

**Medical Cost Comparison Between AA Plans and LUS Plans**

<b>Plan</b>	<b>AA Core</b>	<b>AA Standard</b>	<b>AA Plus</b>	<b>AA High Cost</b>	<b>LUS PPO 80</b>	<b>LUS PPO 90</b>
<b>Annual Cost Disadvantage Based on Contribution Plus Medical Example Costs to Cheapest Option</b>						
<b>Pregnancy</b>						
<b>Employee</b>	(\$1,381.48)	(\$1,170.12)	(\$1,920.12)	(\$3,134.32)	(\$13.76)	\$0.00
<b>Employee plus Spouse</b>	(\$1,179.28)	(\$2,085.60)	(\$2,835.60)	(\$8,216.20)	\$0.00	(\$1,432.00)
<b>Employee plus Children</b>	(\$1,722.32)	(\$2,069.80)	(\$2,819.80)	(\$5,669.12)	\$0.00	(\$1,353.40)
<b>Employee plus Family</b>	(\$2,821.16)	(\$4,356.40)	(\$5,106.40)	(\$12,639.44)	\$0.00	(\$3,437.08)
<b>Diabetes Management (Annually)</b>						
<b>Employee</b>	(\$2,112.72)	(\$1,711.36)	(\$2,421.36)	(\$3,435.56)	\$0.00	(\$989.24)
<b>Employee plus Spouse</b>	(\$3,356.28)	(\$4,072.60)	(\$4,782.60)	(\$9,963.20)	\$0.00	(\$2,435.00)
<b>Employee plus Children</b>	(\$2,467.32)	(\$2,624.80)	(\$3,334.80)	(\$5,984.12)	\$0.00	(\$2,356.40)
<b>Employee plus Family</b>	(\$3,566.16)	(\$4,911.40)	(\$5,621.40)	(\$12,954.44)	\$0.00	(\$4,440.08)
<b>Simple Fracture</b>						
<b>Employee</b>	(\$1,232.72)	(\$1,371.36)	(\$1,471.36)	(\$2,925.56)	\$0.00	(\$1,219.24)
<b>Employee plus Spouse</b>	(\$2,476.28)	(\$3,732.60)	(\$3,832.60)	(\$9,453.20)	\$0.00	(\$2,665.00)
<b>Employee plus Children</b>	(\$1,587.32)	(\$2,284.80)	(\$2,384.80)	(\$5,474.12)	\$0.00	(\$2,586.40)

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<b>Employee plus Family</b>	(\$2,686.16)	(\$4,571.40)	(\$4,671.40)	(\$12,444.44)	\$0.00	(\$4,670.08)

**Preventive Care Visit**

<b>Employee</b>	(\$527.72)	(\$1,226.36)	(\$1,226.36)	(\$3,270.56)	\$0.00	(\$1,446.24)
<b>Employee plus Spouse</b>	(\$1,771.28)	(\$3,587.60)	(\$3,587.60)	(\$9,798.20)	\$0.00	(\$2,892.00)
<b>Employee plus Children</b>	(\$882.32)	(\$2,139.80)	(\$2,139.80)	(\$5,819.12)	\$0.00	(\$2,813.40)
<b>Employee plus Family</b>	(\$1,981.16)	(\$4,426.40)	(\$4,426.40)	(\$12,789.44)	\$0.00	(\$4,897.08)

**Combined Cost Difference If One Preventative Care Visit, Plus Diabetes, Plus A Simple Fracture All In One Year**

<b>Employee</b>	\$9,370.68	\$7,499.32	\$9,059.32	\$8,653.52	\$5,762.96	\$5,065.20
<b>Employee plus Spouse</b>	\$11,212.08	\$10,458.40	\$12,018.40	\$15,779.00	\$6,360.80	\$7,108.80
<b>Employee plus Children</b>	\$10,291.44	\$8,978.92	\$10,538.92	\$11,768.24	\$6,329.12	\$6,998.52
<b>Employee plus Family</b>	\$12,247.80	\$12,123.04	\$13,683.04	\$19,596.08	\$7,186.64	\$9,939.72

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.

**This For-Reference Comparison Chart of Benefits**  
**Produced by TWU Local 591 Negotiation Committee Members**  
**for TWU Local 591 Members.**