City of Arkansas City 07888					CARRIER			CARRIER		
						CURRENT		RENEWAL		
01/01/2025 - 12/31/202	1/01/2025 - 12/31/2025				OPTION A	OPTION B	OPTION C	OPTION A	OPTION B	OPTION C
		Ту	pe Con	tract						
			Deduc	tible	\$200 / \$400	\$500 / \$1,000	\$1,000 / \$2,000	\$200 / \$400	\$500 / \$1,000	\$1,000 / \$2,000
Coinsurance %			% and	Max	20% to \$1,000 / \$2,000	20% to \$1,000 / \$2,000	20% to \$1,000 / \$2,000	20% to \$1,000 / \$2,000	20% to \$1,000 / \$2,000	20% to \$1,000 / \$2,000
Deduct + Coins Max			Max							
	Maximum Out of Pocket (Ded+Coins+Copays)				\$1,200 / \$2,400	\$1,500 / \$3,000	\$2,000 / \$4,000	\$1,200 / \$2,400	\$1,500 / \$3,000	\$2,000 / \$4,000
		(Office V	/isits	25	25	25	25	25	25
Preventive Care			Care	ACA does not apply	ACA does not apply	ACA does not apply	ACA does not apply	ACA does not apply	ACA does not apply	
Ambulance				ance	Deduct / Coins	Deduct / Coins	Deduct / Coins	Deduct / Coins	Deduct / Coins	Deduct / Coins
Inpatient Hospital				pital	Deduct / Coins	Deduct / Coins	Deduct / Coins	Deduct / Coins	Deduct / Coins	Deduct / Coins
Outpatient Lab & Radiology					100% to \$300 for each cov person per benefit period	100% to \$300 for each cov person per benefit period	100% to \$300 for each cov person per benefit period	100% to \$300 for each cov person per benefit period	100% to \$300 for each cov person per benefit period	100% to \$300 for each cov person per benefit period
Emergency Room					\$100 copay per incident, then dedcut / coins	\$100 copay per incident, then dedcut / coins	\$100 copay per incident, then dedcut / coins	\$100 copay per incident, then dedcut / coins	\$100 copay per incident, then dedcut / coins	\$100 copay per incident, then dedcut / coins
Accidental Injuries					100% up to \$1,000 per person, then dedect / coins	100% up to \$1,000 per person, then dedect / coins	100% up to \$1,000 per person, then dedect / coins	100% up to \$1,000 per person, then dedect / coins	100% up to \$1,000 per person, then dedect / coins	100% up to \$1,000 per person, then dedect / coins
Skilled Nursing / HHC / Hospice					100% of allowable charges	100% of allowable charges	100% of allowable charges	100% of allowable charges	100% of allowable charges	100% of allowable charges
Mental Health Inpatient					Subject to Deduct / coins	Subject to Deduct / coins	Subject to Deduct / coins	Subject to Deduct / coins	Subject to Deduct / coins	Subject to Deduct / coins
Mental Health Outpatient					\$25 office visit copay	\$25 office visit copay	\$25 office visit copay	\$25 office visit copay	\$25 office visit copay	\$25 office visit copay
Prescription Formulary / Product					Select Formulary BlueRx Card	Select Formulary BlueRx Card	Select Formulary BlueRx Card	Select Formulary BlueRx Card	Select Formulary BlueRx Card	Select Formulary BlueRx Card
Prescription (Retail)	Prefe	red Ger	eric / T	ier 1	\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay
Non-Preferred Generic / Tier 1				ier 1	\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay
Preferred Brand / Tier 2				ier 2	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay
Non-Preferred Brand / Tier 3					\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay	\$30 Copay
Preferred Specialty / Tier 4				ier 4	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay
Non-Preferred Specialty / Tier 5				ier 5						
Prescription (Mail Order)										
	Α	В	С	D	OPTION A	OPTION B	OPTION C	OPTION A	OPTION B	OPTION C
EE	10	20	10	0	\$658.26	\$644.84	\$627.92	\$798.09	\$779.93	\$757.91
EC	2	3	1	0	\$1,318.86	\$1,291.66	\$1,257.37	\$1,600.66	\$1,563.84	\$1,519.23
ES	11	5	6	0	\$1,413.64	\$1,384.78	\$1,348.40	\$1,714.28	\$1,675.23	\$1,627.88
EF	13	18	7	0	\$2,074.25	\$2,031.62	\$1,977.88	\$2,516.85	\$2,459.15	\$2,389.22
			ly Pren		\$51,735.61 \$60,264.84 \$29,472.13			\$62,758.35 \$72,930.97 \$35,590.15		
Total Monthly Premium					\$141,472.58			\$171,279.47		
Total Annual Premium					\$1,697,670.96			\$2,055,353.64		
\$ Difference From Current								\$357,682.68		
% Difference From Current									21.07%	

- Rates contingent upon Kansas Insurance Department Approval
- For comparison purposes only. Refer to contract for additional benefits and final rates.
- We reserve the right to review rates should enrollment vary by +or- 20%.