

## Chamber Benefits Group Small Group/Sole Proprietor Health Insurance Programs - 2011 Monthly

	Oxford Plan #1		Oxford Plan #2		Oxford Plan #3		Oxford Plan #4		Oxford Plan #5		Oxford Plan #6		Oxford Plan #7		Oxford Plan #8	
	Freedom HSA <a href="http://www.oxhp.com">www.oxhp.com</a>		Freedom POS <a href="http://www.oxhp.com">www.oxhp.com</a>		Liberty HMO <a href="http://www.oxhp.com">www.oxhp.com</a>		Liberty EPO <a href="http://www.oxhp.com">www.oxhp.com</a>		Freedom POS <a href="http://www.oxhp.com">www.oxhp.com</a>		Freedom HSA <a href="http://www.oxhp.com">www.oxhp.com</a>		Liberty Direct POS <a href="http://www.oxhp.com">www.oxhp.com</a>		Freedom EPO <a href="http://www.oxhp.com">www.oxhp.com</a>	
	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop
<b>Individual:</b>	\$565.60	\$647.44	\$736.16	\$843.58	\$449.92	\$514.41	\$590.41	\$675.97	\$733.72	\$840.78	\$421.53	\$481.76	\$651.36	\$746.06	\$633.94	\$726.03
<b>Emp/Child(ren):</b>	\$1,031.00	\$1,182.65	\$1,346.54	\$1,545.52	\$816.94	\$936.48	\$1,076.89	\$1,235.42	\$1,396.30	\$1,602.75	\$764.47	\$876.14	\$1,189.66	\$1,365.11	\$1,157.43	\$1,328.04
<b>Emp/Spouse</b>	\$1,220.32	\$1,400.37	\$1,595.55	\$1,831.88	\$965.82	\$1,107.69	\$1,274.90	\$1,463.14	\$1,590.18	\$1,825.71	\$903.36	\$1,035.86	\$1,408.99	\$1,617.34	\$1,370.67	\$1,573.27
<b>Family:</b>	\$1,713.55	\$1,967.58	\$2,242.28	\$2,575.62	\$1,354.86	\$1,555.09	\$1,790.48	\$2,056.05	\$2,294.46	\$2,635.63	\$1,266.93	\$1,453.97	\$2,017.28	\$2,316.87	\$1,925.42	\$2,211.23
<b>Referral Requirement</b>	Referrals Required		Referrals Required		Referrals Required		No Referrals Required		No Referrals Required		No Referrals Required		No Referrals Required		No Referrals Required	
<b>Deductible</b>	In-Net: \$1250/\$2500		In-Net: N/A		In-Net: N/A		In-Net: N/A		In-Net: N/A		In-Net: \$2,850/\$5,700		In-Net: \$500/\$1,250		In-Net: N/A	
	Out-Net: N/A		Out-Net: \$2,000/\$6,000		Out-Net: N/A		Out-Net: N/A		Out-Net: N/A		Out-Net: \$3,000/\$9,000		Out-Net: N/A		Out-Net: \$1,000/\$2,500	
<b>Lifetime Maximum</b>	Unlimited		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
<b>Coinsurance</b>	In-Net: 100% After Deductible		In-Net: 100%		In-Net: 100%(Radiology - 20% Coinsurance up to \$100 per Procedure/\$500 Max Per Calendar Yr)		In-Net: 100%(radiology- 50% Copayment to max of \$100)		In-Net: 100%		In-Net: 100% After Deductible		In-Net: 80% of \$10,000		In-Net: 100%(radiology- 50% Copayment to max of \$100)	
	Out-Net: N/A		Out-Net: 70% of \$10,000		Out-Net: N/A		Out-Net: N/A		Out-Net: 70% of \$10,000		Out-Net: N/A		Out-Net: 60% of \$25,000		Out-Net: N/A	
<b>Office Co-payments</b>	In-Net: 100% After Deductible		In-Net: \$25/\$40		In-Net: \$30/\$50 Copay		In-Net: \$25/\$50		In-Net: \$30/\$50		In-Net: 100% After Deductible		In-Net: \$25/\$40		In-Net: \$25/\$50	
	Out-Net: N/A		Out-Net: 70% after Deductible		Out-Net: N/A		Out-Net: N/A		Out-Net: 70% after Deductible		Out-Net: N/A		Out-Net: 60% after Deductible		Out-Net: N/A	
<b>Hospitals</b>	In-Net: 100% After Ded		In-Net: \$500 per day (\$2,500 calendar yr max), \$500 Outpatient Surgery Copay		In-Net: \$500 Per Day to \$1,000 Max Per Continuous Confinement/\$150 Copay Outpatient Surgery		In-Net: \$300 per day (5 day max) Inpatient/\$300 Copay Outpatient Surgery		In-Net: \$500 per admission Inpatient/\$500 Copay Outpatient Surgery		In-Net: 100% After Ded		In-Net: 80% After Deductible		In-Net: \$300 per day (5 day max) Inpatient/\$300 Copay Outpatient Surgery	
