

City of Somerville								8/9/2011
Current BCBS Medex Subscriber Chooses Unicare Indemnity Plan								
Active and Non-Medicare Retirees - Calendar Year 2012 Projections								
Note: Copays shown are for non preventive services; certain preventive services are no member cost sharing under either the City or GIC Plans								
	BCBS Medex	Unicare Indemnity	Below Average Utilizer # Services	Average Utilizer # Services	Above Average Utilizer # Services	Below Average Additional Costs	Average Additional Costs	Above Average Additional Costs
Office Visits	\$0	\$35 deductible	1	2	5	\$35	\$35	\$35
Emergency Room	\$0	\$25	0	2	10	\$0	\$50	\$250
Inpatient Hospitalization	\$0	\$50/One per Qtr	0	1	5	\$0	\$50	\$200
Retail Prescription Drugs (30-Day Supply)	\$50 deductible							
Generics	\$0	\$10	14	20	100	\$90	\$150	\$950
Brand-Name	20%	\$25	1	4	20	\$6	\$24	\$120
Non-Preferred	20%	\$50	0	1	5	\$0	\$15	\$75
Mail Order Prescription Drugs (90-Day Supply)								
Generics	\$2	\$20	2	5	25	\$36	\$90	\$450
Brand-Name	\$15	\$50	0	3	15	\$0	\$105	\$525
Non-Preferred	\$15	\$110	0	1	5	\$0	\$95	\$475
					City/Retiree Split			
Total Additional Out of Pocket Costs					75/25	\$167	\$614	\$3,080
Projected Premium Savings						(\$335)	(\$335)	(\$335)
Net Impact						(\$168)	\$279	\$2,745
Note: Mitigation dollars not included.								
Average Brand and Non Preferred Medex Copays \$19 and \$35								