<u>Premiums and Out of Pocket Limits in a</u> <u>Standard Silver BCBS Plan in Vermont Health Connect</u>

| Household Income 138-150% FPL | Monthly Premiums* | Out Of Pocket Costs** |
|-------------------------------------|----------------------|--|
| HH 1 \$15,864-\$17,235 | \$28-\$40 | Medical Deductible: \$100/ Medical OOP Limit: \$500 |
| HH 2 \$21,408-\$23,265 | \$40-\$56 | Rx Deductible: 0/Rx OOP Limit: \$200 |
| HH 3 \$26,952-\$29,295 | \$48-\$69 | |
| HH 4 \$32,508-\$35,325 | \$56-\$82 | |
| 150-200% FPL | | |
| HH 1 \$17,235-\$22,980 | \$40-\$96 | Medical Deductible: \$600/Medical OOP Limit: \$1250 |
| HH 2 \$23,265-\$31,020 | \$56-\$132 | Rx Deductible: \$100/Rx OOP Limit: \$400 |
| HH 3 \$29,925-\$39,060 | \$74-\$164 | |
| HH 4 \$35,325-\$47,100 | \$82-\$196 | |
| 200-250% FPL | | |
| HH 1 \$22,980-\$28,728 | \$96-\$161 | Medical Deductible: \$1500/Medical OOP Limit: \$3000 |
| HH 2 \$31,020-\$38,784 | \$132-\$220 | Rx Deductible: \$100/Rx OOP Limit: \$1000 |
| HH 3 \$39,060-\$48,828 | \$164-\$274 | |
| HH 4 \$47,100-\$58,884 | \$196-\$329 | |
| 250-300% FPL | | |
| HH 1 \$28,728-\$34,470 | \$161-\$234 | Medical Deductible: \$1900/Medical OOP Limit: \$4000 |
| HH 2 \$38,784-\$46,530 | \$220-\$318 | Rx Deductible: \$100/Rx OOP Limit: \$1200 |
| HH 3 \$48,828-\$58,590 | \$274-\$399 | |
| HH 4 \$58,884-\$70,650 | \$329-\$479 | |
| 300-400% FPL | | |
| HH 1 \$34,470-\$45,960 | \$234-\$368 | Medical Deductible: \$1900/Medical OOP Limit: \$5100 |
| HH 2 \$46,530-\$62,040 | \$318-\$499 | Rx Deductible: \$100/Rx OOP Limit: \$1250 |
| НН 3 \$58,590-\$78,120 | \$399-\$626 | |
| HH 4 \$70,650-\$94,200 | \$479-\$754 | |
| <u>Over 400% FPL</u> | | |
| HH 1 \$45,960 + | \$395-\$428 | Medical Deductible: \$1900/Medical OOP Limit: \$5100 |
| HH 2 \$62,040 + | \$790-\$857 | Rx Deductible: \$100/Rx OOP Limit: \$1250 |
| HH 3 \$78,120+ | \$763-\$827 | |
| HH 4 \$94,200 + | \$1110-\$1204 | |

Income is MAGI (Modified Adjusted Gross Income). *Up to 300% FPL, premiums are <u>after</u> federal and state tax credits. (Households of 3 and 4 may also have Dr. Dynasaur premiums). Above 400% FPL-range of premiums among all silver plans; no premium tax credits available. OOP costs are based on a silver plan. OOP costs are shown in ranges because every silver plan has its own OOP amounts based on income. **OOP amounts for individuals. For HH of 2,3 and 4, double the amounts shown.

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