

**SUDLER
INSURANCE
SERVICES,
INC.**

December 2nd, 2020

Board of Trustees
International Union of Operating Engineers Local 487
Health and Welfare Fund
911 Ridgebrook Rd.
Sparks, MD 21152

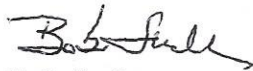
Dear Trustees:

This report includes United Healthcare negotiated benefit options for International Union of Operating Engineers Local 487 Health and Welfare Fund. United has agreed to the following:

Special Open Enrollment: United has agreed to a “mid year” special open enrollment for January 1, 2021 allowing members to enroll into the new benefit plan. Members will be able to stay on the current United plan with a “buy up” option. The renewal effective date will remain April 1, 2021.

Early Renewal: United has agreed to providing an early renewal offering for the new benefit plan and the current benefit plan. See attachment.

Thank you,



Bob Sudler

International Union of Operating Engineers Local 487 Health and Welfare Fund
 United Healthcare Alternate Plans for Special Open Enrollment and Renewal
 Special Open Enrollment Effective Date: January 1st, 2021 thru March 31, 2021
 Renewal Effective Date: April 1st, 2021 thru March 31, 2022
 HMO's

NHP HMO BAXZ M-3

\$2,500/\$5,000

\$8,550/\$17,100

Renewal

New Plan

April 1st, 2021 thru March 31, 2022

Benefits
Preventive Care
• preventive office visits
• pap smear and mammogram
• prostate screening
• child immunizations to age 18
• flu and pneumonia immunizations
• endoscopic services
PCP Visit
Specialist Visit
Individual Deductible
Family Deductible
Coinsurance
Maximum Out-Of-Pocket
Lifetime Maximum
Hospital Inpatient Services
Outpatient Surgery (H / FS)
Diagnostic MRI, CT Scan (H / FS)
Emergency Room/ Urgent Care
RX
RX Mail Order
Dental
Vision
<u>Mental Health & Substance Abuse</u>
• Inpatient
• Outpatient
Rate Details
Employee Only
Employee + One
Family
Monthly Premium
Annual Premium

Current Rates

\$615.56
\$1,292.78
\$1,815.95
\$671,876.00
\$8,062,522.00

NHP HMO BAXZ M-3

January 1st, 2021 thru March 31, 2021

In Network
No Copay
No Copay
No Copay
No Copay
No Copay
No Copay
No Copay
\$30 Copay
\$50 Copay
\$1,500 to <u>\$2,500</u>
\$3,000 to <u>\$5,000</u>
20% After Ded.
\$2,500/\$5,000 to <u>\$8,550/\$17,100</u>
Unlimited
20% After Ded.
20% After Ded./\$175 Copay
20% After Ded. /\$175 Copay
\$200 /\$50 Copay
\$20/\$40/\$60
\$40/\$80/\$120
Separate Coverage
Separate Coverage
20% After Ded.
\$50 Copay
NHP HMO BAXZ M-3
\$529.24
\$1,111.50
\$1,561.30
\$577,660.00
\$6,931,926.00

NHP HMO BAXZ M-3

In Network
No Copay
No Copay
No Copay
No Copay
No Copay
No Copay
No Copay
\$30 Copay
\$50 Copay
\$1,500 to <u>\$2,500</u>
\$3,000 to <u>\$5,000</u>
20% After Ded.
\$2,500/\$5,000 to <u>\$8,550/\$17,100</u>
Unlimited
20% After Ded.
20% After Ded./\$175 Copay
20% After Ded. /\$175 Copay
\$200 /\$50 Copay
\$20/\$40/\$60
\$40/\$80/\$120
Separate Coverage
Separate Coverage
20% After Ded.
\$50 Copay
NHP HMO BAXZ M-3
\$564.15
\$1,184.81
\$1,664.29
\$615,764.00
\$7,389,168.00

