

Medical Cost Comparison Between AA Plans and LUS Plans

Plan	AA Core	AA Standard	AA Standard	AA Plus	AA Plus	AA High Cost	AA High Cost	LUS PPO 80	LUS PPO 80	LUS PPO 90	LUS PPO 90	
2024 Annual Contribution												
Employee	\$1,150.68	\$1,849.32	\$1,849.32	\$1,849.32	\$3,893.52	\$3,893.52	\$3,893.52	\$597.96	\$597.96	\$2,044.20	\$2,044.20	
Employee plus Spouse	\$2,992.08	\$4,808.40	\$4,808.40	\$4,808.40	\$11,019	\$11,019	\$11,019	\$1,195.80	\$1,195.80	\$4,087.80	\$4,087.80	
Employee plus Children	\$2,071.44	\$3,328.92	\$3,328.92	\$3,328.92	\$7,008.24	\$7,008.24	\$7,008.24	\$1,164.12	\$1,164.12	\$3,977.52	\$3,977.52	
Employee plus Family	\$4,027.80	\$6,473.04	\$6,473.04	\$6,473.04	\$14,836.08	\$14,836.08	\$14,836.08	\$2,021.64	\$2,021.64	\$6,918.72	\$6,918.72	
Deductible In/Out Network												
	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
Individual Deductible	\$1,600	\$4,000	\$850	\$3,000	\$1,600	\$3,000	\$400	\$1,500			\$225	\$450
Family Deductible	\$3,200	\$8,000	\$2,550	\$9,000	\$4,800	\$9,000	\$1,200	\$4,650	\$900	\$1,800	\$450	\$900
Max Individual Out of Pocket	\$4,500	\$12,000	\$2,850	\$9,000	\$4,500	\$9,000	\$2,499	\$7,550	\$3,000	\$6,000	\$1,500	\$3,000
Max Family Out of Pocket	\$9,000	\$24,000	\$7,550	\$24,000	\$9,000	\$18,000	\$6,200	\$19,650	\$6,000	\$12,000	\$3,000	\$6,000
Doctor Cost In/Out Network												
	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
Preventive Care Cost	\$0	40%	\$0	40%	\$0	40%	\$0	40%	\$25	N/A	\$25	N/A
Primary Care	Co-Pay	coinsurance	Co-Pay	coinsurance	Co-Pay	coinsurance	Co-Pay	coinsurance	Co-Pay	Not Covered	Co-Pay	Not Covered
Hospitalization	20%	40%	\$30	40%	\$25	40%	\$25	40%	\$25	40%	\$25	30%
	coinsurance		Co-Pay	coinsurance	Co-Pay	coinsurance	Co-Pay	coinsurance	Co-Pay	Coinsurance	Co-Pay	Coinsurance
	20%	40%	20%	40%	20%	40%	20%	40%	20%	40%	10%	30%

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Plan	AA Core		AA Standard		AA Plus		AA High Cost		LUS PPO 80		LUS PPO 90	
	coinsurance		coinsurance		coinsurance		coinsurance		Coinsurance		Coinsurance	
Specialist Visit	20%	40%	20%	40%	\$45	40%	\$60	40%	\$40	40%	\$40	30%
	coinsurance		coinsurance		coinsurance		coinsurance		Coinsurance		Co-Pay	Coinsurance
Urgent Care	20%	40%	20%	40%	20%	40%	\$100	40%	\$40	40%	\$40	30%
	coinsurance		coinsurance		coinsurance		coinsurance		Coinsurance		Coinsurance	
Emergency Room	20%	40%	20%	40%	\$200	\$200	\$100	\$200	\$100	\$100	\$100	\$100
	coinsurance		coinsurance		copay plus 20%		copay plus 20%		Waived if Admitted		Waived if Admitted	
Prescriptions	20%	40%	20%	30%	20%	30%	20%	30%	\$15/\$30/\$50	N/A	\$15/\$30/\$50	N/A
			Generic	Preferred	Generic	Preferred	coinsurance		In Network	Not Covered	In Network	Not Covered

Medical Example Estimated Costs

Pregnancy	\$3,760	\$2,850	\$3,600	\$2,770	\$2,945	\$1,485
Diabetes Management (Annually)	\$2,780	\$1,680	\$2,390	\$1,360	\$1,220	\$763
Simple Fracture	\$1,680	\$1,120	\$1,220	\$630	\$1,000	\$773

Annual Contribution Cost Plus Medical Example Costs

Pregnancy

Employee	\$4,910.68	\$4,699.32	\$5,449.32	\$6,663.52	\$3,542.96	\$3,529.20
Employee plus Spouse	\$6,752.08	\$7,658.40	\$8,408.40	\$13,789.00	\$4,140.80	\$5,572.80
Employee plus Children	\$5,831.44	\$6,178.92	\$6,928.92	\$9,778.24	\$4,109.12	\$5,462.52
Employee plus Family	\$7,787.80	\$9,323.04	\$10,073.04	\$17,606.08	\$4,966.64	\$8,403.72

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Plan	AA Core	AA Standard	AA Plus	AA High Cost	LUS PPO 80	LUS PPO 90
Diabetes Management (Annually)						
Employee	\$3,930.68	\$3,529.32	\$4,239.32	\$5,253.52	\$1,817.96	\$2,807.20
Employee plus Spouse	\$5,772.08	\$6,488.40	\$7,198.40	\$12,379.00	\$2,415.80	\$4,850.80
Employee plus Children	\$4,851.44	\$5,008.92	\$5,718.92	\$8,368.24	\$2,384.12	\$4,740.52
Employee plus Family	\$6,807.80	\$8,153.04	\$8,863.04	\$16,196.08	\$3,241.64	\$7,681.72
Simple Fracture						
Employee	\$2,830.68	\$2,969.32	\$3,069.32	\$4,523.52	\$1,597.96	\$2,817.20
Employee plus Spouse	\$4,672.08	\$5,928.40	\$6,028.40	\$11,649.00	\$2,195.80	\$4,860.80
Employee plus Children	\$3,751.44	\$4,448.92	\$4,548.92	\$7,638.24	\$2,164.12	\$4,750.52
Employee plus Family	\$5,707.80	\$7,593.04	\$7,693.04	\$15,466.08	\$3,021.64	\$7,691.72
Preventive Care Visit			(\$1,500 HRA/RHRA)			
Employee	\$1,150.68	\$1,849.32	\$1,849.32	\$3,893.52	\$622.96	\$2,069.20
Employee plus Spouse	\$2,992.08	\$4,808.40	\$4,808.40	\$11,019.00	\$1,220.80	\$4,112.80
Employee plus Children	\$2,071.44	\$3,328.92	\$3,328.92	\$7,008.24	\$1,189.12	\$4,002.52
Employee plus Family	\$4,027.80	\$6,473.04	\$6,473.04	\$14,836.08	\$2,046.64	\$6,943.72

Medical Cost Comparison Between AA Plans and LUS Plans

Plan	AA Core	AA Standard	AA Plus	AA High Cost	LUS PPO 80	LUS PPO 90
	All Plan Documents used for this comparison are located TWU Local 591 website:					
	This chart is for reference purposes only utilizing information available on jetnet.					
	<p align="center"> This For-Reference Comparison Chart of Benefits Produced by TWU Local 591 Negotiation Committee Members for TWU Local 591 Members. </p>					