

Woodmont Golf Country Club
Health Insurance Comparison
In-Network Benefits Plan Comparison

Benefit Description		Current-United Healthcare		Humana		
		UHC Choice plus 2500 with HSA		Humana EHDHP 16 OA NPOS OPT 6 Bronze		
		IN-NETWORK		IN-NETWORK		
Annual Deductible (single/family)		\$2,500/\$5,000		\$4,500/\$9,000		
Coinsurance		70%		70%		
Out-of-Pocket Maximum (single/family) (includes Maximum Benefit)		\$4,500/\$6,850		\$6,350/\$12,700		
		Unlimited		Unlimited		
Office Visits: Preventive Care						
Primary Care Physician Office Visit		Plan pays 100%		Plan pays 100%		
Specialist Physician Office Visit		Plan pays 100%		Plan pays 100%		
Well Child Care		Plan pays 100%		Plan pays 100%		
Office Visits: Illness or Injury						
Primary Care Physician (PCP) office visit		Plan pays 70% after deductible		Plan pays 70% after deductible		
Specialty Care Physician office visit		Plan pays 70% after deductible		Plan pays 70% after deductible		
Emergency Room Services						
Life-threatening illness, serious accidental injury		Plan pays 70% after deductible		Plan pays 70% after deductible		
Urgent Care		Plan pays 70% after deductible		Plan pays 70% after deductible		
Hospital Services - Inpatient						
Facility/ Hospital Charges		Plan pays 70% after deductible		Plan pays 70% after deductible		
Physician Fees for Surgical and Medical Services		Plan pays 70% after deductible		Plan pays 70% after deductible		
Outpatient Services						
Surgery facility/ hospital charges		Plan pays 70% after deductible		Plan pays 70% after deductible		
Diagnostic Lab services		Plan pays 70% after deductible		Plan pays 70% after deductible		
Diagnostic X-Ray		Plan pays 70% after deductible		Plan pays 70% after deductible		
Major Diagnostics, Lab and X-Ray (CT, PET, MRI, MRA, and nuclear medicine)		Plan pays 70% after deductible		Plan pays 70% after deductible		
Physician Fees for Surgical and Medical Services		Plan pays 70% after deductible		Plan pays 70% after deductible		
Prescription Drugs						
Tier 1		Plan pays 70% after deductible		Plan pays 70% after deductible		
Tier 2		Plan pays 70% after deductible		Plan pays 70% after deductible		
Tier 3		Plan pays 70% after deductible		Plan pays 70% after deductible		
Tier 4		Not Covered		Plan pays 70% after deductible		
Employee Tier	Number of Employees	UHC Rates	Employee Share	Humana Rates	Employee Share	Employee share with Wellness
Employee Only	8	\$397.64	\$100.06	\$339.88	\$89.88	\$55.89
Employee + Spouse	3	\$831.08	\$269.63	\$679.76	\$429.76	\$361.78
Employee + Child(ren)	0	\$731.96	\$229.20	\$628.78	\$378.78	\$315.90
Family	2	\$1,177.01	\$362.33	\$968.66	\$718.66	\$621.79
Monthly Total	13					

As it does not make financial sense for the Woodmont to offer another plan similar to the UHC 1500 HSA Plan, we recommend for those 5 employees to switch to the Humana 4500 HSA Plan.