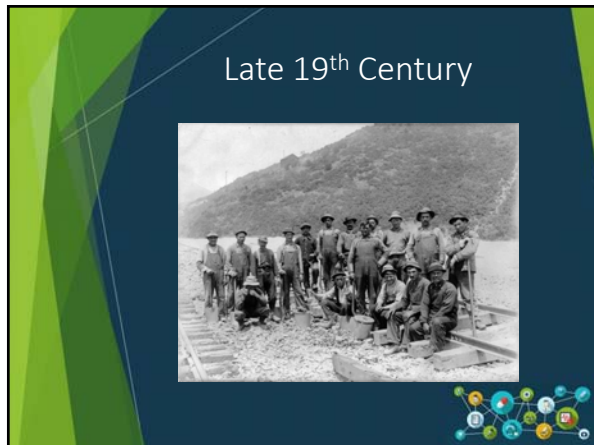
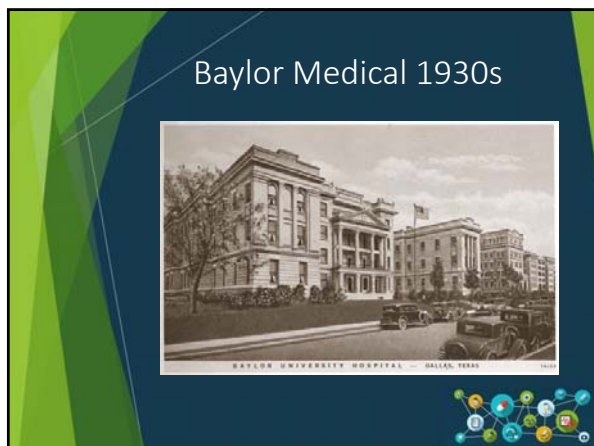




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Blue Cross



4

[illegible]

Commercial Insurers



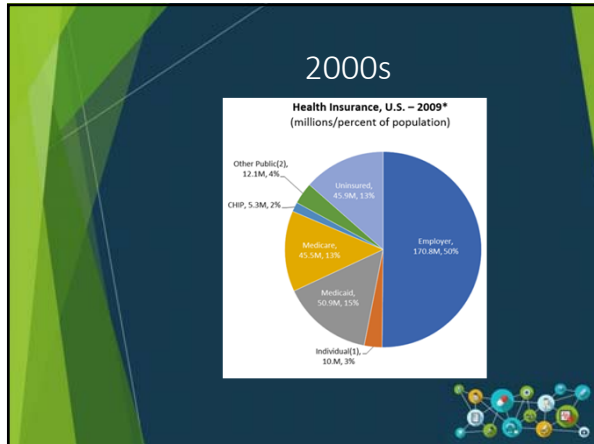
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Social Security Amendments Act of 1965




6



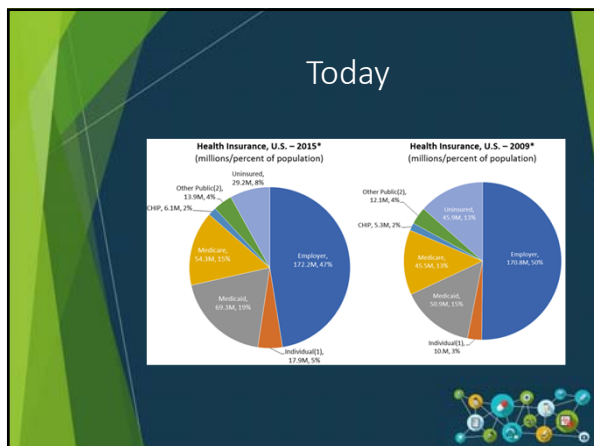
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Affordable Care Act of 2010

