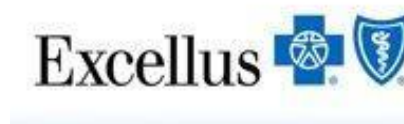


Attention BX Members...take advantage of the 1st Qtr 2021 low cost medical plans endorsed by the Builders Exchange

Did you know...you can change medical insurance plans now to get you & your employees set up in Q1 2021 to have great benefits at low rates. Why wait?



Benefits	Excellus Health Plan					
	AM Best: Not Rated, Financial Size: Not Rated					
	2021 Platinum 2	2021 Platinum 6	2021 Gold 19	2021 Gold 20	2021 Silver 17	2021 Bronze 4
PCP/Specialist	\$15/\$25	\$30/\$50	\$40/\$60	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance	Deductible then Covered in Full
Inpatient Hospital	\$500	\$750	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance	Deductible then Covered in Full
Prescription Drug	\$5/\$35/\$70	\$5/\$35/\$70	\$5/\$45/\$90	\$5/\$45/\$90, After Deductible; Preventive drugs not subject to deductible	\$5/\$35/\$70, After Deductible; Preventive drugs not subject to deductible	Deductible then Covered in Full; Preventive drugs not subject to deductible
Deductible Single/All Other Tiers	None	None	\$2,250/\$4,500	\$1,800/\$3,600	\$3,600/\$7,200	\$7,000/\$14,000
Coinsurance	None	None	20%	20%	20%	None
Out-of-Pocket Maximum	\$5,000/\$10,000	\$6,550/\$13,100	\$6,850/\$13,700	\$3,600/\$7,200	\$6,550/\$13,100	\$7,000/\$14,000
Rating Tiers	1st Quarter 2021 Small Group Rates (Effective for implementation between January 1st, 2021 - March 31st, 2021)					
Single	\$755.80	\$729.10	\$574.03	\$592.31	\$476.35	\$396.68
Employee/Spouse	\$1,511.60	\$1,458.20	\$1,148.06	\$1,184.63	\$952.69	\$793.35
Employee/Child(ren)	\$1,284.86	\$1,239.47	\$975.86	\$1,006.93	\$809.79	\$674.35
Family	\$2,154.04	\$2,077.94	\$1,635.98	\$1,688.09	\$1,357.59	\$1,130.52

SimplyBlue Plus plans have several great benefits for you and your employees:

- * National BlueCross BlueShield Network (over 900,000 participating providers)
- * Deductibles apply to all services except Preventive Drugs & Preventive Services
 - * Gold 19 plan prescription drugs are not subject to a deductible
- * Out-of-Pocket Maximum includes Copayments
- * Preventive services are covered in full
- * Annual Vision exam & Eyewear benefits
- * Exercise Rewards Program up to \$600 a year
- * Rates include the Federally Mandated Pediatric Dental Rider. If you already have pediatric dental benefits covered through a plan currently, please contact us for rates that will not include this benefit

Please contact Brown & Brown Insurance for detailed information:

Bill Evans: 585-697-1443, bill.evans@bbrochester.com
 Violetta DiClemente: 585-697-1457, violetta.diclemente@bbrochester.com
 Brian Hart: 585-697-1428, brian.hart@bbrochester.com