

Lincolnwood #74
HMO Illinois Plan Design Options

Option	Description	Estimated Savings	Select (with X)
1	Change office visits from 100% TO: \$20 PCP and \$40 Specialist copay.	-0.93%	X
2	Change ER services from \$50 copay TO: \$250 copay (waived if admitted) then paid at 100% in/out of network.	-0.77%	X
3	Change and Wellcare/Preventive coverage from 100% coinsurance or not covered to cover all ACA Listing to 100% in-network. Due to loss of grandfathered status. (mandatory change) Out-of-network remains the same at no coverage.	0.00%	X
4	Change Rx copay from Retail \$3 Generic /\$8 Formulary /\$23 Non-Formulary 2x mail order TO: \$5 Generic /\$15 Formulary /\$30 Non-Formulary 2x mail order	-0.86%	
5	Change Rx copay from Retail \$3 Generic /\$8 Formulary /\$23 Non-Formulary 2x mail order TO: \$10 Generic /\$30 Formulary /\$45 Non-Formulary 2x mail order	-2.41%	X
6	Change Rx OPX from unlimited copayments TO: \$7,600 Individual and \$15,200 Family maximum. Due to loss of grandfathered status. (mandatory change)	0.00%	X
7	Change ACA pharmacy drug listing coverage from copayments or not covered to covered at no cost to members. Drug list will change from the Basic Drug List to the Performance Drug List Due to loss of grandfathered status. (mandatory change)	-1.00%	X

Category	Current Rates	Adjusted Rates
Single	\$695.10	\$659.66
Employee + Spouse	\$1,270.21	\$1,205.45
Employee + Child(ren)	\$1,343.79	\$1,275.28
Family	\$1,919.82	\$1,821.95
Single Medicare	\$695.10	\$659.66
Family Medicare	\$1,390.22	\$1,319.35

Please note: All rates will be adjusted at the 7/1/2023 renewal.

Please Note: The analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.