Benefit Sheet

Covered CA Covered CA Blue Shield Bronze 60 PPO 6300/60 + Child Dental Blue Shield Silver 70 PPO 2500/55 + Child Dental (Broad Network) (Broad Network) **Benefit** In Net **Out Net** In Net **Out Net Individual Ded** \$6,300 \$12,600 \$2,500 \$5,000 **Family Ded** \$12,600 \$25,200 \$5,000 \$10,000 **Individual OOP Max** \$9,100 (incl ded) \$8,600 (incl ded) \$13,250 (incl ded) \$18,200 (incl ded) **Family OOP Max** \$18,200 (incl ded) \$36,400 (incl ded) \$17,200 (incl ded) \$26,500 (incl ded) Co-insurance 40% 50% 35% 50% **Lifetime Max** Unlimited Unlimited Unlimited Unlimited **PC/Specialist** \$60/\$95 ded waived 1st 3 50% after ded \$55/\$90 ded waived 50% after ded visits **Adult Preventive** No charge Not covered No charge Not covered Care **Child Preventive Care** No charge Not covered No charge Not covered **Pre/Postnatal Care** 50% after ded No charge 50% after ded No charge **Physical Therapy** 50% after ded \$55 ded waived 50% after ded \$60 ded waived **Chiropractic Care** Not covered Not covered Not covered Not covered Inpatient Hospital 40% after ded 50% after ded 35% after ded 50% after ded IP Physician/Surgeon 40% after ded 50% after ded 35% after ded 50% after ded Maternity Delivery/IP 40% after ded 50% after ded 35% after ded 50% after ded **Mental Health IP** 40% after ded 50% after ded 35% after ded 50% after ded Substance Abuse IP 40% after ded 50% after ded 35% after ded 50% after ded **Outpatient Facility** 40% after ded 50% after ded 35% after ded 50% after ded 40% after ded 50% after ded 35% ded waived 50% after ded Physician/Surgeon \$40 ded waived/40% after 50% after ded Lab/X-Ray 50% after ded \$55/\$90 ded waived **Advanced Radiology** 40% after ded 50% after ded 35% after ded 50% after ded **Mental Health OP** \$60 ded waived 50% after ded \$55 ded waived 50% after ded **Substance Abuse OP** \$60 ded waived 50% after ded \$55 ded waived 50% after ded **Emergency Room** 40% after ded 35% after ded 35% after ded 40% after ded **Ambulance** 40% after ded 40% after ded 35% after ded 35% after ded **Urgent Care** \$60 after ded 50% after ded \$55 ded waived 50% after ded Rx Tier 1 \$17 after \$500 Not covered \$20 ded waived Not covered Rx Tier 2 40% after \$500: \$500 Not covered \$75 after \$300 Not covered max/script Rx Tier 3 40% after \$500; \$500 \$105 after \$300 Not covered Not covered max/script Rx Tier 4 40% after \$500; \$500 Not covered 30% after \$300; \$250 Not covered max/script max/script **Rx Mail Order** Refer to carrier Not covered Refer to carrier Not covered Home Health Care 40% after ded; 100 visits/yr Not covered 35% ded waived: 100 Not covered visits/yr **Skilled Nursing** 40% after ded; 100 50% after ded; 100 35% after ded; 100 50% after ded; 100 days/benefit period days/benefit period days/benefit period days/benefit period **Infertility Treatment** Not covered Not covered Not covered Not covered **DME** 40% after ded Not covered 35% ded waived 50% after ded **Hospice Services** No charge Not covered No charge Not covered Pediatric Vision No charge (exam/hardware) No charge (exam/hardware) No charge (exam/hardware) No charge (exam/hardware) **Pediatric Dental** No charge 10% ded waived No charge 10% ded waived

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Benefit Sheet

Deficit Officet							
	Cover	ed CA	Cover	ed CA			
	Blue Shield Gold 80 PPC	350/25 + Child Dental	Blue Shield Platinum 90 F	PPO 0/15 + Child Dental			
	(Broad N		(Broad Network)				
Benefit	In Net	Out Net	In Net	Out Net			
Individual Ded	\$350	\$1,000	\$0	\$1,000			
Family Ded	\$700	\$2,000	\$0	\$2,000			
Individual OOP Max	\$7,800 (incl ded)	\$12,850 (incl ded)	\$4,500	\$9,000 (incl ded)			
Family OOP Max	\$15,600 (incl ded)	\$25,700 (incl ded)	\$9,000	\$18,000 (incl ded)			
Co-insurance	20%	50%	10%	50%			
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited			
PC/Specialist	\$25/\$50 ded waived	50% after ded	\$15/\$30	50% after ded			
Adult Preventive Care	No charge	Not covered	No charge	Not covered			
Child Preventive Care	No charge	Not covered	No charge	Not covered			
Pre/Postnatal Care	No charge	50% after ded	No charge	50% after ded			
Physical Therapy	\$25 ded waived	50% after ded	\$15	50% after ded			
Chiropractic Care	Not covered	Not covered	Not covered	Not covered			
Inpatient Hospital	20% after ded	50% after ded	10%	50% after ded			
IP Physician/Surgeon	20% after ded	50% after ded	10%	50% after ded			
Maternity Delivery/IP	20% after ded	50% after ded	10%	50% after ded			
Mental Health IP	20% after ded	50% after ded	10%	50% after ded			
Substance Abuse IP	20% after ded	50% after ded	10%	50% after ded			
Outpatient Facility	20% ded waived	50% after ded	10%	50% after ded			
ОР	20% ded waived	50% after ded	10%	50% after ded			
Physician/Surgeon	2070 000 1101100	0070 01101 000	1070	0070 and ada			
Lab/X-Ray	\$25/\$65 ded waived	50% after ded	\$15/\$30	50% after ded			
Advanced Radiology	20% ded waived	50% after ded	10%	50% after ded			
Mental Health OP	\$25 ded waived	50% after ded	\$15	50% after ded			
Substance Abuse OP	\$25 ded waived	50% after ded	\$15	50% after ded			
Emergency Room	20% after ded	20% after ded	\$200	\$200 ded waived			
Ambulance	20% after ded	20% after ded	\$150	\$150 ded waived			
Urgent Care	\$25 ded waived	50% after ded	\$15	50% after ded			
Rx Tier 1	\$15 ded waived	Not covered	\$10	Not covered			
Rx Tier 2	\$50 ded waived	Not covered	\$25	Not covered			
Rx Tier 3	\$80 ded waived	Not covered	\$40	Not covered			
Rx Tier 4	20% ded waived; \$250 max/script	Not covered	10%; \$250 max/script	Not covered			
Rx Mail Order	Refer to carrier	Not covered	Refer to carrier	Not covered			
Home Health Care	20% ded waived; 100 visits/yr	Not covered	10%; 100 visits/yr	Not covered			
Skilled Nursing	20% after ded; 100 days/benefit period	50% after ded; 100 days/benefit period	10%; 100 days/benefit period	50% after ded; 100 days/benefit period			
Infertility Treatment	Not covered	Not covered	Not covered	Not covered			
DME	20% ded waived	50% after ded	10%	50% after ded			
Hospice Services	No charge	Not covered	No charge	Not covered			
Pediatric Vision	No charge (exam/hardware)	No charge (exam/hardware) No charge (exam/hardware)	No charge (exam/hardware			
Pediatric Dental	No charge	10% ded waived	No charge	10% ded waived			

