

Medical Cost Comparison Between AA Plans and LUS Plans																
Plan	Compared to LUS PPO 80								Compared to LUS PPO 90							
	AA Core		AA Standard		AA Plus		AA High Cost		AA Core		AA Standard		AA Plus		AA High Cost	
Employee	(\$552.72)		(\$1,251.36)		(\$1,251.36)		(\$3,295.56)		\$893.52		\$194.88		\$194.88		(\$1,849.32)	
Employee plus Spouse	(\$1,796.28)		(\$3,612.60)		(\$3,612.60)		(\$9,823.20)		\$1,095.72		(\$720.60)		(\$720.60)		(\$6,931.20)	
Employee plus Children	(\$907.32)		(\$2,164.80)		(\$2,164.80)		(\$5,844.12)		\$1,906.08		\$648.60		\$648.60		(\$3,030.72)	
Employee plus Family	(\$2,006.16)		(\$4,451.40)		(\$4,451.40)		(\$12,814.44)		\$2,890.92		\$445.68		\$445.68		(\$7,917.36)	
Deductible In/Out Network																
	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
Individual Deductible	(\$1,600.00)	(\$4,000.00)	(\$850.00)	(\$3,000.00)	(\$1,600.00)	(\$3,000.00)	(\$400.00)	(\$1,500.00)	(\$1,375.00)	(\$3,550.00)	(\$625.00)	(\$2,550.00)	(\$1,375.00)	(\$2,550.00)	(\$175.00)	(\$1,050.00)
Family Deductible	(\$2,300.00)	(\$6,200.00)	(\$1,650.00)	(\$7,200.00)	(\$3,900.00)	(\$7,200.00)	(\$300.00)	(\$2,850.00)	(\$2,750.00)	(\$7,100.00)	(\$2,100.00)	(\$8,100.00)	(\$4,350.00)	(\$8,100.00)	(\$750.00)	(\$3,750.00)
Max Individual Out of Pocket	(\$1,500.00)	(\$6,000.00)	\$150.00	(\$3,000.00)	(\$1,500.00)	(\$3,000.00)	\$501.00	(\$1,550.00)	(\$3,000.00)	(\$9,000.00)	(\$1,350.00)	(\$6,000.00)	(\$3,000.00)	(\$6,000.00)	(\$999.00)	(\$4,550.00)
Max Family Out of Pocket	(\$3,000.00)	(\$12,000.00)	(\$1,550.00)	(\$12,000.00)	(\$3,000.00)	(\$6,000.00)	(\$200.00)	(\$7,650.00)	(\$6,000.00)	(\$18,000.00)	(\$4,550.00)	(\$18,000.00)	(\$6,000.00)	(\$12,000.00)	(\$3,200.00)	(\$13,650.00)
Doctor Cost In/Out Network																
	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
Preventive Care Cost	\$25.00	N/A	\$25.00	N/A	\$25.00	N/A	\$25.00	N/A	\$25.00	N/A	\$25.00	N/A	\$25.00	N/A	\$25.00	N/A
Primary Care	% TO \$	0%	(\$5.00)	0%	\$0.00	\$0.00	\$0.00	0%	% TO \$	-10%	(\$5.00)	-10%	\$0.00	-10%	\$0.00	-10%
Hospitalization	0%	0%	0%	0%	0%	0%	0%	0%	-10%	-10%	-10%	-10%	-10%	-10%	-10%	-10%
Specialist Visit	% TO \$	0%	% TO \$	0%	(\$5.00)	0%	(\$20.00)	0%	% TO \$	-10%	% TO \$	-10%	(\$5.00)	-10%	(\$20.00)	-10%
Urgent Care	% TO \$	0%	% TO \$	0%	% TO \$	0%	(\$60.00)	0%	% TO \$	-10%	% TO \$	-10%	% TO \$	-10%	(\$60.00)	-10%
Emergency Room	% TO \$	% TO \$	% TO \$	% TO \$	(\$100.00)	(\$100.00)	\$0.00	(\$100.00)	% TO \$	% TO \$	% TO \$	% TO \$	(\$100.00)	(\$100.00)	\$0.00	(\$100.00)
Prescriptions	% TO \$	N/A	N/A	N/A	% TO \$	N/A	% TO \$	N/A	% TO \$	N/A	% TO \$	N/A	% TO \$	N/A	% TO \$	N/A
		Not Covered		Not Covered		Not Covered		Not Covered		Not Covered		Not Covered		Not Covered		Not Covered

Medical Cost Comparison Between AA Plans and LUS Plans								
Plan	Compared to LUS PPO 80				Compared to LUS PPO 90			
	AA Core	AA Standard	AA Plus	AA High Cost	AA Core	AA Standard	AA Plus	AA High Cost
