Group Profile

Required Information

Company Name: Northern Sierra Construction

Effective Date: 05/01/2010
City: Reno
County: Washoe
State: NV
Zip Code: 89511
Employee Count: 5
BANN Member? Yes

Employee Information

DOB	Age	Gender	Status	Number Children
1. 02–14–1954	56	Female	Employee Only	0
2. 01–19–1955	55	Male	Employee Only	0
3. 09-08-1975	34	Male	Employee Only	0
4. 01–28–1951	59	Male	Employee Only	0
5. 07-22-1953	56	Male	Employee Only	0

Hometown Health Rate Sheet

Effective Date: 05/01/10 Zip: 89511	PPO 40–7050 D4000x3 P 2009 PPO Rx \$15/\$40/\$60 Tier 5		PPO 20–8060 D2000x3 P 2009 PPO Rx \$15/\$40/\$60 Tier 5	
	In Network	Out Network	In Network	Out Network
Deductible	\$4000	\$8000	\$2000	\$4000
Co-Insurance	70%	50%	80%	60%
Co-Payment	\$40	50%	\$20	60%
Out of Pocket	\$6000	\$12000	\$4000	\$8000
Drug Card	\$15/\$40/\$60	See Rx Benefit	\$15/\$40/\$60	See Rx Benefit
Riders				
Single Emp / Spouse	5 \$ 337.30 0 \$ 674.60		5 \$ 425.66 0 \$ 851.33	
Emp / Child Emp / Children Family	0 \$ 539.68 0 \$ 607.14 0 \$ 1045.63		0 \$ 681.06 0 \$ 766.19 0 \$ 1319.56	
Estimated Monthly Premium	s 1,686.50		\$ 2,128.30	
Estimated Annual Premium	\$ 20,238.00		\$ 25,539.60	

Effective Date: 05/01/10 Zip: 89511	HMO 20-0200 D Open 2009 HMO Rx \$10/\$30/\$50 Tier 5		HMO 35–1500 A Open 2009 HMO Rx \$15/\$40/\$60 Tier 5	
	In Network	Out Network	In Network	Out Network
Deductible	N/A	N/A	N/A	N/A
Co-Insurance	N/A	N/A	-1%	N/A
Co-Payment	\$20	N/A	\$35	N/A
Out of Pocket	\$3500	N/A	\$7000	N/A
Drug Card	\$10/\$30/\$50	See Rx Benefit	\$15/\$40/\$60	See Rx Benefit
Riders				
Single Emp / Spouse Emp / Child Emp / Children Family Estimated Monthly Premium Estimated Annual Premium	5 \$ 595.83 0 \$ 1,191.66 0 \$ 953.33 0 \$ 1,072.49 0 \$ 1847.07 1 \$ 2,979.15 \$ 35,749.80		5 \$514.53 0 \$1,029.06 0 \$823.25 0 \$926.15 0 \$1595.04 \$2,572.65 \$30,871.80	

Rider premiums included in rate breakdown

Effective Date: 05/01/10 Zip: 89511	HMO 40–2000 A Open 2009 HMO Rx \$20/\$60/\$120 or 40% Tier 5		HMO 50–2000 A Open 2009 HMO Rx \$20/\$60/\$120 or 40% Tier 5	
	In Network	Out Network	In Network	Out Network
Deductible	N/A	N/A	N/A	N/A
Co-Insurance	-1%	N/A	-1%	N/A
Co-Payment	\$40	N/A	\$50	N/A
Out of Pocket	\$9000	N/A	\$9000	N/A
Drug Card	\$20/\$60/\$120 or 40%	See Rx Benefit	\$20/\$60/\$120 or 40%	See Rx Benefit
Riders				
Single Emp / Spouse Emp / Child Emp / Children Family	5 \$ 481.66 0 \$ 963.31 0 \$ 770.64 0 \$ 866.98 0 \$ 1493.13		5 \$ 476.55 0 \$ 953.09 0 \$ 762.47 0 \$ 857.78 0 \$ 1477.29	
Estimated Monthly Premium	\$ 2,408.30		\$ 2,382.75	
Estimated Annual Premium	\$ 28,899.60		\$ 28,593.00	

Effective Date: 05/01/10 Zip: 89511	PPO 15–8060 D0500x3 P 2009 PPO Rx \$10/\$30/\$50 Tier 5		HMO 25-1250 A Open 2009 HMO Rx \$15/\$40/\$60 Tier 5	
	In Network	Out Network	In Network	Out Network
Deductible	\$500	\$1000	N/A	N/A
Co-Insurance	80%	60%	-1%	N/A
Co-Payment	\$15	60%	\$25	N/A
Out of Pocket	\$4000	\$8000	\$5750	N/A
Drug Card	\$10/\$30/\$50	See Rx Benefit	\$15/\$40/\$60	See Rx Benefit
Riders				
Single Emp / Spouse Emp / Child Emp / Children Family Estimated Monthly Premium			5 \$527.19 0 \$1,054.38 0 \$843.50 0 \$948.94 0 \$1634.28 \$2,635.95 \$31,631.40	

Rider premiums included in rate breakdown

Hometown Health Proposal for Northern Sierra Construction

Effective Date: 05/01/10 Zip: 89511	HMO 30-0500 D Open 2009 HMO Rx \$10/\$30/\$50 Tier 5		HMO 30–2000 A Open 2009 HMO Rx \$15/\$40/\$60 Tier 5	
	In Network	Out Network	In Network	Out Network
Deductible	N/A	N/A	N/A	N/A
Co-Insurance	-1%	N/A	-1%	N/A
Co-Payment	\$30	N/A	\$30	N/A
Out of Pocket	\$8250	N/A	\$8750	N/A
Drug Card	\$10/\$30/\$50	See Rx Benefit	\$15/\$40/\$60	See Rx Benefit
Riders				
Single Emp / Spouse Emp / Child Emp / Children Family	5 \$ 541.41 0 \$ 1,082.82 0 \$ 866.25 0 \$ 974.53 0 \$ 1678.36		5 \$501.13 0 \$1,002.25 0 \$801.80 0 \$902.03 0 \$1553.49	
Estimated Monthly Premium			\$ 2,505.65	
Estimated Annual Premium	\$ 32,484.60		\$ 30,067.80	

Rider premiums included in rate breakdown