

## Bid of Response

### Post 65 Retiree Marketing Analysis Effective: 1/1/2023

*This is not an insurance contract: This proposal is for comparison purposes only. Please refer to certificate booklet or proposal for additional details, including limitations and exclusions.*

*Final rates and benefits will be determined by actual enrollment and plan selection.*



	Bay Bridge Current				Bay Bridge Renewal (BAFO)			
	Hartford w/ ESI				Hartford w/ ESI			
	High Plan (H36)		Low Plan (H86)		High Plan (H36)		Low Plan (H86)	
Plan Provision:	In-Net	Non-Net	In-Net	Non-Net	In-Net	Non-Net	In-Net	Non-Net
Network Deductible	\$0	N/A	\$500	N/A	\$0	N/A	\$500	N/A
Combined In- & Non-net	N/A	\$0	N/A	\$0	N/A	\$0	N/A	\$0
Member Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (incl. ded.)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Combined OOP Max (incl. ded.)	\$0		\$0		\$0		\$0	
Preventive	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PCP/Specialist OV	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Emergency Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ambulance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Hospital, Inpatient (up to 150th day)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Hospital, Outpatient	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Skilled Nursing (max 100 days/pd)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Home Health	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient Rehab	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Chiropractic	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
DME/Prosthetic Devices	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Complex Imaging	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Podiatry	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
RX Deductible	\$0		\$0		\$0		\$0	
	Retail	Mail (90)	Retail	Mail (90)	Retail	Mail (90)	Retail	Mail (90)
Tier 1 Preferred Generic	\$5	\$8	\$5	\$8	\$5	\$8	\$5	\$8
Tier 2 Non-Preferred Generic	\$10	\$15	\$10	\$15	\$10	\$15	\$10	\$15
Tier 3 Preferred Brand	\$25	\$56	\$25	\$56	\$25	\$56	\$25	\$56
Tier 4 Non-Preferred Brand	\$60	\$165	\$60	\$165	\$60	\$165	\$60	\$165
Tier 5 Specialty	\$200	\$600	\$200	\$600	\$200	\$600	\$200	\$600
	2022-Cost share after \$6,550		2022-Cost share after \$6,550		2023-Cost share after \$7,400		2023-Cost share after \$7,400	
Generic	> of \$3.70 or 5%		> of \$3.70 or 5%		> of \$4.15 or 5%		> of \$4.15 or 5%	
All others	> of \$9.20 or 5%		> of \$9.20 or 5%		> of \$10.35 or 5%		> of \$10.35 or 5%	
90-Day Retail	3 times		3 times		3 times		3 times	
Medical	\$191.60		\$149.00		\$216.51		\$168.37	
PDP	\$185.80		\$185.80		\$183.15		\$183.15	
Total	\$377.40		\$334.80		\$399.66		\$351.52	
Rate Guarantee	-				1 Year - Until 12/31/2023			
Monthly Total	\$89,066.40		\$10,713.60		\$94,319.76		\$11,248.64	
Annual Total	\$1,068,796.80		\$128,563.20		\$1,131,837.12		\$134,983.68	
Combined Total Annual	\$1,197,360.00				\$1,266,820.80			
\$ Difference Over Current	-				\$69,460.80			
% Difference Over Current	-				5.80%			