Medical Cost Analysis for Keystone Consulting for 12/01/2025

	CURRENT		Renewal	
	Blue PPO Plan RPPC3433	Blue HSA Plan RPSC1807	Blue PPO Plan RPPC3433	Blue HSA Plan RPSC1807
Network Type	PPO	PPO	PPO	PPO
Annual Deductible				
In-Network (Single/Family)	$2,500/$7,500	$2,500/$5,000	$2,500/$7,500	$2,500/$5,000
Out-of-Network (Single/Family)	$5,000 / $15,000	$2,500/$5,000	$5,000 / $15,000	$2,500/$5,000
Coinsurance				
In-Network	80%	100%	80%	100%
Out-of-Network	60%	80%	60%	80%
Annual Out-of-Pocket Maximum				
In-Network (Single/Family)	$2,000/$6,000	$5,000/$10,000	$2,000/$6,000	$5,000/$10,000
Out-of-Network (Single/Family)	$4,000/$12,000	$5,000/$10,000	$4,000/$12,000	$5,000/$10,000
Office Services				
In-Network Providers	$30/ $50	100% after deductible	$30/ $50	100% after deductible
Out-of-Network Providers	40% after deductible	20% after deductible	40% after deductible	20% after deductible
Prescription Drugs	$15/$30/$50	100% after deductible	$15/$30/$50	100% after deductible
Inpatient Services	20% after deductible	100% after deductible	20% after deductible	100% after deductible
Outpatient Surgery	20% after deductible	100% after deductible	20% after deductible	100% after deductible
Emergency Room (waived if admitted)	$150 Copay	100% after deductible	$150 Copay	100% after deductible
reventive Care / Screenings / Immunizations	No Charge	No Charge	No Charge	No Charge
Pediatric Dental	Covered	Covered	Covered	Covered
Pediatric Vision	Covered	Covered	Covered	Covered
Rates	Rates	Rates	Rates	Rates
Single	$646.47	$613.78	$756.18	$717.94
Employee/Spouse	$1,471.71	$1,397.26	$1,690.68	$1,605.17
Employee/Child(ren)	$1,269.82	$1,205.59	$1,523.68	$1,446.62
Family	$2,095.05	$1,989.08	$2,458.19	$2,333.85

SEE SPECIFIC CARRIER BENEFIT SUMMARY FOR OUT OF NETWORK BENEFIT LEVELS

This outline summarizes certain provisions of the plans illustrated. Complete plan information is included in the legal documents and brochures that govern each plan. If there is a difference between this handout and the legal documents, the documents which are available upon request, will govern.