

Egyptian Trust Plan Inventory
(Category 1)
“Traditional Plans”
and
(Category 2)
Mark To Market
“Mirror Plans”

Category I-Traditional Trust Plans -Available To All Trust Members

Original Trust Plans Page 2

Category II-M To M Mirrors Limited Availability Approval By Underwriter

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Category I-Original Egyptian Trust Plans- Available To All Districts

Plan	Ded (In/Out) Fam Multiplier	Coins In/ Out	IN Net OOP Ind/ Fam	Out Net OOP Ind/ Fam	Off. Visit (P/S/U) Co-Pay	ER Co- Pay	Inpatient Co- Pay	Surgery Co-Pay	Drug Copay Generic, Formulary, Non Form.	Max IN Net OOP Ind/ Fam	Max \$ Reinsure From APL
A	\$400/ \$800 3x Fam	90/ 70	\$1,200/ \$2,400 2x Fam	\$3,700 \$11,100 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 90% after DED.	\$250 90% after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	N/A
B	\$600/ \$1,200 3x Fam	85/ 65	\$1,300/ \$3,900 3x Fam	\$4,100 / \$12,300 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 85% after DED.	\$250 85% after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	N/A
C	\$1,100/ \$2,200 3x Fam	80/ 60	\$2,300/ \$6,900 3x Fam	\$6,900/ \$20,700 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 80% after DED.	\$250 80% after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	N/A
E1	\$1,100/ \$2,200 3x Fam	85/ 65	\$1,800/ \$5,400 3x Fam	\$5,100/ \$15,300 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 85% after DED.	\$250 85% after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	N/A
H.S.A. (Family Agg- Ded.)	\$1,300/ \$2,600 2x Fam	80/ 60	\$3,900/ \$7,800 2x Fam	\$7,750/ \$15,500 2X Fam	\$25/ \$30/\$40 after Ded.	\$300 After Ded Then Coins	\$250 After Ded Then Coins	\$250 After Ded Then Coins	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	N/A

TCOH Underwritten Mark To Market Plans Follow

Category II-Mark To Market “Mirror Plans” are offered by Underwriter Invitation Only. This means that the only Some of the following plans will be authorized to Some of the Egyptian Trust Districts at a pricing schedule customized for that particular District.

The purpose of Mirroring Traditional Trust Plans is to create a tier of Trust Plans that mimic existing benefits but that allow for a discount to Districts that exhibit characteristics that justify an underwriting credit.

The purpose of Mirroring Competing Carrier Plans is to create a tier of products that allow the Egyptian Trust to make competitive offers to Prospective Groups and to compete with the Competitive Offers made to existing Trust Members.

The Following Mark To Market Plans represent the entire “lumber yard” of plans that the Underwriter can select from in CUSTOM DESIGNING a pallet of plans for each Mark To Market District in order to attract and retain quality Districts. A limited number might be available per District.

For simplification at enrollment, it is expected that Mark To Market Groups will receive Custom Collateral Materials depicting their available plan offering.

Traditional Trust Mark To Market Mirror Plans- Available By Underwriter Invitation Only

Plan	Ded (In/Out) Fam Multiplier	Coins In/ Out	IN Net OOP Ind/ Fam	Out Net OOP Ind/ Fam	Off. Visit (P/S/U) Co-Pay	ER Co- Pay	Inpatient Co- Pay	Surgery Co-Pay	Drug Copay	Max IN OOP Ind/ Fam	Max \$ Reinsure From APL (3x Ind)
A1 (Mirror)	\$400/ \$800 3x Fam	90/70	\$1,200/ \$2,400 2x Fam	\$3,700 \$11,100 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 90% after DED.	\$250 90%after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	\$5,400 (\$6.500 eff 9/1)
201 (Custom Design)	\$400/ \$1,200 3x Fam	85/65	\$1,300/ \$3,900 3x Fam	\$4,100 / \$12,300 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 85% after DED.	\$250 85% after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	\$5,100 (\$6.500 eff 9/1)
B1 (Mirror)	\$600/ \$1,200 3x Fam	85/65	\$1,300/ \$3,900 3x Fam	\$4,100 / \$12,300 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 85% after DED.	\$250 85% after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	\$5,100 (\$6.500 eff 9/1)
C1 (Mirror)	\$1,100/ \$2,200 3x Fam	80/60	\$2,300/ \$6,900 3x Fam	\$6,900/ \$20,700 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 80% after DED.	\$250 80% after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	\$3,967 (\$6.500 eff 9/1)
E1M (Mirror)	\$1,100/ \$2,200 3x Fam	85/65	\$1,800/ \$5,400 3x Fam	\$5,100/ \$15,300 3x Fam	\$25/ \$30/\$40	\$300/ 85%	\$250 85% after DED.	\$250 85% after DED.	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	\$6,500
H.S.A. (Mirror) (Family Agg-Ded.)	\$1,300/ \$2,600 2x Fam	80/60	\$3,900/ \$7,800 2x Fam	\$7,750/ \$15,500 2X Fam	\$25/ \$30/\$40 after Ded.	\$300 After Ded. Then Coins	\$250 After Ded. Then Coins	\$250 After Ded. Then Coins	G \$12 F \$25 NF \$40	\$6,600/ \$13,200 2x Fam	\$6,500

