongside non-defined contribution product offerings.

AVAILABLE RX OPTIONS	NON-EPO	EPO
<input type="checkbox"/> 1. RX \$15/\$25/\$35 w Orals	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 2. RX \$7/\$35/\$50 w Orals	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 3. RX \$15/\$35/\$50 w Orals	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 4. RX \$10/\$40/\$60 w Orals	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 5. RX \$20/\$40/\$60 w Orals	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 6. RX \$10/\$40/\$60; \$100 Deductible	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 7. RX \$7/50% \$125 Max/Script VG w/ OC MO	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 8. RX 50% \$125 Max/Script VG w/ OC MO	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 9. RX \$150 Ded/\$7/50% \$125 Max/Script VG w/ OC MO	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 10. RX 50%/\$125 Max/Script VG	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 11. RX \$10/\$40/\$60	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 12. RX 50% VG w/ OC MO	<input type="checkbox"/>	<input type="checkbox"/>

* Integrated products include RX.

** If selecting an EPO product, then must select one EPO RX option to replace one non-EPO RX option.