HealthPlus Health Plans

Group Name:	Elkton-Pigeon-Bay Port Laker Schools
Effective Date:	1/1/2013
Account Executive:	Condon, B
Underwriter:	Underwriter 1
Region:	TCR
Agency:	Harey, Ward & Associates

			CURRENT RATES	RENEWAL RATES
			Current Rates	**RENEWAL RATES**
Plan Type			PPO	PPO
Medical Plan			2P D1000X2	2P D1000X2
Coinsurance			20%	20%
Office Visit Primary Co-pay			$25	$25
Office Visit Specialist Co-pay			$25	$25
Emergency Room Co-Pay			$200	$200
Urgent Care Co-Pay			$75	$75
Chiropractic Benefit			$0/38 Visits - XT	$0/38 Visits - XT
Hearing Benefit			100%	100%
Private Duty Benefit			100%	100%
Deductible in Network			$1,000/$2,000	$1,000/$2,000
OOP Max in Network (Includes Deductible)			$2,000/$4,000	$2,000/$4,000
Prescription Drug Plan			QJ-15/60	QJ-15/60
RX Drug Co-Pay Generic			$15	$15
RX Drug Co-Pay Brand			$50	$50
RX Drug Co-Pay Non-Formulary			$60	$60
RX Deductible in Network			$0	$0
RX Ask for "30"			2x	2x
	Contracts	**Members**	**Total Rates**	**Total Rates**
Single	9	1	$455.16	$483.12
EE + Spouse	13	2	$910.32	$1,087.01
Family	25	10	$1,251.36	$1,352.77
Total	48	14		
PMPM			$336.57	$372.58
(Monthly) Premium			$46,465.95	$53,651.30
				15.70%
SINGLE - PEPY	CAPS	$ 5,500.00	$ 5,461.92	$ 5,797.39
2P - PEPY		$ 11,000.00	$ 10,923.84	$ 13,044.13
FAMILY - PEPY		$ 15,000.00	$ 15,016.32	$ 16,233.28
Medical Plan			D1000X2	D1000X2
			Medical Rates	**Medical Rates**
Single			$436.97	$436.97
EE + Spouse			$963.18	$963.18
Family			$1,223.55	$1,223.55
Prescription Drug Plan			QJ-15/60	QJ-15/60
			Pharmacy Rates	**Pharmacy Rates**
Single			$46.15	$46.15
EE + Spouse			$103.84	$103.84
Family			$129.22	$129.22

Your rates do not include taxes or assessments required by Federal and/or State governments. Any taxes or assessments will be added as a separate line item on your bill.

The above rates were calculated using the group specific data as provided by your group (or your group's representative). HealthPlus Insurance Company has the right to adjust rates if any of the assumptions or calculations used in the quoting process are incorrect.
Benefit Plan Year begins on effective date of coverage.
Final Rates will be determined by HPI underwriting based on the actual enrollment of your group and will include a review of group participation.
Group rates will be guaranteed for each enrolled group for a period of not less than one year.
Final acceptance of your group by HPI is subject to HPI underwriting guidelines.
Rates are subject to OFIR approval and may change. Rates are not final until all requested documents are received and reviewed by HPI.
All employees opting out of HPI must complete a waiver form.
Employer must continue to satisfy all eligibility requirements.
Please refer to the underwriting guidelines for participation and group eligibility requirements.

Group rates are the complete HealthPlus Insurance Company benefit package, including medical and hospital services, prescription drugs, extended care facilities, etc., as described in the Group Subscriber Contract and applicable benefit rider(s). If there is a conflict between the coverage description in this report and the Group Subscriber Contract and/or any applicable benefit rider(s), the terms of the Group Subscriber Contract and/or applicable benefit rider(s) shall control.