

2027 Medical Benefit Summary

MEDICAL	RBP Base Plan	(NEW!) Traditional Base Plan	RBP Buy-Up Plan	(NEW!) Traditional Buy-Up Plan
Annual Deductible (Single/Family)	\$2,000 / \$4,000	\$2,000 / \$4,000	\$0 / \$0	\$0 / \$0
Primary / Specialist	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40
Inpatient Hospital	90% After Deductible	90% After Deductible	\$500/day (5-day maximum)	\$500/day (5-day maximum)
Outpatient Hospital	90% After Deductible	90% After Deductible	\$250	\$250
Emergency Room	\$500	\$500	\$500	\$500
Urgent Care	\$80	\$80	\$80	\$80
Prescription Drugs				
Generic	\$10	\$10	\$10	\$10
Formulary	\$30	\$30	\$30	\$30
Non-Formulary	\$50	\$50	\$50	\$50

Starting January 1, 2027, BJ Baldwin is offering traditional health insurance plans alongside the current reference-based pricing (RBP) options.

Q. What's a traditional health insurance plan?

A. **A traditional plan uses a network of doctors and hospitals with negotiated rates. You pay your deductible, copays, and coinsurance, and the plan helps cover the rest. Staying in network helps keep your costs lower and more predictable! BJ Baldwin's traditional plans will utilize the Highmark Network.**

2027 MEDICAL PLAN COSTS (WEEKLY)

	RBP Base Plan	Traditional Base Plan	RBP Buy-Up Plan	Traditional Buy-Up Plan
Employee Only	\$80.83	\$93.52	\$105.66	\$122.25
Employee/Spouse	\$163.49	\$189.16	\$213.72	\$247.28
Employee/Child(ren)	\$144.62	\$167.32	\$189.04	\$218.72
Family	\$164.82	\$190.70	\$215.46	\$249.29

Traditional vs. Reference-Based Pricing (RBP)

NEW – Traditional Health Insurance Plans

- Uses a familiar provider network and negotiated rates (**Highmark**)
- Costs are predictable when you stay in-network
- Provider billing is simpler and easier to follow
 - Less worrying about balance bills
- Best when you prefer less claim follow-up and fewer surprises
- Higher-costing employee contributions

CURRENT – Reference-Based Pricing (RBP) Plans

- Pays claims based on a benchmark amount, not a contract network
- Offers wider provider choice (no familiar provider network)
- Requires more attention to bills, claims, and explanation of benefits
- Support is always available through ELAP, but the billing experience is still more hands-on
- Lower-costing employee contributions

Which plan may be best for you?

- ☐ Do I want the most predictable experience when I visit a provider? (Traditional)
- ☐ Do I want a recognizable insurance network associated with my health plan? (Traditional)
- ☐ Would I rather pay less through payroll deductions? (RBP)
- ☐ Am I comfortable reviewing bills and working with ELAP if a provider tries to balance bill/overcharge? (RBP)

A Simple Rule of Thumb

Consider a **Traditional** plan if you value network-based savings, predictable visits, and simpler billing.

Consider **Reference-Based Pricing (RBP)** if you are seeking lower contribution costs and are comfortable with added billing responsibility.