

State by State Benefit Summary

State Health Plan Info		Independent Surveys ¹				Commercial Market ²		State Health Plan Designs								
Benefit Provision	PPO Standard	Annual Survey Large	Annual Survey Government	Annual Survey Southeast	KFF-Large Single	Carrier A	Carrier B	Alabama	Florida	Georgia	Kentucky-Std	Kentucky-Optimum	Louisiana	South Carolina	Virginia	Tennessee
Covered Member Total by State	666,809	N/A	N/A	N/A	N/A	N/A	N/A	100,000	440,000	696,919	253,971	See Previous	246,751	427,593	199,178	211,390
Employees / Retirees by State	185,706	N/A	N/A	N/A	N/A	N/A	N/A	56,166	174,906	278,767	154,734	See Previous	118,416	249,723	95,384	107,327
PCP Copayment	\$20	\$20-\$25	\$20-\$25	\$20-\$25	\$20	\$10-\$15	\$20-\$25	\$25	\$15	\$30	D&C	\$10	D&C	\$10, then D&C	\$25	D&C
Specialty Copayment	\$40	\$30-\$35	\$30-\$35	\$30-\$35	\$26	\$15-\$30	\$40-\$50	\$25	\$25	\$30	D&C	\$10	D&C	\$10, then D&C	\$35	D&C
Inpatient Copayment	\$150	\$200-\$250	\$200-\$250	\$200-\$250	\$216	no std	no std	\$15 per day for days 2-5; then D&C	\$250 per admit, then 80%	\$250 per admit, then D&C	D&C	D&C	D&C	D&C	\$300, then 100%	D&C
Outpatient Surgical Copayment	D&C ³	Not Specified	Not Specified	Not Specified	\$122	no std	no std	\$100, then 100%	D&C	D&C	D&C	D&C	D&C	\$75 Copay, then D&C	\$100, then 100%	D&C
In-Network Deductible	\$300	\$400-\$500	\$400-\$500	\$400-\$550	\$413	\$0	\$500	\$100	\$250	\$500	\$750	\$250	\$300 or \$500	\$350	\$200	\$350
Out-of-Network Deductible	\$600	\$800-\$1,000	\$900-\$1,200	\$800-\$1,200	Not Specified	\$500-\$1,000	\$1,000	\$100	\$750	\$1,000	\$1,500	\$500	not specified	\$350	\$200	\$350
In-Network Coinsurance	80%	90%-100%	85%-90%	90%-100%	Not Specified	90%-100%	80%	100%	80%	90%	75%	85%	90%-80% for mh ⁴	80%	80% ⁵	90%
In-Network Coinsurance Max	\$1,750	\$2,000-\$2,200	\$1,900-\$2,200	\$1,800-\$2,000	\$1,000	\$0-\$2,000	\$2,000-\$3,000	\$400	\$2,500	\$1,500	\$3,500	\$1,125	\$1,000	\$2,000	\$1,500	\$1,350
Out-of-Network Coinsurance Max	\$3,500	\$4,000-\$4,400	\$3,700-\$4,400	\$3,700-\$4,000	Not Specified	Not Provided	\$4,000-\$6,000	\$400	\$2,500	\$3,000	\$7,000	\$2,250	not specified	\$4,000	\$1,500	\$4,050
RX																
Tier 1	\$10	\$10-\$15	\$10-\$15	\$10-\$15	\$10	\$10-\$15	\$10	\$10	\$10	\$10	25%:\$10 min & \$25 max	\$5	50% per 30 day supply up to a max of \$50 per script ⁶	\$10	\$15	\$5
Tier 2	\$30	\$25-\$35	\$30-\$40	\$25-\$35	\$26	\$25-\$30	\$25-\$35	20% : \$20 min & \$35 max	\$25	\$30	25%: \$20 min & \$50 max	\$20	Same	\$25	\$20	\$25
Tier 3	\$40 & \$50 (4th tier)	\$50-\$60	\$55-\$70	\$45-\$60	\$46	\$40-\$45	\$40-\$50	20%: \$50 min & \$100 max	\$40	\$100	25%: \$35 min & \$100 max	\$40	Same	\$40	\$35	\$50
Premiums																
\$/% EE Premium	\$0	\$59-\$126	\$86-\$146	\$82-\$102	\$60 average	Not Requested	Not Requested	\$0	\$50	\$86.10	\$0.00	\$25	\$135.58	\$93.46	\$52	\$105.59
\$/% Family Premium	\$489.44	\$260-\$310	\$221-\$280	\$240-\$310	\$280	Not Requested	Not Requested	\$180	\$180	\$262.80	\$376.72	\$531.92	\$471.86	\$294.58	\$164	\$263.62
Total # of plans offered & total at no charge to EE	3 plans--2 no charge	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	3 plans - 3 no charge	4 plans - all have a cost	4 plans - all have a cost	4 plans - 3 at no cost	4 plans - 3 at no cost	3 plans--all have a cost	4 plans - all have a cost	3 plans -1 no charge	5 plans - all have a cost

Footnotes Key

¹ Annual Survey Data was excerpted from a consulting firm's annual employer group survey; KFF=Kaiser Family Foundation data from annual health benefits survey

² Commercial Market is moving toward the higher end of the ranges listed in these columns

³ D&C is Deductible and Coinsurance

⁴ MH is an abbreviation for "mental health benefits"

⁵ Virginia varies coinsurance based on service type; Diagnostic tests apply to deductible and 90% coinsurance regardless of location; Inpatient and outpatient hospital services are 100% after their respective copays of \$300 and \$100

⁶ In Louisiana, after a member pays \$1,200 out of pocket for rx coinsurance in a benefit period, copay is \$15 per brand; \$0 per generic