

TANYA L. BURNS AND ASSOCIATES, INC.
LIFE AND HEALTH INSURANCE ** EMPLOYEE BENEFIT PROGRAMS

**Group Health Insurance Proposal
For**

FL SURETY BONDS, INC.

Blue Cross Blue Shield

Renewal Effective January 1, 2024

	<u>HMO Plan 44</u>	<u>HSA 5020 / 5021</u>
Physician Co-pay (In):	\$25	Ded, 80%
(Out):	N/A	Ded, 60%
PCP Selection Required:	YES	No - Open Access
Specialist Co-pay (In):	\$45	Ded, 80%
(Out):	N/A	Ded, 60%
PCP Referral Required:	No - Open Access	No - Open Access
Deductible (In):	\$1,250 / \$2,500	\$1,600 / \$3,200
(Out):	N/A	\$3,200 / \$6,400
Emergency Room (In):	\$100	Ded, 80%
(Out):	\$100	Ded, 60%
In-Patient Hospital (In):	\$850 per day (5 day max)	Ded, 80%
(Out):	N/A	Ded, 60%
Out-Patient Surgery (In):	\$850 per Admit	Ded, 80%
(Out):	N/A	Ded, 60%
Urgent Care (In):	\$60	Ded, 80%
(Out):	N/A	Ded, 60%
Lab (In):	\$0	Ded, 80%
X-Ray (In):	\$20	Ded, 80%
Complex X-Ray Lab (In):	\$50	Ded, 80%
(Out):	N/A	Ded, 60%
Out of Pocket Maximum (In):	\$5,000 / \$10,000	\$4,500 / \$9,000
(Out):	N/A	\$9,000 / \$18,000
Includes Deductible:	Yes	Yes
Co-Insurance (In):	80%	80%
(Out):	N/A	60%
Pharmacy:	\$10 / \$30 / \$50	Ded / \$10 / \$50 / \$80
Home Delivery (90-Day Supply) :	\$25 / \$75 / \$125	Ded / \$25 / \$125 / \$200
Lifetime Maximum:	Unlimited	Unlimited

Per Paycheck Deductions

Employee	\$105.44	\$46.84
Employee w/ Spouse	\$832.93	\$557.00
Employee w/ Child(ren)	\$569.34	\$351.42
Employee w/ Family	\$1,252.03	\$883.88

SPREADSHEET FOR ILLUSTRATIVE PURPOSES ONLY

PLEASE REFER TO INSURANCE CARRIER SUMMARY FOR DETAILS OF BENEFITS PROVIDED
BENEFITS ARE PAYABLE ACCORDING TO THE BLUE CROSS BLUE SHIELD CERTIFICATE OF COVERAGE