

- 1.** Review the “CORE” plan and rates.
- 2a.** If additional coverage is needed, review the “MORE” section.
- 2b.** Select any necessary Buy-Up Options.
- 3a.** Add up the rates for any Buy-Up Options by coverage tier.
- 3b.** Add the “MORE” rates to the “CORE” rates.

1. CORE	2. and MORE ... Buy-Up Options								
<b>Inpatient Benefits</b>									
<b>Daily Room &amp; Board Benefits</b>	<b>Select One:</b>								
Amount Per Day: \$200 Maximum Number of Days Per Year: 90	Additional Amount:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Employee Only:	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800
	Employee + One:	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40
	Employee + Family:	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50	\$19.20	\$21.95
	Employee + Family:	\$4.40	\$8.75	\$13.15	\$17.50	\$21.85	\$26.25	\$30.60	\$34.95
<b>Surgery and Anesthesia Benefits</b>	<b>Select One:</b>								
Maximum Benefit: \$500 Anesthesia Amount: \$50	Maximum Benefit:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			
	Anesthesia Amount:	\$500	\$1000	\$1500	\$2000	\$2500			
	Employee Only:	\$50	\$100	\$150	\$200	\$250			
	Employee + One:	\$0.70	\$1.35	\$1.95	\$2.55	\$3.10			
	Employee + One:	\$1.50	\$2.85	\$4.15	\$5.40	\$6.55			
	Employee + Family:	\$2.35	\$4.55	\$6.55	\$8.60	\$10.45			
<b>Outpatient Benefits</b>									
<b>Surgery and Anesthesia Benefits</b>	<b>Select One:</b>								
Maximum Benefit: \$200 Anesthesia Amount: \$20	Maximum Benefit:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			
	Anesthesia Amount:	\$100	\$200	\$300	\$400	\$500			
	Employee Only:	\$10	\$20	\$30	\$40	\$50			
	Employee Only:	\$0.55	\$1.05	\$1.45	\$1.85	\$2.20			
	Employee + One:	\$1.20	\$2.25	\$3.05	\$3.90	\$4.65			
	Employee + Family:	\$1.85	\$3.55	\$4.90	\$6.25	\$7.40			
<b>Other Benefits</b>	<b>Select One:</b>								
Doctor's Office Visit \$15 Number of Visits Per Year 4		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
		\$5	\$10	\$15	\$20	\$25	\$30	\$35	
Radiology and Cardiovascular \$30 Number of Visits Per Year 4		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
		\$10	\$20	\$30	\$40	\$50	\$60	\$70	
Pathology \$15 Number of Visits Per Year 4		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
		\$5	\$10	\$15	\$20	\$25	\$30	\$35	
Physical Medicine and Chiropractor \$15 Number of Visits Per Year 4		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
		\$5	\$10	\$15	\$20	\$25	\$30	\$35	
Wellness Care \$50 Number of Visits Per Year 2	Employee Only:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	Employee Only:	\$1.65	\$3.25	\$4.90	\$6.55	\$8.15	\$9.80	\$11.40	
Emergency Room \$50 Number of Visits Per Year 3	Employee + One:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	Employee + One:	\$3.50	\$6.90	\$10.35	\$13.85	\$17.20	\$20.70	\$24.05	
Ambulance \$100 Maximum Number Per Year 1	Employee + Family:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	Employee + Family:	\$5.55	\$10.95	\$16.50	\$22.00	\$27.40	\$32.95	\$38.30	
Prescription Drugs Maximum Benefit Per Month \$35 Generic Co-Pay \$10 Branded Co-Pay \$20									
<b>CORE Plan</b>									
Employee Only: \$12.50									
Employee + One: \$26.40									
Employee + Family: \$42.00									
<b>+ MORE</b>									
Buy-Up Options:									
= Total									
<b>WEEKLY Rate:</b>									
	Employee Only:	<input type="text" value="\$12.50"/>	Employee + One:	<input type="text" value="\$26.40"/>	Employee + Family:	<input type="text" value="\$42.00"/>			
		<input type="text"/>		<input type="text"/>		<input type="text"/>			
		Total Red Numbers		Total Blue Numbers		Total Green Numbers			
		<input type="text"/>		<input type="text"/>		<input type="text"/>			
		*		<input type="text"/>		<input type="text"/>			

\*If greater than \$25.00, some employer contribution will be required. Please contact ValuBenefits Support at 1-866-332-5050 x233.

**Example:** Barrows Restaurant employs 80 part-timers. None of them currently have group medical insurance; a limited plan will give them some essential coverage. The average age of the group is 24 — a relatively young group. The employer knows that most of these employees receive their health care on an outpatient basis, so it's decided to enhance just the outpatient surgery/anesthesia benefits. The agent and the client agree to add one "MORE" level, stepping up to a total \$300 surgical maximum by adding the \$100 additional benefit to the CORE \$200 surgical maximum. Therefore, the employee only buy-up cost of \$.55 is added to the CORE employee only weekly premium of \$12.50, resulting in a \$13.05 weekly premium. The same process would be repeated to arrive at the other two tiers' rates.