

Renstar, LLC

2021 Health Insurance Comparison

	Current United BQ6G	Renewal United CELJ	Current United BQ5G	Renewal United CELK	Current United BQ5Q	Renewal United CELH
Office Visits						
Primary Care	CYD	CYD	\$0 then 50%	\$0	CYD	CYD
Specialist	CYD	CYD	\$0 then 50%	\$90 Copay	CYD	CYD
Emergency Room	CYD	CYD	CYD + 50%	CYD + 20%	CYD	CYD
Independent Diagnostic Testing	CYD	CYD	CYD + 50%	\$500	CYD	CYD
Independent Clinical Labs	CYD	CYD	\$0	\$0	CYD	CYD
Hospital Services						
Inpatient	CYD	CYD	CYD + 50%	CYD + 20%	CYD	CYD
Outpatient	CYD	CYD	CYD + 50%	CYD + 20%	CYD	CYD
Calendar Year Deductible (CYD)						
Individual/Family	\$6,550/\$13,100	\$7,000/\$14,000	\$4,000/\$8,000	\$5,500/\$11,000	\$4,500/\$9,000	\$5,000/\$10,000
Coinsurance (Coin.)						
In Network	100%/0%	100%/0%	50%/50%	80%/20%	100%/0%	100%/0%
Non Network	NA	NA	NA	NA	NA	NA
In Network Out of Pocket Max						
Individual/Family	\$6,550/\$13,100	\$7,000/\$14,000	\$7,900/\$15,800	\$8,000/\$16,000	\$4,500/\$9,000	\$7,000/\$14,000
Prescription Drugs						
Generic	CYD	CYD	\$25	\$15	CYD	CYD + Copay
Preferred Brand	CYD	CYD	\$100	\$75	CYD	CYD + Copay
Non Preferred Brand	CYD	CYD	\$200	\$150	CYD	CYD + Copay