<b>Medical Example Estimated Costs</b>								
Pregnancy	(\$815.00)	\$95.00	(\$655.00)	\$175.00	(\$2,275.00)	(\$1,365.00)	(\$2,115.00)	(\$1,285.00)
Diabetes Management (Annually)	(\$1,560.00)	(\$460.00)	(\$1,170.00)	(\$140.00)	(\$2,017.00)	(\$917.00)	(\$1,627.00)	(\$597.00)
Simple Fracture	(\$680.00)	(\$120.00)	(\$220.00)	\$370.00	(\$907.00)	(\$347.00)	(\$447.00)	\$143.00
<b>Annual Contribution Cost Plus Medical Example Costs</b>								
<b>Pregnancy</b>								
Employee	(\$1,367.72)	(\$1,156.36)	(\$1,906.36)	(\$3,120.56)	(\$1,381.48)	(\$1,170.12)	(\$1,920.12)	(\$3,134.32)
Employee plus Spouse	(\$2,611.28)	(\$3,517.60)	(\$4,267.60)	(\$9,648.20)	(\$1,179.28)	(\$2,085.60)	(\$2,835.60)	(\$8,216.20)
Employee plus Children	(\$1,722.32)	(\$2,069.80)	(\$2,819.80)	(\$5,669.12)	(\$368.92)	(\$716.40)	(\$1,466.40)	(\$4,315.72)
Employee plus Family	(\$2,821.16)	(\$4,356.40)	(\$5,106.40)	(\$12,639.44)	\$615.92	(\$919.32)	(\$1,669.32)	(\$9,202.36)
<b>Diabetes Management (Annually)</b>								
Employee	(\$2,112.72)	(\$1,711.36)	(\$2,421.36)	(\$3,435.56)	(\$1,123.48)	(\$722.12)	(\$1,432.12)	(\$2,446.32)
Employee plus Spouse	(\$3,356.28)	(\$4,072.60)	(\$4,782.60)	(\$9,963.20)	(\$921.28)	(\$1,637.60)	(\$2,347.60)	(\$7,528.20)
Employee plus Children	(\$2,467.32)	(\$2,624.80)	(\$3,334.80)	(\$5,984.12)	(\$110.92)	(\$268.40)	(\$978.40)	(\$3,627.72)
Employee plus Family	(\$3,566.16)	(\$4,911.40)	(\$5,621.40)	(\$12,954.44)	\$873.92	(\$471.32)	(\$1,181.32)	(\$8,514.36)
<b>Simple Fracture</b>								
Employee	(\$1,232.72)	(\$1,371.36)	(\$1,471.36)	(\$2,925.56)	(\$13.48)	(\$152.12)	(\$252.12)	(\$1,706.32)
Employee plus Spouse	(\$2,476.28)	(\$3,732.60)	(\$3,832.60)	(\$9,453.20)	\$188.72	(\$1,067.60)	(\$1,167.60)	(\$6,788.20)
Employee plus Children	(\$1,587.32)	(\$2,284.80)	(\$2,384.80)	(\$5,474.12)	\$999.08	\$301.60	\$201.60	(\$2,887.72)
Employee plus Family	(\$2,686.16)	(\$4,571.40)	(\$4,671.40)	(\$12,444.44)	\$1,983.92	\$98.68	(\$1.32)	(\$7,774.36)

Medical Cost Comparison Between AA Plans and LUS Plans								
Plan	Compared to LUS PPO 80				Compared to LUS PPO 90			
	AA Core	AA Standard	AA Plus	AA High Cost	AA Core	AA Standard	AA Plus	AA High Cost
<b>Preventive Care Visit</b>	<b>Preventive Care Visit</b>							
Employee	(\$527.72)	(\$1,226.36)	(\$1,226.36)	(\$3,270.56)	\$918.52	\$219.88	\$219.88	(\$1,824.32)
Employee plus Spouse	(\$1,771.28)	(\$3,587.60)	(\$3,587.60)	(\$9,798.20)	\$1,120.72	(\$695.60)	(\$695.60)	(\$6,906.20)
Employee plus Children	(\$882.32)	(\$2,139.80)	(\$2,139.80)	(\$5,819.12)	\$1,931.08	\$673.60	\$673.60	(\$3,005.72)
Employee plus Family	(\$1,981.16)	(\$4,426.40)	(\$4,426.40)	(\$12,789.44)	\$2,915.92	\$470.68	\$470.68	(\$7,892.36)
	<b>Annual Cost Disadvantage Based on Contribution Plus Medical Example Costs to Cheapest Option</b>							
	<b>Pregnancy</b>							
Employee	(\$1,367.72)	(\$1,156.36)	(\$1,906.36)	(\$3,120.56)	(\$1,381.48)	(\$1,170.12)	(\$1,920.12)	(\$3,134.32)