Mark To Market Competitor Mirror Expansion Copay Plans – Underwriter Invitation Only

Plan	Ded (In/Out) Fam Multiplier	Coins In/ Out	IN Net OOP Ind/ Fam	Out Net OOP Ind/ Fam	Off. Visit (P/S/U) Co-Pay	ER Co-Pay	Inpat. Co- Pay	Surgery Co-Pay	Drug Copay (Yellow Rows Add \$500 Non Generic Ded.)	Max IN OOP Ind/ Fam	Max \$ Reinsure From APL (3x Ind)
M1	\$1,500/ \$3,000 2x Fam	85/65	\$2,500/ \$5,000 2x Fam	\$7,500/ \$15,000 2x Fam	\$35/ \$70/\$70 \$80 if no refrl.	\$500 copay/ 85%	Ded/ Coins No Copays	Ded/ Coins No Copays	G=Same, but F and Non F Add \$500 Drug Ded 2x Fam	\$6,600/ \$13,200 2x Fam	\$6,500
M2	\$2,000/ \$4,000 2x Fam	85/65	\$3,000/ \$6,000 2x Fam	\$9,000/ \$18,000 2x Fam	\$25/ \$30/\$40 \$40 if no refrl.	Ded/ Coins No Copay	Ded/ Coins No Copays	Ded/ Coins No Copays	Mirrors Traditional Drug Plan Copays	\$6,600/ \$13,200 2x Fam	\$6,500
M3	\$2,500/ \$5,000 2x Fam	85/65	\$3,500/ \$7,000 2x Fam	\$10,500/ \$21,000 2X Fam	\$35/ \$70/\$70 \$80 if no refrl.	\$500 copay/ 85%	Ded/ Coins No Copays	Ded/ Coins No Copays	G=Same, but F and Non F Add \$500 Drug Ded 2x Fam	\$6,600/ \$13,200 2x Fam	\$6,500
M4	\$3,000/ \$6,000 2x Fam	85/65	\$4,000/ \$8,000 2x Fam	\$12,000/ \$24,000 2x Fam	\$25/ \$30/\$40 \$40 if no refrl.	Ded/ Coins No Copay	Ded/ Coins No Copays	Ded/ Coins No Copays	Mirrors Traditional Drug Plan Copays	\$6,600/ \$13,200 2x Fam	\$6,500
M5	\$3,500/ \$7,000 2x Fam	85/65	\$4,500/ \$9,000 2x Fam	\$13,500/ \$27,000 2x Fam	\$35/ \$70/\$70 \$80 if no refrl.	\$500 copay/ 85%	Ded/ Coins No Copays	Ded/ Coins No Copays	G=Same, but F and Non F Add \$500 Drug Ded 2x Fam	\$6,600/ \$13,200 2x Fam	\$6,500

Mark To Market Competitor Mirror Expansion H.S.A. Plans – Underwriter Invitation Only

Plan	Ded (In/Out) Fam Multiplier	Coins In/ Out	IN Net OOP Ind/ Fam	Out Net OOP Ind/ Fam	Off. Visit (P/S/U) Co-Pay	ER Co-Pay	Inpat. Co-Pay	Surgery Co-Pay	Drug	Max IN OOP Ind/ Fam	Max \$ Reinsure From APL (3x Ind)
H.S.A. 1 Non Embedded Ded and OOP	\$2,100 EE Only Cov./ \$4,200 EE+ Cov.	100/ 70 H.S.A. Eligible	\$2,100 EE Only Cov./ \$4,200 EE+ Cov.	\$6,300/ \$12,600 2x Fam	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/Coins No HDHP exception	\$2,100 EE only Cov/ \$4,200 EE+ Cov	\$6,500
H.S.A. 2 Embed Ded.	\$2,600/ \$5,200 2x Fam	100/ 70 H.S.A. Eligible	\$2,600/ \$5,200 2x Fam	\$7,800/ \$15,600 2x Fam	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/Coins No HDHP exception	\$2,600/ \$5,200	\$6,500
H.S.A. 3 Embed Ded.	\$3,100/ \$6,200 2x Fam	100/ 70 H.S.A. Eligible	\$3,100/ \$6,200 2x Fam	\$9,300/ \$18,600 2x Fam	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/Coins HDHP Drug EXCEPTION APPLIED !	\$3,100/ \$6,200	\$6,500
H.S.A. 4 Embed Ded.	\$3,600/ \$7,200 2x Fam	100/ 70 H.S.A. Eligible	\$3,600/ \$7,200 2x Fam	\$10,800/ \$21,600 2x Fam	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/Coins HDHP Drug EXCEPTION APPLIED !	\$3,600/ \$7,200	\$6,500
H.S.A. 5 Embed Ded.	\$6,550/ \$13,100 2x Fam	100/70 H.S.A. Eligible	\$6,550/ 13,100 2x Fam	\$19,500/ \$39,000	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins No Copays	Ded/ Coins HDHP Drug EXCEPTION APPLIED !	\$6,550/ \$13,100	\$0