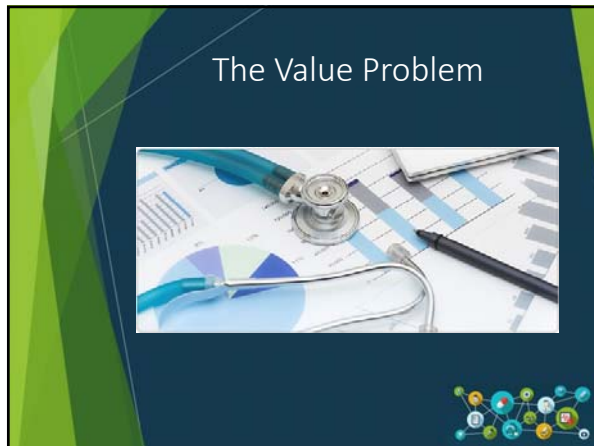
- Premium subsidies
- Guaranteed issue
- Individual Mandate



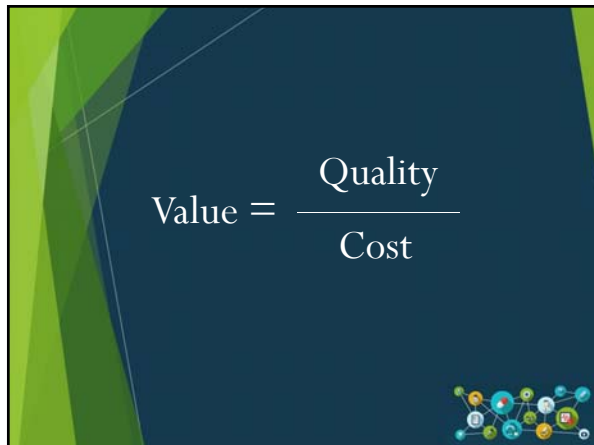
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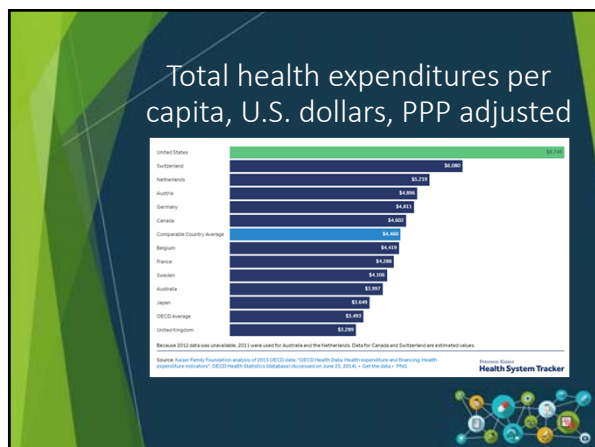
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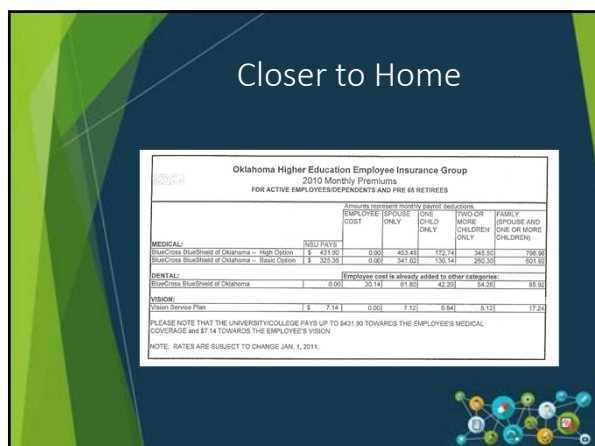


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Closer to Home

Oklahoma Higher Education Employee Insurance Group
2017 MONTHLY PREMIUMS
 FOR ACTIVE EMPLOYEES/DEPENDENTS AND PRE-65 RETIREES

