

VACE Insurance Plans Monthly Rates January 1, 2012 - December 31, 2012

Vermont Freedom Plans (PPO)	Single	2-Person	Family	Carve-out
\$1,500/\$3,000 deductible PPO - \$30/\$50 PCP/SPC office visit - 80% coinsurance \$6,000/\$12,000 out-of-pocket limit - 100% Preventive Coverage	\$550	\$1,073	\$1,433	\$496
\$2,500/\$5,000 deductible PPO - \$30/\$50 PCP/SPC office visit - 80% coinsurance \$6,000/\$12,000 out-of-pocket limit - 100% Preventive Coverage	\$404	\$793	\$1,124	\$322
\$3,000/\$6,000 deductible PPO - \$30/\$50 PCP/SPC office visit - 100% coinsurance \$3,000/\$6,000 out-of-pocket limit - 100% Preventive Coverage	\$410	\$800	\$1,135	\$325
\$4,000/\$8,000 deductible PPO - \$30/\$50 PCP/SPC office visit - 80% coinsurance \$8,000/\$16,000 out-of-pocket limit - 100% Preventive Coverage	\$348	\$681	\$967	\$279
Prescription Coverage for all PPO plans: \$3 generic, 50% brand, to an out-of-pocket maximum of \$2,500/\$5,000	Included in price above			
Comprehensive Consumer Directed Health Plan (HSA Compatible)	Single	2-Person	Family	Carve-out
\$2,000/\$4,000 deductible CDHP (aggregate*) - 50% coinsurance - \$5,950/\$11,900 out-of-pocket limit - 100% Preventive Coverage - Wellness Prescriptions no cost for generic, 50% for brand name drugs before deductible – all other Prescription Coverage 50% after deductible	\$299	\$587	\$827	\$241
\$2,450/\$4,900 deductible CDHP (stacked^*) - 90% coinsurance – \$5,950/\$11,900 out-of-pocket limit - 100% Preventive Coverage - Wellness Prescriptions no cost for generic, 50% for brand name drugs before deductible – all other Prescription Coverage 50% after deductible	\$389	\$760	\$1,079	\$308
\$5,950/\$11,900 deductible CDHP (stacked^*) - 100% coverage after deductible – 100% Preventive Coverage – Wellness Prescriptions no cost for generic or brand name drugs before deductible	\$285	\$556	\$785	\$230

* **Aggregate Deductible:** Full individual or entire family deductible must be satisfied before benefits are paid.

^ **Stacked Deductible:** Plans pay benefits for an individual after they've met the individual deductible.