



Assured Partners of MO / Naught-Naught Agency
 Producer: Philip Naught
 Account Manager: Lexi Stiles
 Proposed Effective Date: 12/1/23

Boone County Regional Sewer Dist. #1



	Current	Renewal	ACA	Balance Funded	MEWA	ACA
Plan Name	BPP Opt. 7 w/ Rx Opt. P	BPP Opt. 7 w/ Rx Opt. P	Gold Blue Preferred 500/20%/7200	Balance Funded: Decline to Quote	Uncompetitive	Delayed
Plan Type	PPO Fully Insured	PPO Fully Insured	PPO Fully Insured			
Network	Blue Preferred	Blue Preferred	Blue Preferred			
Individual Deductible / Family Deductible	\$0 / \$0	\$0 / \$0	\$500 / \$1,500			
Coinsurance	0%	0%	20%			
Individual Max-Out-of-Pocket / Family Max-Out-of-Pocket	None	None	\$7,200 / \$14,400			
Physician Co-Pay / Specialist Co-Pay	\$20	\$20	Ded; \$30			
Prescription Co-Pay <i>Tier 1 / Tier 2 / Tier 3 / Tier 4</i>	\$8 / \$25 / \$45 / 25% up to \$2,500	\$8 / \$25 / \$45 / 25% up to \$2,500	\$15 / \$40 / \$80 / 25% up to \$350			
ER Co-Pay	\$150	\$150	Ded; \$400			
UR Co-Pay	\$50	\$50	Ded; \$50			
Preventive Care	\$20 Visits	\$20 Visits	100%			
Out-of-Network Coverage	Yes	Yes	Yes			
EMPLOYEE ENROLLMENT SELECTIONS		EMPLOYEE RATES				
Employee Only (EE)	11	Age Based Rates	Age Based Rates	Age Based Rates		Age Based Rates
Employee + Spouse (ES)	0					
Employee + Children (EC)	1					
Employee + Family (EF)	1					
Estimated Monthly Premium	\$12,269.87	\$13,484.29	\$13,628.42			\$15,625.93
Additional Dues	N/A	N/A	N/A			N/A
Underwritten	No	No	No			N/A
COBRA / State Continuation Administration	No	No	No			No
Estimated Premium Change	N/A	9.9%	11.1%			27%
Rate of Commission	\$31.50 PEPM	\$31.50 PEPM	\$30 PEPM			\$29 PEPM

Members may be responsible for amounts billed by non-participating providers in excess of eligible medical expense amount. **Disclaimer:** The benefits illustrated are in summary of the plans selected. They should not be considered as complete in and of themselves. These summaries are only for comparison. In case of discrepancy, the plan documents will prevail and apply. Please refer to the formal Summary of Benefits and Coverage for a complete descriptions of benefits, limitations, and exclusions.

Marketing Notes Currently with most competitive market with rich plan offering.
 2022 Increase: 4.9%
 2021 Increase: 5.9%
 2020 Increase: 4.9%