



BOHANNON INSURANCE GROUP

welcome new members
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TO: ALL BIACC MEMBERS
FROM: BOHANNON INSURANCE GROUP
RE: HEALTH INSURANCE BENEFITS

One of the advantages of being a member of the BIACC is the health insurance program. Our firm has administered the health plan for BIACC members for over 38 years. The current plan being offered is ***HealthNet***.

The BIACC has the following three (3) HealthNet plans to choose from:

- ❖ **HMO 40**
 - ❖ **PPO Value 40**
 - ❖ **H.S.A. 30**
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On the backside of the this letter is a brief benefit comparison of these plans. If you would like to find out how any of these plans may benefit you, please give us a call. We will be happy to discuss this with you.

Thank you!

BIACC INSURANCE TRUST - BRIEF BENEFIT COMPARISON

BENEFITS	<i>H E A L T H N E T - Effective June 1, 2008</i>		
	HMO Value 40 HMO	PPO Value 40 PPO	HSA 30 HSA
Annual Deductible Individual Individual Family	None None	\$1,500 2-member max	\$3,500 2-member max
Annual Out-of-Pocket Maximum Individual Family	\$4,500 \$9,000	\$5,000 \$10,000/family	\$4,500 \$9,000/family
Life Time Maximum Maximum	Unlimited	\$5,000,000	\$5,000,000
Outpatient/Professional Services Physician Office Visits Physical/Preventative Care Maternity/Prenatal Care Well Baby Care (birth - age 2) Lab, X-Ray, other tests	\$40 Co-Pay \$40 Co-Pay \$40 Co-Pay Covered In Full	\$40 Co-Pay \$40 Co-Pay \$40 Co-Pay \$40 Co-Pay 50%	\$30 Co-Pay \$30 Co-Pay* \$30 Co-Pay \$30 Co-Pay* 30%
Hospital Services Room & Board Inpatient Professional Services Outpatient Surgery Emergency Room	40% Co-Pay Covered In Full 40% Co-Pay \$100 Co-Pay	50% (+\$500 Ded) 50% 50% (+250 Ded) \$100 Co-Pay + 50%	30% (+\$250 Ded) 30% 30% 30%
Other Benefits Durable Medical Equipment	50% (\$2,000/yr max)	50% (\$1,000/yr max)	30% (\$1,000/yr max)
Prescription Drug Benefits Generic Brand Non Formulary	\$15 Co-Pay \$30 Co-Pay (\$250 Ded) \$50 Co-Pay	\$15 Co-Pay \$30 Co-Pay (\$250 Ded) \$50 Co-Pay	Subject to Ded \$15 Co-Pay \$30 Co-Pay \$50 Co-Pay

*Deductible does not apply

BUILDING INDUSTRY ASSOCIATION

**HEALTHNET - RATES REGION 1
(Stanislaus, Tuolumne County)
EFFECTIVE 6/1/08 to 5/31/09**

HMO VALUE 40, Rx 15/30/50

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
under 30	326.74	755.10	791.58	1252.33
30 - 39	364.61	839.47	813.44	1306.26
40 - 49	428.36	974.79	809.63	1358.21
50 - 54	580.61	1184.74	892.72	1556.62
55 - 59	732.46	1524.58	1072.35	1711.83
60 - 64	942.66	1835.30	1267.46	2038.41
65 +	1237.44	2351.12	1641.11	2631.36

PPO VALUE 40, RX 15/30/50

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
under 30	218.37	635.97	492.77	732.60
30 - 39	269.63	737.39	534.54	834.03
40 - 49	355.46	736.47	541.68	927.16
50 - 54	483.43	1013.76	648.52	1107.87
55 - 59	594.11	1249.65	766.55	1333.72
60 - 64	782.35	1563.31	972.80	1723.90
65 +	945.35	2214.41	1116.79	2232.34

H S A 30, RX 15/30/50

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
under 30	162.61	333.07	299.00	457.97
30 - 39	215.51	450.52	378.53	608.15
40 - 49	316.18	640.86	491.94	777.65
50 - 54	370.36	777.65	537.62	822.25
55 - 59	478.77	993.23	615.65	1042.29
60 - 64	600.08	1223.71	711.38	1226.67
65 +	791.89	1524.30	910.36	1527.44

BUILDING INDUSTRY ASSOCIATION

**HEALTHNET - RATES REGION 2
(San Joaquin / Merced County)
EFFECTIVE 6/1/08 to 5/31/09**

HMO VALUE 40, Rx 15/30/50

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
under 30	289.98	670.15	702.56	1111.58
30 - 39	323.68	745.08	721.99	1159.39
40 - 49	380.18	865.24	718.65	1205.60
50 - 54	515.38	1051.56	792.31	1381.60
55 - 59	650.13	1353.14	951.87	1519.39
60 - 64	836.72	1628.96	1124.98	1809.22
65 +	1098.34	2086.79	1456.65	2335.59

PPO VALUE 40, RX 15/30/50

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
under 30	187.96	547.28	424.10	630.49
30 - 39	232.07	634.63	460.02	717.79
40 - 49	305.95	633.82	466.20	797.94
50 - 54	416.05	872.47	558.13	953.42
55 - 59	511.30	1075.48	659.69	1147.80
60 - 64	673.33	1345.41	837.17	1483.58
65 +	813.58	1905.78	961.10	1921.19

H S A 30, RX 15/30/50

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
under 30	127.98	262.15	235.31	360.45
30 - 39	169.62	354.59	297.93	478.61
40 - 49	248.87	504.40	387.17	612.02
50 - 54	291.51	612.02	423.09	647.15
55 - 59	376.82	781.74	484.56	820.36
60 - 64	472.31	963.12	559.90	965.44
65 +	623.25	1199.72	716.50	1202.15