		Amounts represent monthly payroll deductions				
		EMPLOYEE ONLY	SPOUSE ONLY	ONE CHILD ONLY	TWO OR MORE CHILDREN ONLY	FAMILY SPOUSE AND ONE OR MORE CHILDREN
MEDICAL						
Blue Cross PPPO - RED PLAN	2017 RATES	\$0.00	\$610.34	\$349.30	\$495.00	\$1,132.92
Blue Cross PPPO - WHITE PLAN		\$0.00	\$551.68	\$321.70	\$443.29	\$1,039.67
Blue Cross PPPO - BLUE PLAN		\$0.00	\$506.41	\$290.53	\$381.16	\$881.00
DENTAL						
If employee cover is already added to other categories:						
Delta Dental High Option		\$0.00	\$36.88	\$73.75	\$147.50	\$110.70
Delta Dental Low Option		\$0.00	\$26.39	\$52.78	\$105.56	\$79.25
Delta Dental Preventive Option		\$0.00	\$19.29	\$37.52	\$75.04	\$59.18
VISION						
Delta Dental Plan (DSDP)		\$6.54	\$0.00	\$6.54	\$6.54	\$7.48

PLEASE NOTE THAT THE UNIVERSITY PAYS UP TO \$621.07 FOR THE EMPLOYEE'S MEDICAL COVERAGE and \$6.54 FOR THE EMPLOYEE'S VISION INSURANCE.

NOTE: RATES ARE SUBJECT TO CHANGE JAN. 1, 2018.

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Closer to Home

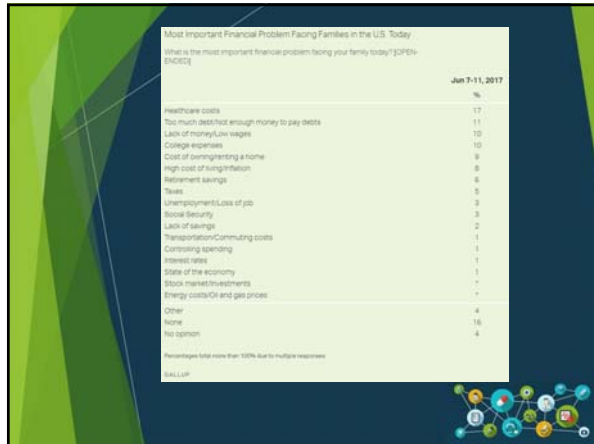
- Premiums rose 44% in 7 years
- At the current rate, it will cost \$2,314 to insure a family of 4 in 2025

17

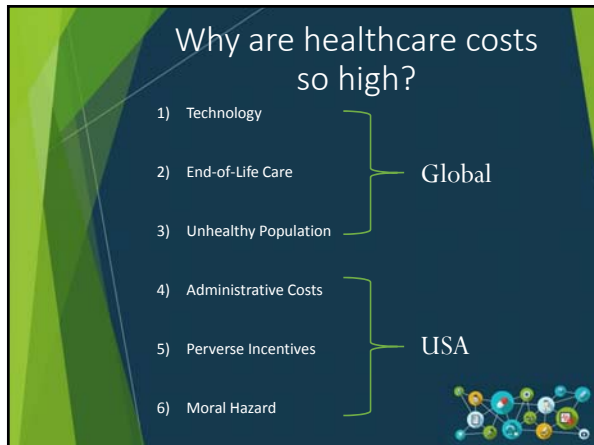
Closer to Home

- Between 2005 and 2015 covered workers' average out-of-pocket costs grew 66 percent