	N/A		Out-Net: 70% after Deductible		N/A		N/A		Out-Net: 70% After Deductible		N/A		Out-Net: 60% After Deductible		Out-Net: N/A	
<b>Prescription Benefits</b>	Generic: \$10		Generic: \$10		Generic: \$15		Generic: \$10		Generic: \$10		Generic: \$10		Generic: \$10		Generic: \$10	
	Preferred: \$30		Preferred: \$30		Preferred: \$35		Preferred: \$30		Preferred: \$30		Preferred: \$30		Preferred: \$30		Preferred: \$30	
	Non-Preferred: \$60		Non-Preferred: \$60		Non-Preferred: \$75		Non-Preferred: \$60		Non-Preferred: \$60		Non-Preferred: \$60		Non-Preferred: \$60		Non-Preferred: \$60	
	Subject to Deductible		\$100 Annual Deductible		\$100 Annual Deductible		\$100 Annual Deductible		\$100 Annual Deductible		Subject to Deductible		\$100 Annual Deductible		\$100 Annual Deductible	
	Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited	
<b>Emergency Room</b>	In-Net: 100% After Ded		\$200 Copay Waived If Admitted		\$150 Copay		\$200 Copay Waived If Admitted		\$200 Copay Waived If Admitted		In-Net: 100% After Ded		\$200 Copay Waived If Admitted		\$200 Copay Waived If Admitted	
<b>Dependents</b>	To Age 26		To Age 26		To Age 26		To Age 26		To Age 26		To Age 26		To Age 26		To Age 26	
<b>Mental Health Inpatient (Biologically based mental health services treated as any other illness)</b>	In-Net: 100% After Deductible-30 days per yr. max		In-Net: \$500 copay per day- 30 days per yr. max (\$2,500 Calendar max)		In-Net: \$500 Per Day to \$1,000 Max Per Continuous Confinement - 30 days max per Cal. Yr.		In-Net: \$300 per day (5 day max) 30 Days per calendar yr max.		In-Net: \$500 per admission- 30 Days per calendar yr max.		In-Net: 100% After Deductible-30 days per yr. max		In-Net: 80% After Deductible-30 days per yr. max		In-Net: \$300 per day (5 day max) 30 Days per calendar yr max.	
	Out-Net: N/A		Out-Net: 70% after Deductible (30 days max per calendar yr.)		Out-Net: N/A		Out-Net: N/A		Out-Net: Subject to Deductible & Co-Ins (30 days max per calendar yr.)		Out-Net: N/A		Out-Net: 60% after Deductible (30 days max per calendar yr.)		Out-Net: N/A	
<b>Mental Health Outpatient (Biologically based mental health services treated as any other illness)</b>	In-Net: 100% After Deductible-30 visits per yr. max		In-Net: \$40 Copay per office visit (30 visits max per calendar yr.)		In-Net: \$50 Copay		In-Net: \$50 Copay per office visit (30 visits max per calendar yr.)		In-Net: \$50 Copay per office visit (30 visits max per calendar yr.)		In-Net: 100% After Deductible-30 visits per yr. max		In-Net: \$40 Copay per office visit (30 visits max per calendar yr.)		In-Net: \$50 Copay per office visit (30 visits max per calendar yr.)	
	Out-Net: N/A		Out-Net: 70% after Deductible (30 days max per calendar yr.)		Out-Net: N/A		Out-Net: N/A		Out-Net: Subject to Deductible & Co-Ins (30 days max per calendar yr.)		Out-Net: N/A		Out-Net: 60% after Deductible (30 days max per calendar yr.)		Out-Net: N/A	
<b>Chiropractic</b>	In-Net: 100% After Ded		In-Net: \$40 Copay		In-Net: \$50 Copay		In-Net: \$50 Copay		In-Net: \$50 Copay		In-Net: 100% After Ded		N/A		In-Net: \$50 Copay	
	N/A		Out-Net: 70% After Deductible		N/A		N/A		Out-Net: 70% After Deductible		N/A		N/A		N/A	

My new premium is \$\_\_\_\_\_ and a check in this amount is enclosed.

