

# LSC-Summary of Benefits

## Medical and RX Comparison

Anthem 2022 Benefits			
	PLAN A "Buy Up"	PLAN B "Core"	PLANC "HDHP w/Opt. H S A"
Full Premiums (Per EE/MO)			
Employee Only	\$944.81	\$850.33	755.85
Employee & Family	\$2,380.92	\$2,142.83	\$1,904.74
<b>BENEFITS</b>			
<b><u>In-Network</u></b>			
PPO Assumption	Blue Access	Blue Access	Blue Access
Office Copay (PCP/SPC)	\$10/\$10	\$20/\$20	ded/coin
Other Copays (IP/ER/UC)	\$0/\$100/\$25	\$0/\$100/\$50	ded/coin
Deductible (Ind./family)	\$0/\$0	\$500/\$1000	\$3,000/\$6,000
Coinsurance	100%	80%	100%
Out of Pocket (Ind/Family)	\$1000/\$2000	\$2500/\$5000	\$3000/\$6000
RX copay-Retail	\$10/\$20/\$30	\$20/\$40/\$60	Int Med/Rx Ded, No
Rx Copay-Mail Order	\$20/\$40/\$60	\$40/\$80/\$120	copays
<b><u>Out of Network:</u></b>			
Deductible	\$300/\$600	\$1,000/\$2,000	\$6,000/\$12,000
Coinsurance	80%	60%	70%
Out of Pocket	\$2,000/\$4,000	\$5,000/\$10,000	\$12,000/24,000
<b>Proposed Annual Contributions</b>			
<b><u>Single</u></b>			
Employer-Annual	\$7,641.95	\$9,183.56	\$9,069.20
Employee-Annual	<u>\$3,695.77</u>	<u>\$1,020.40</u>	<u>\$1.00</u>
Total	\$11,337.72	\$10,203.96	\$9,070.20
Per Pay Deduction/24 Pays	\$153.99	\$42.52	\$1 annually
Per Pay Deduction/10 M. Emp.	\$205.32	\$56.69	\$1 annually
<b><u>Family</u></b>			
Employer-Annual	\$14,978.30	\$17,999.78	\$17,999.78
Employee-Annual	<u>\$13,592.83</u>	<u>\$7,714.18</u>	<u>\$4,857.10</u>
Total	\$28,571.13	\$25,713.96	\$22,856.88
Per Pay Deduction/24 Pays	\$566.37	\$321.42	\$202.38
Per Pay Deduction/10 MO. Empl	\$755.16	\$428.56	\$269.84

LSC will be depositing the following amounts for Plan C participants ONLY who also have an HSA account:

Single policy receives \$375.00 quarterly (\$1500.00 annually) and Family \$750.00 quarterly (\$3000.00 annually).

\*The deposits will be made by the 10th of the month quarterly in January, April, July and October 2022\*

\*\*Pro-rated amounts might apply depending on date of hire.





