

Below are a couple of sample scenarios demonstrating potential out-of-pocket costs beginning January 2014. Accurate costs will come out in mid-December following completion of the open enrollment period and the health audit for 2012-13.

**REMEMBER THESE ARE "WHAT IFS !!!!!**

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**SCENARIO 1:**

**If NO MEMBERS change to a lower cost option and remain where they are currently.**

**Member Costs** (12 month)

|                                   | <u>Vision</u> | <u>Dental</u> | <u>Kaiser**</u> |
|-----------------------------------|---------------|---------------|-----------------|
| Subscriber                        | \$0.00        | \$17.74       | \$ 92.02        |
| Subscriber + 1                    | \$0.00        | \$17.74       | \$ 834.74       |
| Subscriber + 2 or more            | \$0.00        | \$17.74       | \$1280.37       |
| In-lieu (still receive \$150/mo.) | \$0.00        | \$17.74       | n/a             |

\*\*Kaiser (Bay Area) Other medical plans or the in-lieu option could result in reduced member out-of-pocket expenses.

|                                   | <u>Vision</u> | <u>Dental</u> | <u>Blue Shield**</u> |
|-----------------------------------|---------------|---------------|----------------------|
| Subscriber                        | \$0.00        | \$17.74       | \$ 103.65            |
| Subscriber + 1                    | \$0.00        | \$17.74       | \$ 940.24            |
| Subscriber + 2 or more            | \$0.00        | \$17.74       | \$1442.19            |
| In-lieu (still receive \$150/mo.) | \$0.00        | \$17.74       | n/a                  |

\*\*Blue Shield (Bay Area) Other medical plans or the in-lieu option could result in reduced member out-of-pocket expenses.

**SCENARIO 2:**

**If members currently taking the in-lieu option were to change to a Kaiser or Blue Shield medical plan.**

**Member Costs** (12 month)

|                                   | <u>Vision</u> | <u>Dental</u> | <u>Kaiser**</u> |
|-----------------------------------|---------------|---------------|-----------------|
| Subscriber                        | \$0.00        | \$17.74       | \$ 288.13       |
| Subscriber + 1                    | \$0.00        | \$17.74       | \$1030.85       |
| Subscriber + 2 or more            | \$0.00        | \$17.74       | \$1476.48       |
| In-lieu (still receive \$150/mo.) | \$0.00        | \$17.74       | n/a             |

\*\*Kaiser (Bay Area) Other medical plan options could result in reduced member out-of-pocket expenses.

|                                   | <u>Vision</u> | <u>Dental</u> | <u>Blue Shield**</u> |
|-----------------------------------|---------------|---------------|----------------------|
| Subscriber                        | \$0.00        | \$17.74       | \$ 324.54            |
| Subscriber + 1                    | \$0.00        | \$17.74       | \$1161.13            |
| Subscriber + 2 or more            | \$0.00        | \$17.74       | \$1663.08            |
| In-lieu (still receive \$150/mo.) | \$0.00        | \$17.74       | n/a                  |

\*\*Blue Shield (Bay Area) Other medical plan options could result in reduced member out-of-pocket expenses.

**SCENARIO 3:**

**If 100 members currently taking a Bay Area Kaiser or Blue Shield plan were to change to a Bay Area Anthem Blue Cross Traditional plan or in-lieu.**

**Member Costs** (12 month)

|                                   | <u>Vision</u> | <u>Dental</u> | Anthem<br>Blue Cross<br><u>Traditional*</u> |
|-----------------------------------|---------------|---------------|---|
| Subscriber                        | \$0.00        | \$17.74       | \$ 33.74                                    |
| Subscriber + 1                    | \$0.00        | \$17.74       | \$ 762.15                                   |
| Subscriber + 2 or more            | \$0.00        | \$17.74       | \$1199.20                                   |
| In-lieu (still receive \$150/mo.) | \$0.00        | \$17.74       | n/a   |

\*Anthem Blue Cross Traditional (Bay Area) Other medical plans or the in-lieu option could result in reduced member out-of-pocket expenses.

|                                   | <u>Vision</u> | <u>Dental</u> | <u>Kaiser**</u> |
|-----------------------------------|---------------|---------------|-----------------|
| Subscriber                        | \$0.00        | \$17.74       | \$ 34.41        |
| Subscriber + 1                    | \$0.00        | \$17.74       | \$ 777.13       |
| Subscriber + 2 or more            | \$0.00        | \$17.74       | \$1222.76       |
| In-lieu (still receive \$150/mo.) | \$0.00        | \$17.74       | n/a             |

\*\*Kaiser (Bay Area) Other medical plans or the in-lieu option could result in reduced member out-of-pocket expenses.

|                                   | <u>Vision</u> | <u>Dental</u> | Blue<br><u>Shield**</u> |
|-----------------------------------|---------------|---------------|-------------------------|
| Subscriber                        | \$0.00        | \$17.74       | \$ 38.76                |
| Subscriber + 1                    | \$0.00        | \$17.74       | \$ 835.75               |
| Subscriber + 2 or more            | \$0.00        | \$17.74       | \$1377.30               |
| In-lieu (still receive \$150/mo.) | \$0.00        | \$17.74       | n/a                     |

\*\*Blue Shield (Bay Area) Other medical plans or the in-lieu option could result in reduced member out-of-pocket expenses.