



## Q 1 2012 VT Home Builders & Remodelers Association

### MEDICAL BENEFITS PACKAGE

These are the selected plan designs and rates for the Home Builders Association offering.

#### MVP Copay EPO VE004 w/\$10/\$30/\$50 Pharmacy Plan

	<u>Single</u>	<u>Double</u>	<u>Family</u>
Pref EPO \$25/40 1st Admit Copay \$1000	\$ 641.44	\$ 1,282.88	\$ 1,667.74

#### MVP Hybrid Copay EPO VE052 w/\$10/30%/50% Pharmacy Plan

Pref EPO Hy.\$30/50, \$1000/2500 Deductible, 80/20%, OOPM \$2000/5000	\$ 537.38	\$ 1,074.76	\$ 1,397.19
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#### MVP HSA Qualified EPO High Deductible Health Plans (All Plans include Safe Harbor Benefits)

HDHP EPO VEHD-02 \$2500/5000 Deductible 100% Coins., OOPM \$3500/7000	\$ 398.59	\$ 797.18	\$ 1,036.33
HDHP EPO VEHD-18 \$2500/5000 Deductible 100% Coins., OOPM \$3500/7000 (embedded)	\$ 425.06	\$ 850.12	\$ 1,105.16
HDHP EPO VEHD-15 \$2500/5000 Deductible 80% Coins., OOPM \$5000/10000	\$ 347.50	\$ 695.00	\$ 903.50
HDHP EPO VEHD-03 \$5000/10000 Deductible 100% Coins., OOPM \$5000/10000	\$ 315.73	\$ 631.46	\$ 820.90

#### Trivantage EPO Option 3 w/\$10/\$30/\$50 Pharmacy Plan

	\$ 660.71	\$ 1,321.42	\$ 1,717.84
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All plans have dependent coverage to age 26.

All plans include Core Wellness and Wellstyle Extras w/the ability for each contract holder to earn up to a \$300 incentive.

EFFECTIVE 1/1/2012 - 3/31/2012