The Gateway Companies

	2023 Rates				
	Blue Cross Blue Shield Base MOBAP0102 Blue Advantage			Blue Cross Blue Shield Buy-up **MOBAP0022** Blue Advantage	
Plan Name					
PROVIDER NETWORK					
	In-Network	Out-of-Network		In-Network	Out-of-Network
Deductible					
Individual	\$3,000	\$6,000		\$1,500	\$2,500
Family	\$9,000	\$18,000		\$4,500	\$7,500
Coinsurance	70%	60%		80%	60%
Out of Pocket Max		≡			:
Individual	\$7,000	\$21,000		\$5,000	\$15,000
Family	\$14,000	\$42,000		\$10,000	\$30,000
Hospitalization	\$200 co-pay + ded. + 30%	\$300 co-pay + ded. + 40%		\$750 co-pay + ded. + 20%	\$750 co-pay + ded. + 40%
Emergency Room	\$400 co-pay +Ded + 30%	\$400 co-pay + Ded + 30%		\$200 co-pay +Ded + 20%	\$200 co-pay + Ded + 20%
Urgent Care	\$50	ded. + 30%		\$50	ded. + 30%
Office Visit	\$20 Primary/ \$40 Specialist	ded. + 30%		\$30 Primary/ \$50 Specialist	ded. + 30%
Preventative Care	100%	Ded. + 30%		100%	ded. + 30%
Prescription Drugs					
RX Deductible	\$0	\$0		\$0	\$0
Generic	\$0/\$10/\$20	\$10/\$20 + 50%		\$0/\$10/\$20	\$10/\$20 + 50%
Preferred Brand	\$50	\$70 + 50%		\$50	\$70 + 50%
Non-Preferred Brand	\$100	\$120 + 50%		\$100	\$120 + 50%
Specialty	\$150/\$250	\$150/\$250 + 50%		\$150/\$250	\$150/\$250 + 50%
Weekly Premiums					
Employee	\$32.37			\$42.92	
Employee/Spouse	\$187.69			\$210.91	
Employee/Child(ren)	\$142.37			\$161.90	
Employee/Family	\$317.16			\$350.93	