Please accept this completed form as acknowledgment of my 2011 plan election:

Signature

Date

Print Name

Company Name

\*Rates include a \$20.00 monthly administrative billing fee

# Chamber Benefits Group Small Group/Sole Proprietor Health Insurance Programs - 2011 Quarterly

	Oxford Plan #1		Oxford Plan #2		Oxford Plan #3		Oxford Plan #4		Oxford Plan #5		Oxford Plan #6		Oxford Plan #7		Oxford Plan #8	
	Freedom HSA <a href="http://www.oxhp.com">www.oxhp.com</a>		Freedom POS <a href="http://www.oxhp.com">www.oxhp.com</a>		Liberty HMO <a href="http://www.oxhp.com">www.oxhp.com</a>		Liberty EPO <a href="http://www.oxhp.com">www.oxhp.com</a>		Freedom POS <a href="http://www.oxhp.com">www.oxhp.com</a>		Freedom HSA <a href="http://www.oxhp.com">www.oxhp.com</a>		Liberty Direct POS <a href="http://www.oxhp.com">www.oxhp.com</a>		Freedom EPO <a href="http://www.oxhp.com">www.oxhp.com</a>	
	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop	Small Group	Sole Prop
<b>Individual:</b>	\$1,696.80	\$1,942.32	\$2,208.48	\$2,530.74	\$1,349.76	\$1,543.23	\$1,771.23	\$2,027.91	\$2,201.16	\$2,522.34	\$1,264.59	\$1,445.28	\$1,954.08	\$2,238.18	\$1,901.82	\$2,178.09
<b>Emp/Child(ren):</b>	\$3,093.00	\$3,547.95	\$4,039.62	\$4,636.56	\$2,450.82	\$2,809.44	\$3,230.67	\$3,706.26	\$4,188.90	\$4,808.25	\$2,293.41	\$2,628.42	\$3,568.98	\$4,095.33	\$3,472.29	\$3,984.12
<b>Emp/Spouse</b>	\$3,660.96	\$4,201.11	\$4,786.65	\$5,495.64	\$2,897.46	\$3,323.07	\$3,824.70	\$4,389.42	\$4,770.54	\$5,477.13	\$2,710.08	\$3,107.58	\$4,226.97	\$4,852.02	\$4,112.01	\$4,719.81
<b>Family:</b>	\$5,140.65	\$5,902.74	\$6,726.84	\$7,726.86	\$4,064.58	\$4,665.27	\$5,371.44	\$6,168.15	\$6,883.38	\$7,906.89	\$3,800.79	\$4,361.91	\$6,051.84	\$6,950.61	\$5,776.26	\$6,633.69
<b>Referral Requirement</b>	Referrals Required		Referrals Required		Referrals Required		No Referrals Required		No Referrals Required		No Referrals Required		No Referrals Required		No Referrals Required	
<b>Deductible</b>	In-Net: \$1250/\$2500		In-Net: N/A		In-Net: N/A		In-Net: N/A		In-Net: N/A		In-Net: \$2,850/\$5,700		In-Net: \$500/\$1,250		In-Net: N/A	
	Out-Net: N/A		Out-Net: \$2,000/\$6,000		Out-Net: N/A		Out-Net: N/A		Out-Net: \$3,000/\$9,000		Out-Net: N/A		Out-Net: \$1,000/\$2,500		Out-Net: N/A	
<b>Lifetime Maximum</b>	Unlimited		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
<b>Coinsurance</b>	In-Net: 100% After Deductible		In-Net: 100%		In-Net: 100%(Radiology - 20% Coinsurance up to \$100 per Procedure/\$500 Max Per Calendar Yr)		In-Net: 100%(radiology- 50% Copayment to max of \$100)		In-Net: 100%		In-Net: 100% After Deductible		In-Net: 80% of \$10,000		In-Net: 100%(radiology- 50% Copayment to max of \$100)	
	Out-Net: N/A		Out-Net: 70% of \$10,000		Out-Net: N/A		Out-Net: N/A		Out-Net: 70% of \$10,000		Out-Net: N/A		Out-Net: 60% of \$25,000		Out-Net: N/A	
<b>Office Co-payments</b>	In-Net: 100% After Deductible		In-Net: \$25/\$40		In-Net: \$30/\$50 Copay		In-Net: \$25/\$50		In-Net: \$30/\$50		In-Net: 100% After Deductible		In-Net: \$25/\$40		In-Net: \$25/\$50	
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	N/A		Out-Net: 70% after Deductible		N/A		N/A		Out-Net: 70% After Deductible		N/A		Out-Net: 60% After Deductible		Out-Net: N/A	
