

Enhanced Analytics: AA Actuarial Assistant

Company Name: Dewey, Countem, & Howe

Plan Effective Date: 1/1/20

Plan Comparison

	Current Plan Design		Proposed Plan Design		Current vs. Proposed	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductibles						
Individual	2,000	4,000	4,000	8,000	2,000	4,000
Family	6,000	12,000	12,000	16,000	6,000	4,000
Coinsurance	90.0%	60.0%	90.0%	60.0%	0.0%	0.0%
Max. Out of Pocket						
Individual	5,500	11,000	5,500	11,000	0	0
Family	11,000	22,000	11,000	22,000	0	0
Copays						
Emergency Room	250		250		0	0
Urgent Care	50		50		0	0
Physician - Primary Care	20		20		0	0
Physician - Specialist	40		40		0	0
Rx						
Generic	10	20	10	20	0	0
Brand - Formulary	25	50	25	50	0	0
Brand - Non-Formulary	50	100	50	100	0	0
Specialty	200	400	200	400	0	0
Expected Annual Plan Cost	1,917,346		1,644,931		-272,414.81	-14.2%
Plan Cost Share* (%)	77.1%		72.9%		-4.2%	-5.4%
Participants' Cost Share* (%)	22.9%		27.1%		4.2%	18.2%
Participants' Cost Share* (\$)	1,215		1,302		87.43	7.2%

* Deductible + Coinsurance + Copays; does not include employee contributions