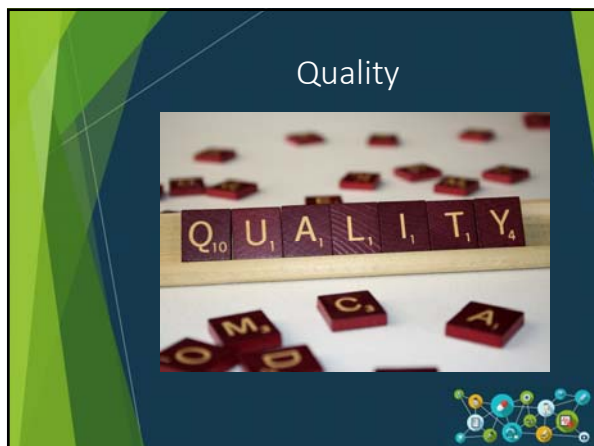
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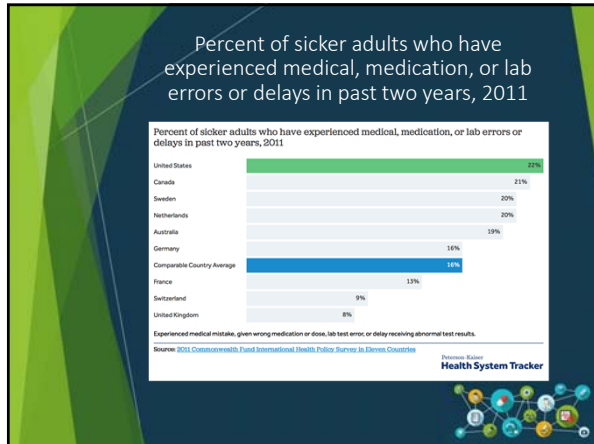
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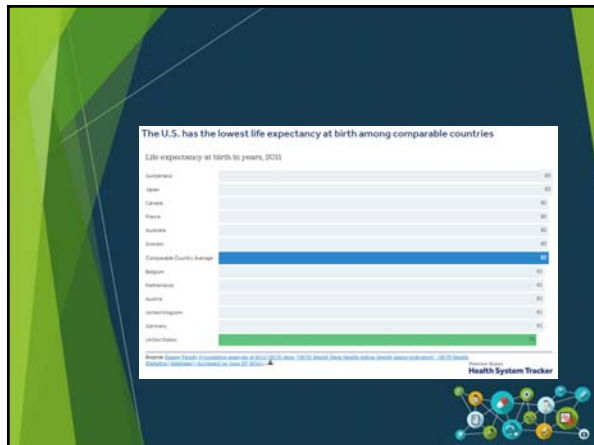
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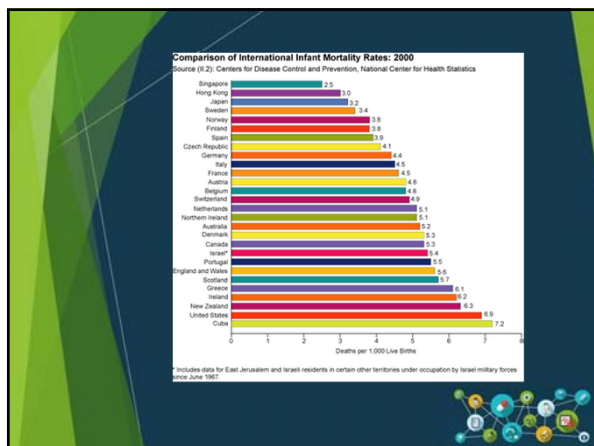
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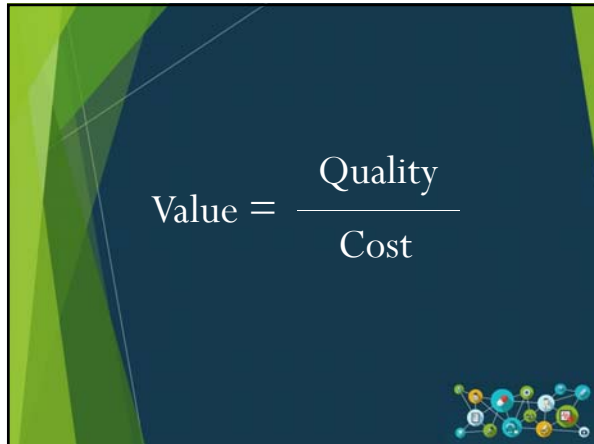
