

# City of Racine

January 1, 2021 Medicare

		2020 Initial Renewal	2020 Revised Renewal	2021 Initial Renewal	2021 Revised Renewal
		UHC	UHC	UHC	UHC
Per Member Per Month	744	\$370.25	\$299.10	\$299.10	\$289.10
Estimated Monthly Premium		\$275,466	\$222,530	\$222,530	\$215,090
<b>Annual Premium</b>		<b>\$3,305,592.00</b>	<b>\$2,670,364.80</b>	<b>\$2,670,364.80</b>	<b>\$2,581,084.80</b>
<b>% Change from Current</b>		<b>9%</b>	<b>-12%</b>	<b>0%</b>	<b>-3%</b>
Individual Deductible		\$400	\$400	\$400	\$400
Out-of-Pocket Maximum		\$400	\$400	\$400	\$400
Inpatient Hospitalization		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Skilled Nursing Facility		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Physician Office Visits		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Specialist Office Visits		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Outpatient Surgery		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Ambulance		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Emergency Room		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Urgent Care		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Inpatient Hospitalization		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Outpatient Surgery		\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Prescription Drugs - Retail					
Level 1		20%	20%	20%	20%
Level 2		20%	20%	20%	20%
Level 3		20%	20%	20%	20%
Specialty		20%	20%	20%	20%
		No Coverage Gap;	No Coverage Gap;	No Coverage Gap;	No Coverage Gap;
		Catastrophic Coverage: Once Rx out of pocket costs reach \$6,350, then member pays the greater of 5% or \$3.60 for generic, 5% or \$8.95 for all other drugs	Catastrophic Coverage: Once Rx out of pocket costs reach \$6,350, then member pays the greater of 5% or \$3.60 for generic, 5% or \$8.95 for all other drugs	Catastrophic Coverage: Once Rx out of pocket costs reach \$6,550, then member pays the greater of 5% or \$3.70 for generic, 5% or \$9.20 for all other drugs	Catastrophic Coverage: Once Rx out of pocket costs reach \$6,550, then member pays the greater of 5% or \$3.70 for generic, 5% or \$9.20 for all other drugs
ACA Fees		Includes \$34.25 ACA Fee	Includes \$32.44 ACA Fee 1st year; 2nd year rate cap \$319.29 (\$299.10 + \$20.19 reduced ACA Fee)	ACA Fee waived for 2021	ACA Fee waived for 2021

This proposal is based off the information provided by you and is intended to be illustrative of the proposal provided by the carrier. Final rates are determined by the carrier after the carrier completes the underwriting and final enrollment process. Rates quoted are not guaranteed and may change subject to updated claim information, changes to the census &/or enrollment elections. If there is a discrepancy between the rates provided in this proposal and the rates provided by the carrier, the carrier's final rates will govern. Additional coverage may be available. All efforts have been made to ensure the information in this proposal is accurate; however no warranty of complete accuracy is guaranteed.