<b>Prescription Benefits</b>	Generic: \$10		Generic: \$10		Generic: \$15		Generic: \$10		Generic: \$10		Generic: \$10		Generic: \$10		Generic: \$10	
	Preferred: \$30		Preferred: \$30		Preferred: \$35		Preferred: \$30		Preferred: \$30		Preferred: \$30		Preferred: \$30		Preferred: \$30	
	Non-Preferred: \$60		Non-Preferred: \$60		Non-Preferred: \$75		Non-Preferred: \$60		Non-Preferred: \$60		Non-Preferred: \$60		Non-Preferred: \$60		Non-Preferred: \$60	
	Subject to Deductible		\$100 Annual Deductible		\$100 Annual Deductible		\$100 Annual Deductible		\$100 Annual Deductible		Subject to Deductible		\$100 Annual Deductible		\$100 Annual Deductible	
	Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited		Annual Maximum: Unlimited	
<b>Emergency Room</b>	In-Net: 100% After Ded		\$200 Copay Waived If Admitted		\$150 Copay		\$200 Copay Waived If Admitted		\$200 Copay Waived If Admitted		In-Net: 100% After Ded		\$200 Copay Waived If Admitted		\$200 Copay Waived If Admitted	
<b>Dependents</b>	To Age 26		To Age 26		To Age 26		To Age 26		To Age 26		To Age 26		To Age 26		To Age 26	
<b>Mental Health Inpatient (Biologically based mental health services treated as any other illness)</b>	In-Net: 100% After Deductible-30 days per yr. max		In-Net: \$500 copay per day- 30 days per yr. max (\$2,500 Calendar max)		In-Net: \$500 Per Day to \$1,000 Max Per Continuous Confinement - 30 days max per Cal. Yr.		In-Net: \$300 per day (5 day max) 30 Days per calendar yr max.		In-Net: \$500 per admission- 30 Days per calendar yr max.		In-Net: 100% After Deductible-30 days per yr. max		In-Net: 80% After Deductible-30 days per yr. max		In-Net: \$300 per day (5 day max) 30 Days per calendar yr max.	
	Out-Net: N/A		Out-Net: 70% after Deductible (30 days max per calendar yr.)		Out-Net: N/A		Out-Net: N/A		Out-Net: Subject to Deductible & Co-Ins (30 days max per calendar yr.)		Out-Net: N/A		Out-Net: 60% after Deductible (30 days max per calendar yr.)		Out-Net: N/A	
<b>Mental Health Outpatient (Biologically based mental health services treated as any other illness)</b>	In-Net: 100% After Deductible-30 visits per yr. max		In-Net: \$40 Copay per office visit (30 visits max per calendar yr.)		In- Net: \$50 Copay		In-Net: \$50 Copay per office visit (30 visits max per calendar yr.)		In-Net: \$50 Copay per office visit (30 visits max per calendar yr.)		In-Net: 100% After Deductible-30 visits per yr. max		In-Net: \$40 Copay per office visit (30 visits max per calendar yr.)		In-Net: \$50 Copay per office visit (30 visits max per calendar yr.)	
	Out-Net: N/A		Out-Net: 70% after Deductible (30 days max per calendar yr.)		Out-Net: N/A		Out-Net: N/A		Out-Net: Subject to Deductible & Co-Ins (30 days max per calendar yr.)		Out-Net: N/A		Out-Net: 60% after Deductible (30 days max per calendar yr.)		Out-Net: N/A	
<b>Chiropractic</b>	In-Net: 100% After Ded		In-Net: \$40 Copay		In- Net: \$50 Copay		In-Net: \$50 Copay		In-Net: \$50 Copay		In-Net: 100% After Ded		N/A		In-Net: \$50 Copay	
	N/A		Out-Net: 70% After Deductible		N/A		N/A		Out-Net: 70% After Deductible		N/A		N/A		N/A	

My new premium is \$\_\_\_\_\_ and a check in this amount is enclosed.

Please accept this completed form as acknowledgment of my 2011 plan election:

Signature \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

Company Name \_\_\_\_\_

\*Rates include a \$60 administrative billing fee