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Group Medical Proposal

Prepared For Effective Date Zip (County) **Employer Contribution** Berger Solar Electric, LLC by Duncan Harris on February 01, 2024

January 10, 2024

93514 (Inyo)

EE: 75% Dep: 0%

Table Rates

		Table Ita						
Zip:93514 (Inyo) 02/01/2024 Monthly								
	Covered CA	Covered CA	Covered CA	Covered CA				
	Region 13	Region 13	Region 13	Region 13				
Age	Blue Shield Bronze 60 PPO	Blue Shield Silver 70 PPO	Blue Shield Gold 80 PPO	Blue Shield Platinum 90				
90	6300/60 + Child Dental	2500/55 + Child Dental	350/25 + Child Dental	PPO 0/15 + Child Dental				
0 -14	325.17	378.40	420.28	458.27				
15 -15	354.08	412.03	457.64	499.01				
16 -16	365.13	424.89	471.93	514.59				
17 -17	376.18	437.75	486.21	530.16				
18 -18	388.08	451.60	501.59	546.93				
19 -19	399.98	465.45	516.98	563.71				
20 -20	412.31	479.80	532.91	581.08				
21 -21	425.06	494.64	549.39	599.05				
22 -22	425.06	494.64	549.39	599.05				
23 -23	425.06	494.64	549.39	599.05				
24 -24	425.06	494.64	549.39	599.05				
25 -25	426.76	496.61	551.59	601.45				
26 -26	435.26	506.51	562.58	613.43				
27 -27	445.47	518.38	575.76	627.81				
28 -28	462.04	537.67	597.19	651.17				
29 -29	475.65	553.50	614.77	670.34				
30 -30	482.45	561.41	623.56	679.92				
31 -31	492.65	573.28	636.74	694.30				
32 -32	502.85	585.15	649.93	708.68				
33 -33	509.23	592.57	658.17	717.66				
34 -34	516.03	600.49	666.96	727.25				
35 -35	519.43	604.44	671.36	732.04				
36 -36	522.83	608.40	675.75	736.83				
37 -37	526.23	612.36	680.15	741.63				
38 -38	529.63	616.32	684.54	746.42				
39 -39	536.43	624.23	693.33	756.00				
40 -40	543.23	632.14	702.12	765.59				
41 -41	553.43	644.02	715.31	779.97				
42 -42	563.21	655.39	727.94	793.74				
43 -43	576.81	671.22	745.52	812.91				
44 -44	593.81	691.01	767.50	836.88				
45 -45	613.79	714.25	793.32	865.03				
46 -46	637.59	741.95	824.09	898.58				
47 -47	664.37	773.12	858.70	936.32				
48 -48	694.98	808.73	898.25	979.45				
49 -49	725.16	843.85	937.26	1021.98				
50 -50	759.16	883.42	981.21	1069.91				
51 -51	792.74	922.50	1024.61	1117.23				
52 -52	829.72	965.53	1072.41	1169.35				
53 -53	867.13	1009.06	1120.76	1222.07				
54 -54	907.51	1056.05	1172.95	1278.98				
55 -55	947.89	1103.04	1225.14	1335.89				
56 -56	991.67	1153.98	1281.73	1397.59				
57 -57	1035.88	1205.43	1338.87	1459.89				
58 -58	1083.06	1260.33	1399.85	1526.38				
59 -59	1106.44	1287.54	1430.07	1559.33				
60 -60	1153.62	1342.44	1491.05	1625.83				
61 -61	1194.43	1389.93	1543.79	1683.34				
62 -62	1221.21	1421.09	1578.40	1721.08				
63 -63	1254.79	1460.16	1621.80	1768.40				
64 -99	1275.18	1483.91	1648.17	1797.15				
J- JJ	1210.10	1700.01	10-10.17	1101.10				

This report doesn't include rider rates in the premium.

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Footnotes

Covered CA		

*New Hire rates are based on the employee's age as of their enrollment effective date.

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