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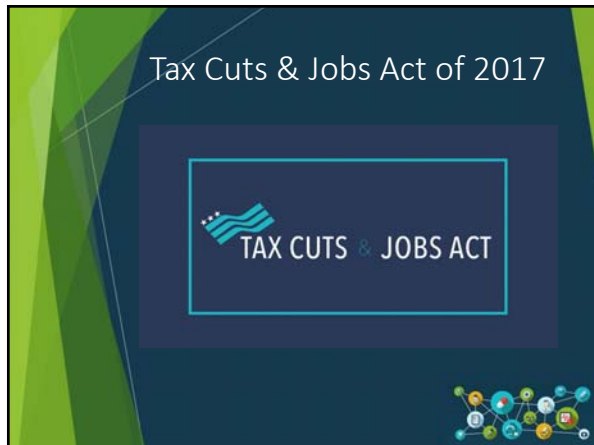
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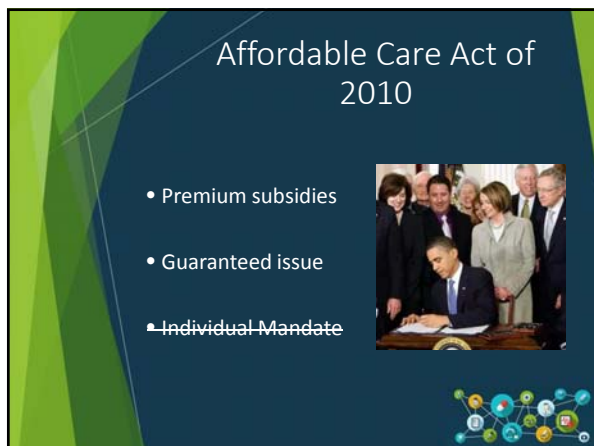
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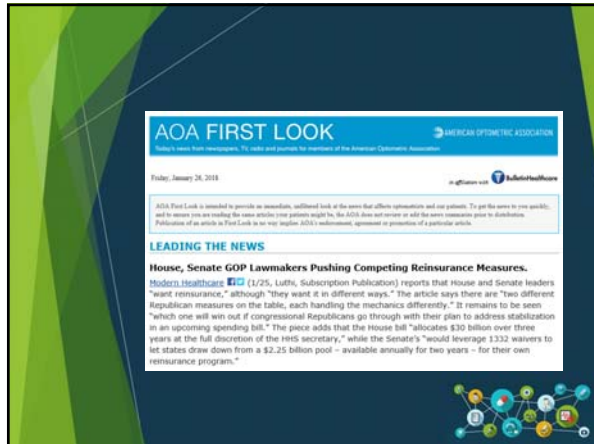
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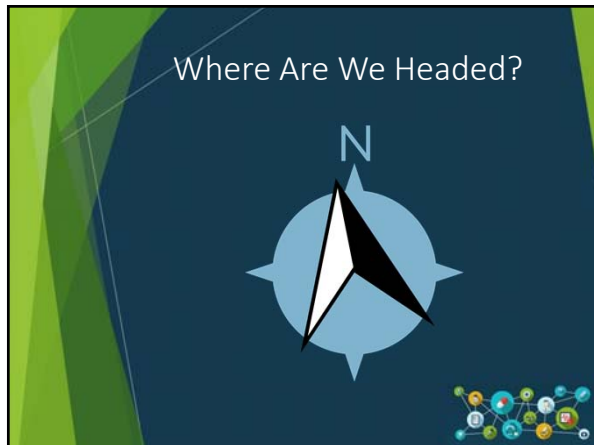
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Beverage Model – UK/ VA


