

Your Cost Savings on the High Option, Low Option and EPO Plans

In-network Coverage	<u>High Option Plans</u> (BCBSNM, Cigna, PHP)	<u>Low Option/Plans</u> (BCBSNM, Cigna, PHP)	BCBS Preferred EPO Plan	SurgeryPlus
Deductible	\$750 individual coverage / \$1,500 family coverage	\$2,000 individual coverage/ \$4,000 family coverage	\$500 individual coverage/ \$1,000 family coverage	\$0
Coinsurance	20% after deductible	25% after deductible	25% after deductible	\$0
Total	Up to the out-of-pocket maximum: \$4,100 individual coverage / \$8,200 family coverage	Up to the out-of-pocket maximum: \$4,100 individual coverage / \$8,200 family coverage	Up to the out-of-pocket maximum: \$3,250 individual coverage/\$6,500 family coverage	There is zero cost for your SurgeryPlus procedure

TRADE SECRET - STRICTLY CONFIDENTIAL AND PROPRIETARY