	Medical Cost Comparison Be							etween AA Plans and LUS Plans								
	Compared to LUS PPO 80						Compared to LUS PPO 90									
Plan	AA	Core	AA St	andard	AA	Plus	AA H	igh Cost	AA	Core	AA St	andard	AA	Plus	AA Hi	gh Cost
Employee	(\$552.72) (\$1,2		251.36) (\$1,251.36)		(\$3,295.56)		\$893.52		\$194.88		\$194.88		(\$1,849.32)			
						4										
Employee plus Spouse	(\$1,796.28) (\$3,			(\$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 omituren	(ψοι	07.02)	(ΨΖ, 1	104.00) (ψ2,104.00)		(ψο,ο-112)		Ψ1,500.00		ψ0-0.00		ψ040.00		(ψο,000.72)		
Employee plus Family	(\$2,006.16)		(\$4,451.40) (\$4,4		51.40) (\$12,814.44)		\$2,890.92		\$445.68		\$445.68		(\$7,917.36)			
							Do	eductible I	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)
Tiax mairia dat out of Footot	(\$1,000.00)	(\$\pi\$000.00)	Ψ100.00	(40,000.00)	(41,000.00)	(40,000.00)	ψοσ1.σσ	(ψ1,000.00)	(40,000.00)	(40,000.00)	(41,000.00)	(\$0,000.00)	(40,000.00)	(\$0,000.00)	(4000.00)	(ψ1,000.00)
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)
							Do	ctor Cost	t 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
<u> </u>	0/ TO A	Not Covered	(45.00)	Not Covered	40.00	Not Covered	40.00	Not Covered	0/ TO A	Not Covered	(45.00)	Not Covered	40.00	Not Covered	40.00	Not Covered
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%
	0. TO A	1 00/	0/ <b>TO</b> A	1 00/		1 00/			0/ <b>TO</b> A	100/	0/ <b>TO</b> A		l « = 0 +		(400.00)	100/
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)
	λ. 10 ψ	π	π.οψ	π,	(+2000)	(42000)	<b>+</b> 0.00	(+200.00)	π.υ.ψ	π.οψ	π.οψ	π	(+2000)	(42000)	Ψ0.00	(42000)
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											
	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				
			Medical Exampl	e Estimated Costs							
(\$815.00)	\$95.00	(\$655.00)	\$175.00	(\$2,275.00)	(\$1,365.00)	(\$2,115.00)	(\$1,285.00)				
(44 = 22 22)	(* 400 00)	(44.4=0.00)	(****	(40.04=.00)	(40.47.00)	T (44 00= 00)					
(\$1,560.00)	(\$460.00)	(\$1,170.00)	(\$140.00)	(\$2,017.00)	(\$917.00)	(\$1,627.00)	(\$597.00)				
(\$680.00)	(\$120.00)	(\$220.00)	\$370.00	(\$907.00)	(\$347.00)	(\$447.00)	\$143.00				
(+====)	(+===:==)	(+=====	7-1-1-1	(+001100)	(40.000)	(**************************************	+2.5.00				
Annual Contribution Cost Plus Medical Example Costs											
			Preg	nancy							
(\$1,367.72)	(\$1,156.36)	(\$1,906.36)	(\$3,120.56)	(\$1,381.48)	(\$1,170.12)	(\$1,920.12)	(\$3,134.32)				
	T .		1 .								
