

**Chicago Federation of Musicians Union  
Group Health Plan Offerings with United Healthcare - effective 1/1/2024**

	<b>1</b>	<b>2</b>	<b>3</b>
<b>Benefits</b>	United Healthcare Navigate HMO BFC8 / RXEU (comparable to Humana HMO 40)	United Healthcare Navigate HMO BFDL / RXEU (comparable to Humana HMO 79)	United Healthcare CORE Premier PPO BDS7 / RXEU
<b>Deductible</b>	\$1,500	\$5,000	\$1,500 / \$5,000
<b>Family Deductible</b>	\$3,000	\$10,000	\$3,000 / \$10,000
<b>Coinsurance</b>	80%	60%	80%
<b>Out-of-Pocket Max</b>	\$5,000	\$6,350	\$5,000 / \$10,000
<b>Out-of-Pocket Max Family</b>	\$10,000	\$12,700	\$10,000 / \$20,000
<b>Preventive Care</b>	100%	100%	100%
<b>Office Visit Copay</b>	\$20 copay	\$30 copay	\$20 copay
<b>Specialist office Visit</b>	\$40 copay	\$60 copay	\$40 copay
<b>Urgent Care Copay</b>	\$75 copay	\$75 copay	\$75 copay
<b>Emergency Room</b>	\$250 copay plus coinsurance	\$250 copay plus coinsurance	\$250 copay plus coinsurance
<b>Prescription Drug Copays</b>	\$10/\$40/\$75/\$125	\$10/\$40/\$75/\$125	\$10/\$40/\$75/\$125
<b>In-Patient / Out-Patient Surgery</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>X-Rays</b>	\$0	\$0	\$0
<b>Labs</b>	\$0	\$0	\$0
<b>Major Diagnostic &amp; Imaging</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>MONTHLY COST</b>			
<b>Employee</b>	\$712	\$656	\$890
<b>Employee + Spouse</b>	\$1,567	\$1,443	\$1,958
<b>Employee + Children</b>	\$1,353	\$1,246	\$1,691
<b>Family</b>	\$2,208	\$2,033	\$2,758