



## Customized quote with 5 plans for United Telecom Systems

This quote was prepared by Angus Mcrae (License No:438381)

This quote was generated on November 29th, 2023. For any questions you might have, contact Angus Mcrae at (770) 300-0001 or [amcrae@angusmcrac.com](mailto:amcrae@angusmcrac.com)

**Effective date:** February 1, 2024

This quote was generated for quarter 1. Note that rates can change on a quarterly basis.

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**Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.** Benefits administered by Oscar Management Corporation. Pharmacy benefits provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations. For complete details on product availability and coverage, please refer to your plan documents or contact a representative.

**Rates are subject to change based on the final enrollment.**

Selected Plans	Cigna+Oscar Open Access Plus Silver \$2750	Cigna+Oscar Open Access Plus Gold \$3500 HSA	Cigna+Oscar Open Access Plus Gold \$2500	Cigna+Oscar Open Access Plus Silver \$4300 HSA	Cigna+Oscar Open Access Plus Bronze \$3000
<b>Composite Pricing</b>					
Employee + family rate	\$3,380.21	\$4,138.81	\$3,501.98	\$3,529.66	\$3,042.80
Employee only rate	\$1,186.04	\$1,452.21	\$1,228.76	\$1,238.48	\$1,067.65
Employee + child rate	\$2,194.17	\$2,686.60	\$2,273.21	\$2,291.18	\$1,975.15
Employee + spouse rate	\$2,372.08	\$2,904.43	\$2,457.53	\$2,476.95	\$2,135.30
<b>Age-rated Pricing</b>					
Employee Age: 44	\$792.67	\$970.56	\$821.22	\$827.71	\$713.54
Employee Age: 54	\$1,211.41	\$1,483.28	\$1,255.05	\$1,264.97	\$1,090.49
Employee Age: 37	\$702.45	\$860.10	\$727.75	\$733.51	\$632.33

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<b>Age-rated Pricing</b>					
<b>Employee</b> Age: 42	\$751.81	\$920.54	\$778.90	\$785.05	\$676.77
<b>Employee</b> Age: 61	\$1,594.41	\$1,952.24	\$1,651.85	\$1,664.91	\$1,435.26
<b>Employee</b> EE age: 40 Dep age: 13 Dep age: 20 Dep age: 17	\$2,211.75 EE: \$725.15 Dep: \$434.07 Dep: \$550.38 Dep: \$502.15	\$2,708.12 EE: \$887.89 Dep: \$531.48 Dep: \$673.90 Dep: \$614.85	\$2,291.42 EE: \$751.27 Dep: \$449.70 Dep: \$570.21 Dep: \$520.24	\$2,309.55 EE: \$757.21 Dep: \$453.26 Dep: \$574.72 Dep: \$524.36	\$1,990.98 EE: \$652.76 Dep: \$390.74 Dep: \$495.45 Dep: \$452.03
<b>Employee</b> EE age: 56 Spouse age: 55 Dep age: 23 Dep age: 23	\$3,723.90 EE: \$1,323.76 Spouse: \$1,265.32 Dep: \$567.41 Dep: \$567.41	\$4,559.62 EE: \$1,620.84 Spouse: \$1,549.28 Dep: \$694.75 Dep: \$694.75	\$3,858.05 EE: \$1,371.45 Spouse: \$1,310.90 Dep: \$587.85 Dep: \$587.85	\$3,888.53 EE: \$1,382.29 Spouse: \$1,321.26 Dep: \$592.49 Dep: \$592.49	\$3,352.17 EE: \$1,191.62 Spouse: \$1,139.01 Dep: \$510.77 Dep: \$510.77
<b>Employee</b> Age: 69	\$1,702.22	\$2,084.24	\$1,763.54	\$1,777.47	\$1,532.31
<b>Total Monthly Premium</b>	<b>\$12,690.62</b>	<b>\$15,538.70</b>	<b>\$13,147.78</b>	<b>\$13,251.70</b>	<b>\$11,423.85</b>

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<b>Total Monthly Premium</b>	\$12,690.62	\$15,538.70	\$13,147.78	\$13,251.70	\$11,423.85
<b>Total Business Contributions</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
To employee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
To dependent	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Employee Contributions</b>	\$12,690.62	\$15,538.70	\$13,147.78	\$13,251.70	\$11,423.85
To employee	\$8,803.88	\$10,779.69	\$9,121.03	\$9,193.12	\$7,925.08
To dependent	\$3,886.74	\$4,759.01	\$4,026.75	\$4,058.58	\$3,498.77
<b>Benefits</b>					
<b>Individual Deductible/MOOP</b>	\$2,750.00 / \$9,350.00	\$3,500.00 / \$4,000.00	\$2,500.00 / \$8,000.00	\$4,300.00 / \$7,700.00	\$3,000.00 / \$9,400.00
<b>Family Deductible/MOOP</b>	\$5,500.00 / \$18,700.00	\$7,000.00 / \$8,000.00	\$5,000.00 / \$16,000.00	\$8,600.00 / \$15,400.00	\$6,000.00 / \$18,800.00
<b>Primary Care Visits</b>	\$65	\$0	\$25	30%	\$75
<b>Specialist</b>	\$95	\$0	\$75	30%	\$150

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Benefits					
Emergency Room	\$950	\$0	\$550	40%	\$950
Tier 1a: Generic Preferred	\$3	\$3	\$3	\$3	\$3
Tier 1b: Generic Non-preferred	\$30	\$10	\$25	\$15	\$35
Tier 2: Brand Preferred	\$80	\$40	\$75	\$80	\$100
Tier 3: Brand Non-preferred	\$175	\$100	\$150	\$150	40%