(\$2,611.28)	(\$3,517.60)	(\$4,267.60)	(\$9,648.20)	(\$1,179.28)	(\$2,085.60)	(\$2,835.60)	(\$8,216.20)				
(\$1.722.32)	(\$2,069,80)	(\$2.819.80)	(\$5,669,12)	(\$368 92)	(\$716.40)	(\$1.466.40)	(\$4,315.72)				
(ψ1,722.52)	(ψ2,009.00)	(ψ2,013.00)	(ψ3,003.12)	(ψ300.32)	(ψ/10.40)	(ψ1,400.40)	(ψ4,010.72)				
(\$2,821.16)	(\$4,356.40)	(\$5,106.40)	(\$12,639.44)	\$615.92	(\$919.32)	(\$1,669.32)	(\$9,202.36)				
			Diabetes Manag	gement (Annually)							
(\$2,112.72)	(\$1,711.36)	(\$2,421.36)	(\$3,435.56)	(\$1,123.48)	(\$722.12)	(\$1,432.12)	(\$2,446.32)				
(40.050.00)	(\$4.070.00)	(4.4.700.00)	(40,000,00)	(4004.00)	(44.007.00)	(40.047.00)	(47.500.00)				
(\$3,356.28)	(\$4,072.60)	(\$4,782.60)	(\$9,963.20)	(\$921.28)	(\$1,637.60)	(\$2,347.60)	(\$7,528.20)				
(\$2,467.32)	(\$2,624.80)	(\$3,334.80)	(\$5,984.12)	(\$110.92)	(\$268.40)	(\$978.40)	(\$3,627.72)				
,	, , , , ,	, , , , ,	, , , , ,			,	, , , , ,				
(\$3,566.16)	(\$4,911.40)	(\$5,621.40)	(\$12,954.44)	\$873.92	(\$471.32)	(\$1,181.32)	(\$8,514.36)				
(\$1,232.72)	(\$1,371.36)	(\$1,471.36)	(\$2,925.56)	(\$13.48)	(\$152.12)	(\$252.12)	(\$1,706.32)				
(\$2.476.28)	(\$3.732.60)	(\$3,832,60)	(\$9.453.20)	\$188.72	(\$1.067.60)	(\$1.167.60)	(\$6,788.20)				
(ψ2,470.20)	(ψυ, / υΣ.υυ)	(ψ0,002.00)	(40,400.20)	Ψ100.72	(ψ1,007.00)	(ψ1,107.00)	(ψ0,700.20)				
(\$1,587.32)	(\$2,284.80)	(\$2,384.80)	(\$5,474.12)	\$999.08	\$301.60	\$201.60	(\$2,887.72)				
(\$2,686.16)	(\$4,571.40)	(\$4,671.40)	(\$12,444.44)	\$1,983.92	\$98.68	(\$1.32)	(\$7,774.36)				
	(\$815.00) (\$1,560.00) (\$680.00)  (\$1,367.72) (\$2,611.28)  (\$1,722.32) (\$2,821.16)  (\$2,112.72)  (\$3,356.28)  (\$2,467.32) (\$3,566.16)  (\$1,232.72) (\$2,476.28)  (\$1,587.32)	Compared to           AA Core         AA Standard           (\$815.00)         \$95.00           (\$1,560.00)         (\$460.00)           (\$680.00)         (\$120.00)           (\$1,367.72)         (\$1,156.36)           (\$2,611.28)         (\$3,517.60)           (\$1,722.32)         (\$2,069.80)           (\$2,821.16)         (\$4,356.40)           (\$2,112.72)         (\$1,711.36)           (\$3,356.28)         (\$4,072.60)           (\$3,566.16)         (\$4,911.40)           (\$1,232.72)         (\$1,371.36)           (\$2,476.28)         (\$3,732.60)           (\$1,587.32)         (\$2,284.80)	Compared to LUS PPO 80  AA Core  AA Standard  AA Plus  (\$815.00) \$95.00 (\$655.00)  (\$1,560.00) (\$460.00) (\$1,170.00)  (\$680.00) (\$120.00) (\$220.00)  Annua  (\$1,367.72) (\$1,156.36) (\$1,906.36)  (\$2,611.28) (\$3,517.60) (\$4,267.60)  (\$1,722.32) (\$2,069.80) (\$2,819.80)  (\$2,821.16) (\$4,356.40) (\$5,106.40)  (\$2,112.72) (\$1,711.36) (\$2,421.36)  (\$3,356.28) (\$4,072.60) (\$4,782.60)  (\$2,467.32) (\$2,624.80) (\$3,334.80)  (\$1,232.72) (\$1,371.36) (\$1,471.36)  (\$1,232.72) (\$1,371.36) (\$1,471.36)  (\$2,476.28) (\$3,732.60) (\$3,832.60)  (\$1,587.32) (\$2,284.80) (\$3,832.60)	Compared to LUS PPO 80  AA Core  AA Standard  AA Plus  AA High Cost  Medical Exampl  (\$815.00) \$95.00 (\$655.00) \$175.00  (\$1,560.00) (\$140.00) (\$1,170.00) (\$140.00)  (\$680.00) (\$120.00) (\$220.00) \$370.00  Annual Contribution Cost  Preg  (\$1,367.72) (\$1,156.36) (\$1,906.36) (\$3,120.56)  (\$2,611.28) (\$3,517.60) (\$4,267.60) (\$9,648.20)  (\$1,722.32) (\$2,069.80) (\$2,819.80) (\$5,669.12)  (\$2,821.16) (\$4,356.40) (\$5,106.40) (\$12,639.44)  Diabetes Manag  (\$2,112.72) (\$1,711.36) (\$2,421.36) (\$3,435.56)  (\$3,356.28) (\$4,072.60) (\$4,782.60) (\$9,963.20)  (\$2,667.32) (\$2,624.80) (\$3,334.80) (\$5,984.12)  Simple  (\$1,232.72) (\$1,371.36) (\$1,471.36) (\$2,25.56)  (\$2,476.28) (\$3,732.60) (\$3,832.60) (\$9,953.20)  (\$1,587.32) (\$2,284.80) (\$3,832.60) (\$9,453.20)	Compared to LUS PPO 80	Compared to LUS PPO 80	Compared to LUS PPO 80				

	Medical Cost Comparison Between AA Plans and LUS Plans										
		Compared to	LUS PPO 80		Compared to LUS PPO 90						
Plan	AA Core	AA Standard	AA Plus	AA High Cost	AA Core	AA Standard	AA Plus	AA High Cost			
Preventive Care Visit				Preventiv	ve Care Visit						
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)			
	(+-)	(+0)001100)	(+0)001120)	(+0)**00:20)	<b>7-7-2::</b>	(**************************************	(4000.00)	(+=,====)			
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)			
	Annual Cost Disadvantage Based on Contribution Plus Medical Example Costs to Cheapest Option										
					gnancy						
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)			
				Diabetes Mana	gement (Annually)						
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)			
				Simple	Fracture						
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			
				•							
				Preventiv	e Care Visit						
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)			
	(42,772.20)	(40,007.100)	(40,007.00)	(40), 00:207	Ψ 2,22077 2	(\$000.00)	(4000.00)	(\$0,000.20)			
Employee plus Children	(\$882.32)	(\$2,139.80)	(\$2,139.80)	(\$5,819.12)	\$1,931.08	\$673.60	\$673.60	(\$3,005.72)			
Francisco alvo Foreilo	(\$4.004.40)	/\$4.40C.40\	(\$4.400.40)	(\$10.700.44)	Φ0.04F.00	¢470.00	¢470.00	(#7.000.00)			
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)			
	Combined Cost Difference If One Preventative Care Visit, Plus Diabetes, Plus A Simple Fracture All In One Year										
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)	(\$3,962.32) (\$2,649.80)		(\$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 Docu	ments used for this comparis	son are located TWU Loca	591 website:							
	This chart is f	or reference purposes only u	tiulizing information availa	ble on jetnet.							
		Th	is For-Referen	ce Comparison	Chart of Benef	its					
		Produced	d by TWU Loca	l 591 Negotiatio	on Committee I	Members					
			-	_							
			TOT TVV	U Local 591 Me	embers.						