Insurance Facts

	PLAN I (HMO)	PLAN II (HMO)	PLAN III (HMO)	PLAN IV (PPO)	PLAN V (HSA)	PLAN VI (PPO)
Monthly Premium	**$276**	**$306**	**$347**	**$407**	**$142**	**$175**
Percent of Expense Paid by Plan In-Network	**82%**	**85%**	**69%**	**60%**	**54%**	**43%**
Percent of Expense Paid by Plan Out-of-Network				**%**	**%**	**%**
Annual Out-of-Pocket Expense (est.)	**$585**	**$493**	**$994**	**$1,669**	**$1,944**	**$2,383**
Your Total Annual Cost (est.)	**$3,897**	**$4,165**	**$5,158**	**$6,553**	**$3,648**	**$4,483**
Justified Complaints						
Premium to Direct Patient Care Ratio						
Expected Profit						
Benefit Levels						
Annual Deductible	**$0**	**$0**	**$1,500**	**$500**	**$2,750**	**$2,400**
Annual Family Deductible						
Annual In-Network Deductible						
Annual Out-of-Network Deductible						
Out-of-Pocket Maximum	**$3,000**	**$3,000**	**$3,000**	**$5,000**	**$2,750**	**$3,200**
Office Visit Copayment (Primary/Specialist)	**$25**	**$40**	**$10**	**30%***	**0% after ded**	**30%***
Rx Copayment	**$10/$30**	**$15/$25**	**$10/$30**	**$10/$30**	**0% after ded**	**30% after ded**
Lifetime Maximum Benefit	**Unlimited**	**Unlimited**	**Unlimited**	**$5 million**	**$5 million**	**$6 million**
Emergency Room Visit Copayment	**20%****	**$100**	**$50**	**$100 copay + 30%**	**0% after ded**	**$75 + 30% after ded**
Mental Health	**$**	**$**	**$**	**$**	**$**	**$**
Outpatient Surgery Copayment	**$250**	**$250**	**$250***	**30% after ded****	**0% after ded**	**30% after ded**
Inpatient Cost Sharing	**$250/day***	**$1,500***	**$250***	**30% after ded****	**0% after ded**	**30% after ded**
	**Up to four days, then no charge.	*Inpatient deductible of $1,500 per calendar year	*Only inpatient hospitalization and outpatient surgery subject to deductible.	*Your share of negotiated rate (deductible waived).	*Prescription drugs are subject to the general deductible.	*Your share of negotiated rate (deductible waived).
	**Your share of the negotiated rate.			**Your share of the negotiated rate after deductible is met.		

Source: *California HealthCare Foundation*, June 2008