- Provider and payer are the same entity
- Most cost effective - UK spends \$3289 per person, (US \$8745)
- Least amount of choice



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Bismarck Model – Germany/ Employer-Based

- Insurance companies are non-for-profit and compete for market share
- The government covers the unemployed
- Germany spends about \$4811 per person on healthcare



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National Health Insurance Model – Canada/Medicare

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National Health Insurance Model – Canada/Medicare


- Government is the payer
- Private providers
- Financed by taxes, or premium payments (public option)
- Canada spends about \$4602 per person on healthcare



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Out-of-Pocket Model

- Rising premiums will cause employers and individuals to drop coverage or move to catastrophic coverage only
- Individuals will pay out-of-pocket for most care outside of major surgery or extensive (i.e. cancer) treatment
- Increased competition will put downward pressure on prices



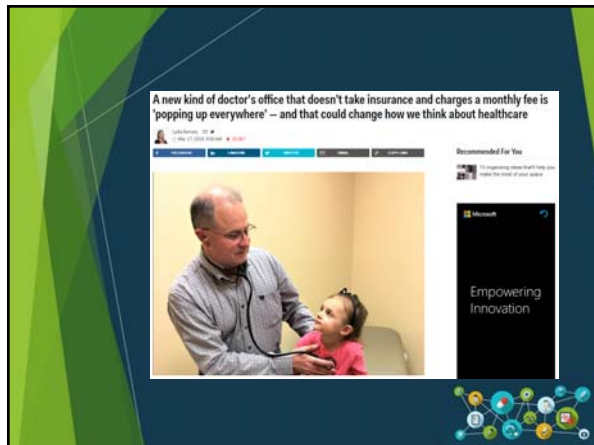
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LOCATION
Wilkinson Professional Plaza
803 N Fant Street
Suite 2A
Anderson, SC 29621




CLINIC HOURS
Monday - Thursday
9:00 am - 5:00 pm
Lunch
12:30 pm - 1:30 pm
Friday
9:00 am - 12:00 pm



For an Appointment
Call
(864) 318-0220

Gold Standard Pediatrics, LLC is a Direct Primary Care medical practice and as such Dr. Hill and his colleagues do not maintain privileges at any area hospitals, they do not participate in any commercial health insurance plans, they are not enrolled as Medicaid providers and they have opted-out of participation in all Medicare health plans.



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HOW TO JOIN

ONE-TIME ENROLLMENT FEE

1 Child .25	2 Children .50	3 or More Children .75
------------------------------	---------------------------------	---

MONTHLY MEMBERSHIP FEES

AGE Birth to 2 Years .70 <small>Month</small>	AGE 2 to 12 Years .45 <small>Month</small>	AGE 12 to 18 Years .35 <small>Month</small>
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FAMILY DISCOUNT
3 or More Children
(Any Age)
.90 Month
(limited time offer)



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Service	Without Membership	With Monthly Membership
Acute Care Visit	\$ 75	Included (see us when you, your child, or child is sick, without co-pay)
Well-Child Check	\$ 120	Included (at our discretion and advice)
Sports/Camp Physical	\$ 75	Included
Vision Screening	\$ 10	Included
Hearing Screening	\$ 10	Included
Minor Procedures	\$ 10 - \$25	Included
Medications Administered in the Office *	Additional Charge	Included
Wellness Screening/Laboratory Tests	Insurance Allowable *	Included
In-house Screening/Laboratory Tests	Discounted Pricing *	Most Tests Included (Some for Discounted Pricing *)
Send-out Laboratory Tests	Insurance Allowable *	Discounted Pricing/Insurance Allowable *
Radiology Studies	Insurance Allowable *	Discounted Pricing/Insurance Allowable *
Agreements/Scheduling	Not Available	Same/Next Day
After-Hours Consultations (Care)	None	Included
Phone/Text/Email Consultation	None	Included
Non-Controlled Prescription Medications *	Discounted Pricing *	Discounted Pricing *
Annual Flu Shot	\$ 10 *	Included
Childhood Immunizations	Discounted Pricing *	Discounted Pricing *
Specialist Referral	Not Available	Included
Coordination with Specialist(s)	Not Available	Included