Employee plus Spouse	(\$1,179.28)	(\$2,085.60)	(\$2,835.60)	(\$8,216.20)	\$252.72	(\$653.60)	(\$1,403.60)	(\$6,784.20)
Employee plus Children	(\$1,722.32)	(\$2,069.80)	(\$2,819.80)	(\$5,669.12)	(\$368.92)	(\$716.40)	(\$1,466.40)	(\$4,315.72)
Employee plus Family	(\$2,821.16)	(\$4,356.40)	(\$5,106.40)	(\$12,639.44)	\$615.92	(\$919.32)	(\$1,669.32)	(\$9,202.36)
	<b>Diabetes Management (Annually)</b>							
Employee	(\$2,112.72)	(\$1,711.36)	(\$2,421.36)	(\$3,435.56)	(\$1,123.48)	(\$722.12)	(\$1,432.12)	(\$2,446.32)
Employee plus Spouse	(\$3,356.28)	(\$4,072.60)	(\$4,782.60)	(\$9,963.20)	(\$921.28)	(\$1,637.60)	(\$2,347.60)	(\$7,528.20)
Employee plus Children	(\$2,467.32)	(\$2,624.80)	(\$3,334.80)	(\$5,984.12)	(\$110.92)	(\$268.40)	(\$978.40)	(\$3,627.72)
Employee plus Family	(\$3,566.16)	(\$4,911.40)	(\$5,621.40)	(\$12,954.44)	\$873.92	(\$471.32)	(\$1,181.32)	(\$8,514.36)
	<b>Simple Fracture</b>							
Employee	(\$1,232.72)	(\$1,371.36)	(\$1,471.36)	(\$2,925.56)	(\$13.48)	(\$152.12)	(\$252.12)	(\$1,706.32)
Employee plus Spouse	(\$2,476.28)	(\$3,732.60)	(\$3,832.60)	(\$9,453.20)	\$188.72	(\$1,067.60)	(\$1,167.60)	(\$6,788.20)
Employee plus Children	(\$1,587.32)	(\$2,284.80)	(\$2,384.80)	(\$5,474.12)	\$999.08	\$301.60	\$201.60	(\$2,887.72)
Employee plus Family	(\$2,686.16)	(\$4,571.40)	(\$4,671.40)	(\$12,444.44)	\$1,983.92	\$98.68	(\$1.32)	(\$7,774.36)

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Plan	Compared to LUS PPO 80				Compared to LUS PPO 90			
	AA Core	AA Standard	AA Plus	AA High Cost	AA Core	AA Standard	AA Plus	AA High Cost
<b>Preventive Care Visit</b>								
Employee	(\$527.72)	(\$1,226.36)	(\$1,226.36)	(\$3,270.56)	\$918.52	\$219.88	\$219.88	(\$1,824.32)
Employee plus Spouse	(\$1,771.28)	(\$3,587.60)	(\$3,587.60)	(\$9,798.20)	\$1,120.72	(\$695.60)	(\$695.60)	(\$6,906.20)
Employee plus Children	(\$882.32)	(\$2,139.80)	(\$2,139.80)	(\$5,819.12)	\$1,931.08	\$673.60	\$673.60	(\$3,005.72)
Employee plus Family	(\$1,981.16)	(\$4,426.40)	(\$4,426.40)	(\$12,789.44)	\$2,915.92	\$470.68	\$470.68	(\$7,892.36)
<b>Combined Cost Difference If One Preventative Care Visit, Plus Diabetes, Plus A Simple Fracture All In One Year</b>								
Employee	(\$3,607.72)	(\$1,736.36)	(\$3,296.36)	(\$2,890.56)	(\$4,305.48)	(\$2,434.12)	(\$3,994.12)	(\$3,588.32)
Employee plus Spouse	(\$4,851.28)	(\$4,097.60)	(\$5,657.60)	(\$9,418.20)	(\$4,103.28)	(\$3,349.60)	(\$4,909.60)	(\$8,670.20)
Employee plus Children	(\$3,962.32)	(\$2,649.80)	(\$4,209.80)	(\$5,439.12)	(\$3,292.92)	(\$1,980.40)	(\$3,540.40)	(\$4,769.72)
Employee plus Family	(\$5,061.16)	(\$4,936.40)	(\$6,496.40)	(\$12,409.44)	(\$2,308.08)	(\$2,183.32)	(\$3,743.32)	(\$9,656.36)
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><b>This For-Reference Comparison Chart of Benefits</b>  <b>Produced by TWU Local 591 Negotiation Committee Members</b>  <b>for TWU Local 591 Members.</b></p>								