



FMS Providers Health Insurance Overview

FMS Providers						
Insurance Carrier	Allied		Cigna		Anthem - Blue Cross	
Plan Type	Attendant Monthly Cost	Client Monthly Cost	Attendant Monthly Cost	Client Monthly Cost	Attendant Monthly Cost	Client Monthly Cost
Employee Only	\$90.00	\$342.78	\$90.00	\$ 283.95	\$90.00	\$796.88
Employee + 1	-	-	\$ 501.61	\$ 283.95	-	\$796.88
Employee + Spouse	\$739.16	\$342.78	\$ 501.61	\$ 283.95	\$1,154.26	\$796.88
Employee + Child	\$522.77	\$342.78	\$ 501.61	\$ 283.95	\$799.50	\$796.88
Family	\$1,174.94	\$342.78	\$913.22	\$ 283.95	\$1,952.44	\$796.88
Client Monthly Budget Impact	\$342.78		\$ 283.95		\$796.88	
Deductible *paid by Attendant						
Attendant	\$2,000		\$6,350		\$5,000	
Family	\$4,000		\$12,700		\$10,000	
Out of Pocket Maximum *paid by Attendant (in-network)						
Attendant	\$6,450		\$6,350		\$5,800	
Family	\$12,900		\$12,700		\$11,600	



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Qualification Requirements	Work at least 30 hours a week	Work at least 130 hours/month (Using the Monthly Measurement Method)	Work at least 30 hours per week/ 130 hours per month (Using 6 month look back period)
Eligibility Date	New Hire: After 60 days, the 1st of the next month	New Hire: 60 days from hire Transitioning: Hire date	New Hire: 60 days from hire
Coinsurance	90%	N/A	30% if Non-Network Benefit
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Preventive Care	100% of Medicare Rate	100% Covered	100% Covered
Office Visit	100% of Medicare Rate	100% after deductible	100% after deductible
Inpatient Hospitalization	90% of Medicare Rate	100% after deductible	100% after deductible
Outpatient Hospitalization	90% of Medicare Rate	100% after deductible	100% after deductible
Urgent Care	90% of Medicare Rate	Yes - nationwide network	100% after deductible
Emergency Room	90% of Medicare Rate	100% after deductible	100% after deductible
Prescription Drug Coverage *paid by Attendant	10% coinsurance	\$25 for generic; \$50 to \$75 for brand name; 100% if not on formulary	Copay - Retail; After deductible \$15/\$40/\$60/30% Copay - Mail Order; 100% after deductible



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FMS Providers	 aces\$ FINANCIAL MANAGEMENT SERVICES	 Morning Star Financial Services	 PCG Public Partnerships Supporting Choice. Managing Costs.™
Insurance Carrier	Allied	Cigna	Anthem - Blue Cross
Out of Pocket Maximum *paid by Attendant (non-network)			
Attendant	\$6,450	\$19,050	\$11,600
Family	\$12,900	\$38,100	\$23,200
Access to provider network	All doctors and facilities are in-network. There is no out-of-network status with this Plan.	Yes - nationwide network	Yes
Telemedicine available	Yes - no additional cost	Yes - 3 free visits; then \$45	Yes - \$49

*The plans offered by each of the FMS providers meet the Affordable Care Act coverage and affordability standards.

*Note - The specifics and terminology of each plan are unique. The comparison attempts to capture as many similarities as possible.

For additional detail or questions please contact the FMS provider



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