

EXAMPLE PROPOSAL SUMMARY FOR SPIRAL INDUSTRIES

	BCBSM		HUMANA		ASSURANT		AETNA		
	Comm Blue 3	Comm Blue 2	PPO 08-#23	PPO 08-#28	RC II - 80/60	RC II - 90/70	Split Co-Pay 2.1	PPO 7.1	PPO 4.1
RATES FOR	20 Single 7 Couple	20 Single 7 Couple	20 Single 7 Couple	20 Single 7 Couple	20 Single 7 Couple	20 Single 7 Couple	20 Single 7 Couple	20 Single 7 Couple	20 Single 7 Couple
	8 Family	8 Family	1 Emp. + Child 7 Family	1 Emp. + Child 7 Family	1 Emp. + Child 7 Family	1 Emp. + Child 7 Family	1 Emp. + Child 7 Family	1 Emp. + Child 7 Family	1 Emp. + Child 7 Family
BENEFITS									
Ind. Deductible	\$250/500	\$100/250	\$1,000/3,000	\$250/750	\$500/1,000	\$500/1,000	\$500/1,000	\$250/500	\$250/500
Fam. Deductible	\$500/1,000	\$200/500	\$2,000/6,000	\$500/1,500	\$1,000/2,000	\$1,000/2,000	\$1,000/2,000	\$500/1,000	\$500/1,000
Co - Ins	80/60%	90/70%	90/60%	90/60%	80/60%	90/70%	100/80%	80/60%	90/70%
Ind. Max OOP	\$1,250/3,500	\$600/1,750	\$2,000/6,000	\$1,000/3,000	\$2,000/4,000	\$2,000/4,000	\$500/5,000	\$1,250/3,500	\$1,250/3,500
Fam. Max OOP	\$2,500/7,000	\$1,200/3,500	\$4,000/12,000	\$2,000/6,000	\$4,000/8,000	\$4,000/8,000	\$1,000/10,000	\$2,500/7,000	\$2,500/7,000
Ov Copay	\$10	\$10	\$20	\$20	\$20	\$20	\$20	\$15	\$15
Spec Copay	\$10	\$10	\$40	\$40	\$50	\$50	\$35	\$15	\$15
Urgent Care	\$10	\$10	\$40	\$40	\$50	\$50	\$40	\$30	\$30
ER Copay	\$50	\$50	\$150	\$150	\$Ded./Co-Ins	\$Ded./Co-Ins	\$100	\$100	\$100
Rx Program	Self Insured	Self Insured	\$15/30/50	\$15/30/50	\$10/50/75	\$10/50/75	\$10/30/50	\$10/25/50	\$10/25/50
MONTHLY									
Per Single	\$430.53	\$475.53	\$250.29	\$332.69	\$306.63	\$324.06	\$362.00	\$375.00	\$382.00
Per Couple	\$968.70	\$1,069.94	\$625.71	\$831.71	\$721.49	\$762.50	\$669.00	\$692.00	\$705.00
Per Emp. + Child			\$500.57	\$665.37	\$532.35	\$562.61	\$547.00	\$566.00	\$576.00
Per Family	\$1,162.44	\$1,283.93	\$825.94	\$1,097.87	\$947.21	\$1,001.05	\$922.00	\$954.00	\$971.00
TOTAL COST									
Monthly	\$27,556.74		\$16,600.92		\$18,345.85	\$19,388.66	\$18,924.00	\$19,588.00	\$19,948.00
Annually	\$405,612.88		\$199,211.04		\$220,150.20	\$232,663.92	\$227,088.00	\$235,056.00	\$239,376.00
%SAVINGS			51%		46%	43%	44%	42%	41%

CURRENT PLAN

CHOSEN PLAN