Current Medical Plan will renew at 6%

Current Dental and Vision Plans will renew at 0%

International Union of Operating Engineers Local 487 Health and Welfare Fund
 United Healthcare Alternate Plans for Special Open Enrollment and Renewal
 Special Open Enrollment Effective Date: January 1st, 2021 thru March 31, 2021
 Renewal Effective Date: April 1st, 2021 thru March 31, 2022
 EPO & POS

Renewal

Benefits
Preventive Care
• preventive office visits
• pap smear and mammogram
• prostate screening
• child immunizations to age 18
• flu and pneumonia immunizations
• endoscopic services
PCP Visit
Specialist Visit
Individual Deductible
Family Deductible
Coinsurance
Maximum Out-Of-Pocket
Lifetime Maximum
Hospital Inpatient Services
Outpatient Surgery (H / FS)
Diagnostic MRI, CT Scan (H / FS)
Emergency Room/ Urgent Care
RX
RX Mail Order
Dental
Vision
Mental Health & Substance Abuse
• Inpatient
• Outpatient
Rate Details
Employee Only
Employee + One
Family

<u>New Plan</u>	
<u>January 1st, 2021 thru March 31, 2021</u>	
<u>United AQRI EPO</u>	<u>United AQPS POS</u>
In Network	In Network
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
\$30 Copay	\$30 Copay
\$50 Copay	\$50 Copay
\$1,500 to <u>\$2,500</u>	\$1,500 to <u>\$2,500</u>
\$3,000 to <u>\$5,000</u>	\$3,000 to <u>\$5,000</u>
20% After Ded.	20% After Ded.
\$2,500/\$5,000 to <u>\$8,850/\$17,100</u>	\$2,500/\$5,000 to <u>\$8,850/\$17,100</u>
Unlimited	Unlimited
20% After Ded.	20% After Ded.
20% After Ded./\$175 Copay	20% After Ded./\$175 Copay
20% After Ded. /\$175 Copay	20% After Ded. /\$175 Copay
\$200 /\$50 Copay	\$200 /\$50 Copay
\$20/\$40/\$60	\$20/\$40/\$60
\$40/\$80/\$120	\$40/\$80/\$120
Separate Coverage	Separate Coverage
Separate Coverage	Separate Coverage
20% After Ded.	20% After Ded.
\$50 Copay	\$50 Copay
<u>United AQRI EPO</u>	<u>United AQPS POS</u>
\$730.60	\$728.73
\$1,534.36	\$1,530.43
\$2,155.32	\$2,149.80

<u>New Plan</u>	
<u>April 1st, 2021 thru March 31, 2022</u>	
<u>United AQRI EPO</u>	<u>United AQPS POS</u>
In Network	In Network
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
\$30 Copay	\$30 Copay
\$50 Copay	\$50 Copay
\$1,500 to <u>\$2,500</u>	\$1,500 to <u>\$2,500</u>
\$3,000 to <u>\$5,000</u>	\$3,000 to <u>\$5,000</u>
20% After Ded.	20% After Ded.
\$2,500/\$5,000 to <u>\$8,850/\$17,100</u>	\$2,500/\$5,000 to <u>\$8,850/\$17,100</u>
Unlimited	Unlimited
20% After Ded.	20% After Ded.
20% After Ded./\$175 Copay	20% After Ded./\$175 Copay
20% After Ded. /\$175 Copay	20% After Ded. /\$175 Copay
\$200 /\$50 Copay	\$200 /\$50 Copay
\$20/\$40/\$60	\$20/\$40/\$60
\$40/\$80/\$120	\$40/\$80/\$120
Separate Coverage	Separate Coverage
Separate Coverage	Separate Coverage
20% After Ded.	20% After Ded.
\$50 Copay	\$50 Copay
<u>United AQRI EPO</u>	<u>United AQPS POS</u>
\$794.98	\$794.98
\$1,689.57	\$1,689.57
\$2,345.24	\$2,345.24