Teton County

2027 Renewal

Benefit		Blue Cross of Idaho	Blue Cross of Idaho	Blue Cross of Idaho
			Renewal	**Renewal Negotiated**
		In / Out	In / Out	In / Out
Deductible		$7,000	$8,150	$8,150
per family		2x	2x	2x
Coinsurance		100% / 60%	100% / 60%	100% / 60%
Out-of-Pocket		$7,000	$8,150	$7,000
Physician Co-Pay		$20/$40	$20/$40	$20/$40
Specialist Co-Pay		$40/$60	$40/$60	$40/$60
Drug Co-Pay		$10 / $25 / $40	$10 / $25 / $40	$10 / $25 / $40
Drug Max OOP		*$1,000 IND / $2,000 FAM*	*NA*	*NA*
Wellness/Preventive		100%	100%	100%
Mental Health- Outpatient		$20/$40/$60 No deductible	$20/$40/$60 No deductible	$20/$40/$60 No deductible
Mental Health- Inpatient		Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Monthly Total		**$81,383.63**	**$92,289.04**	**$88,628.24**
Employee	32	$615.37	$697.83	$670.15
Employee + Spouse	18	$1,292.13	$1,465.28	$1,407.15
Employee + 1 child	6	$844.70	$957.89	$919.89
Employee + children	5	$1,185.87	$1,344.78	$1,291.44
Family	15	$1,829.06	$2,074.15	$1,991.88
Total	76			
Monthly Cost		**$81,383.63**	**$92,289.04**	**$88,628.24**
Annual Increase		**-**	**13.40%**	**8.90%**
Annual Cost		**$976,603.56**	**$1,107,468.44**	**$1,063,538.88**
Annual Increase		-	**$130,864.88**	**$86,935.32**
Employee Out of Pocket 70%		**$2,800**	$3,145	$3,145
Employee Out of Pocket 75%			**$2,787.50**	**$2,787.50**
Employee Out of Pocket 80%			$2,430	$2,430

Teton County

Presented by GBS of Idaho

Dental Renewal Effective 1/1/2027

	Blue Cross Current	Blue Cross Renewal
Prevenitive Care Services Cleanings, Xrays	**100%**	**100%**
Basic Services Fillings, root canals, periodontic cleanings	**80%**	**80%**
Major Services Crowns, Inlays, Onlays, Bridges, Dentures	**50%**	**50%**
Calendar Year Max	**$1,250**	**$1,250**
Calendar Year Deductible	**$50 /$150**	**$50 /$150**
Deductible applies to Basic and Major Services only		
Waiting Periods		
Prevenitive Care Services (late EE's only)	3 months	3 months
Basic Services (late EE's only)	6 months	6 months
Major Services (late EE's only)	12 months	12 months
Orthodontia Benefit (Initial Enrollment)	12 months	12 months
Orthodontia Benefit (Late EE's)	24 months	24 months
Orthodontia Benefit	$1,500 Lifetime	1500 Lifetime

Child only Ortho

Employee Only	35	$ 27.43	$ 27.43
Employee + Spouse	19	$ 55.24	$ 55.24
Employee + Child	6	$ 67.55	$ 67.55
Employee + Children	5	$ 67.55	$ 67.55
Employee & Family	16	$ 102.77	$ 102.77
Total Census Count:	81		
Total Monthly:		**$ 4,396.98**	**$ 4,396.98**
Total Annual:		$ 52,763.76	$ 52,763.76
			$ -
Percentage (+/-)			0.0%

Teton County

Presented by GBS of Idaho

Vision Renewal

Effective 1/1/2027

Benefit		VSP Current	VSP Renewal
Network		VSP	VSP
		Voluntary	**Voluntary**
Eye Exam CoPay		$10	$10
Frequency		12 months	12 months
Materials CoPay		$25	$25
Single Vision		incl	incl
Lined Bifocals		incl	incl
Lined Trifocals		incl	incl
Frames		up to $130	up to $130
Elective Contact Lenses		up to $130	up to $130
Employee	22	$8.14	$8.14
Employee + Spouse	11	$13.03	$13.03
Employee + 1 child	7	$13.30	$13.30
Employee + children	0	$13.30	$13.30
Family	12	$21.45	$21.45
Monthly Cost		**$672.91**	**$672.91**
Annual Increase			**0.00%**
Annual Cost		**$8,074.92**	**$8,074.92**

EAP	**Current**	**Renewal**
My Group	$2,850	$2,850

Teton County

Presented by GBS of Idaho

Group Life & A.D.&D.

Renewal Effective 1/1/2027

	USAble **Current Benefit**	USAble **Renewal Benefit**
Life Benefit	$20,000 w/Option to $50K	$20,000 w/Option to $50K
Maximum Life Benefit	$300,000	$300,000
AD&D	$20,000 w/Option to $50K	$20,000 w/Option to $50K
Rate Per $1,000	$0.195	$0.195
AD&D Per $1,000	$0.030	$0.030
Additional Basic Life	$0.230	$0.230
Dependent Life	$1.34	$1.34
Spouse		
Dep Child(ren)		
Monthly Basic Life	**$300.50**	**$300.50**
Monthly AD&D	**$46.23**	**$46.23**
Monthly Dependent Life	**$106.10**	**$106.10**
Total Per Month	**$678.12**	**$678.12**
Combined Class 1 & 2 Total		
Monthly Increase		0.00%
Annual Cost	$8,137.44	$8,137.44

Rate Gurantee Until 1/1/28