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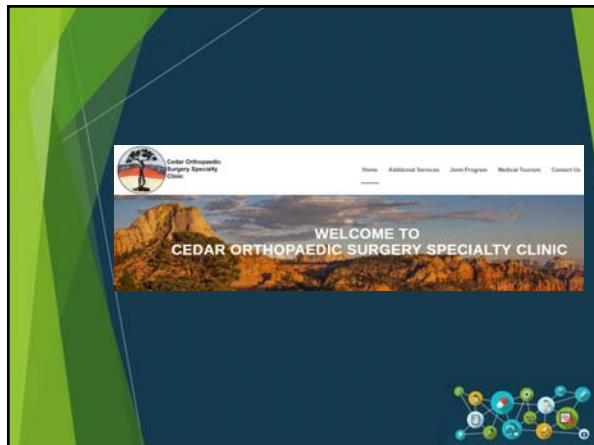
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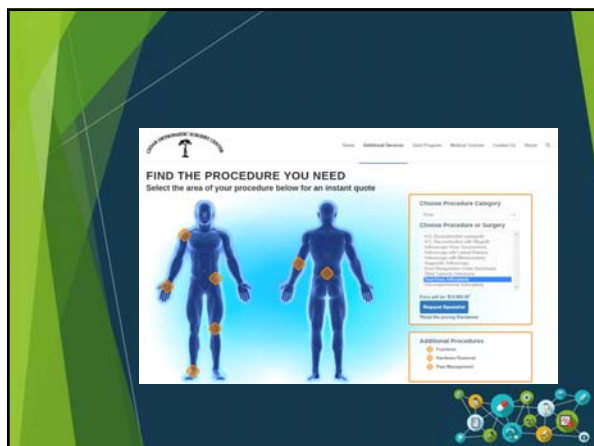
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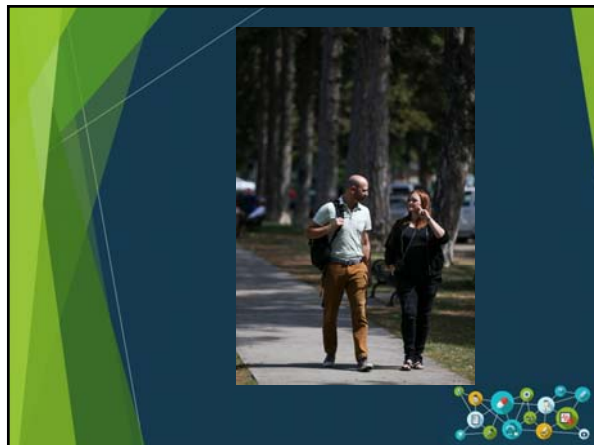
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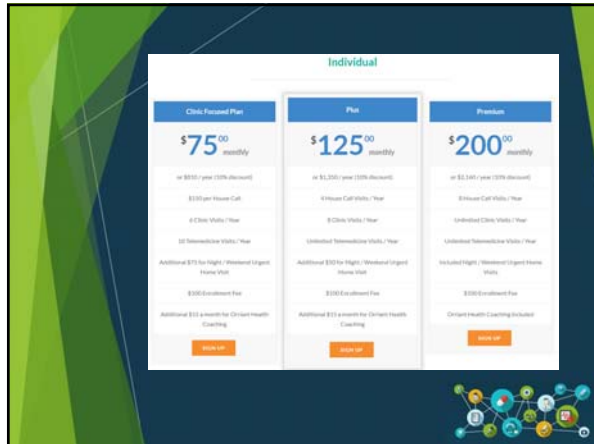
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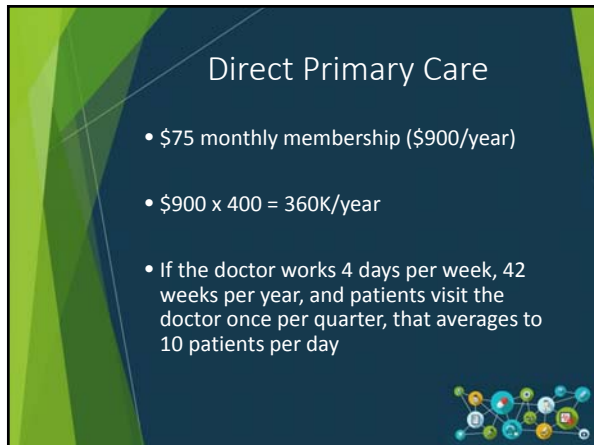
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