

Dirigo Non-group Benefit plans and factors

Dirigo Benefit plans	Plan 2B	Plan 2C	Plan 2D	Plan 2E	Plan 2F	Plan 3B	Plan 3C	Plan 3D	Plan 3E	Plan 3F
Deductible	\$750	\$1,050	\$1,375	\$1,700	\$2,000	\$750	\$1,250	\$1,750	\$2,250	\$2,750
OOP	\$1,850	\$2,850	\$3,850	\$4,850	\$5,850	\$950	\$1,650	\$2,350	\$3,050	\$3,750
Coinsurance	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
ER co pay	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins
Office visit	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Outpatient	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins
Sp office visit	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Urgent Care	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins
PT/OT/ST	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins	ded & coins
Rx tier 1	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Rx tier 2	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30
Rx tier 3	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Pediatric dental	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Plan rates (base*plan rate)	Plan 2B	Plan 2C	Plan 2D	Plan 2E	Plan 2F	Plan 3B	Plan 3C	Plan 3D	Plan 3E	Plan 3F
Q3 13 effective dates	\$722.96	\$685.87	\$638.20	\$603.17	\$573.00	\$758.26	\$709.26	\$652.72	\$612.89	\$579.66

Area Factors

County	Factors
Cumberland	0.900
York	0.900
Kennebec	0.925
Knox	0.950
Sagadahoc	0.950
Androscoggin	0.965
Lincoln	0.975
Oxford	0.975
Franklin	1.025
Waldo	1.050
Aroostook	1.150
Hancock	1.150
Penobscot	1.150
Piscataquis	1.150
Somerset	1.150
Washington	1.150

Age factors

Band	AgeFactors
<30	0.51
30-39	0.712
40-44	0.857
45-49	1.086
50-54	1.234
55-59*	1.35
60-64*	1.35
65+*	1.35

* reflects impact of banding

Contract type factors

Type	Rate Ratio
Individual	1.000
Couple	2.000
Parent/Child(ren)	1.800
Family	3.000
Child Only*	0.408

*for child only use age factor of 1.0

Subscriber rate = plan rate * age factor* area factor * contract type factor