

FirstCarolinaCare Insurance Company

Kenneth J. Lewis

President of FirstCarolinaCare

FirstCarolinaCare Counties

- ▶ Moore
 - ▶ Montgomery
 - ▶ Hoke
 - ▶ Scotland
 - ▶ Richmond
 - ▶ Lee
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FirstCarolinaCare Coverage Options

- ▶ Catastrophic plans
- ▶ Three coverage levels of plans:
 - ▶ Bronze
 - ▶ Silver
 - ▶ Gold

FirstCarolinaCare Insurance Company

2014 Individual Exchange Plans

Benefit Designs by Plan

Plan	FCCCatastrophic	FCCBase	FCC2500	FCC750
Coverage Category	Catastrophic	Bronze	Silver	Gold
Annual Medical / Drug Deductible, Individual	\$6,350 (Combined)	\$4,800 / \$400	\$2,500 / \$0	\$750 / \$0
Annual Medical / Drug Deductible, Family	\$12,700 (Combined)	\$9,600 / \$800	\$5,000 / \$0	\$1,500 / \$0
Annual Medical / Drug Out-of-Pocket Max, Individual	\$6,350 (Combined)	\$4,800 / \$1,500	\$4,850 / \$1,500	\$4,850 / \$1,500
Annual Medical / Drug Out-of-Pocket Max, Family	\$12,700 (Combined)	\$9,600 / \$3,000	\$9,700 / \$3,000	\$9,700 / \$3,000

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Benefit Designs by Plan

Plan	FCC Catastrophic	FCC Base	FCC 2500	FCC 750
Coverage Category	Catastrophic	Bronze	Silver	Gold
Primary Care Visit	First 3 Visits Free	0% Coinsurance	\$30	\$15
Specialist Visit	0% Coinsurance	0% Coinsurance	\$45	\$25
Laboratory Tests	0% Coinsurance	0% Coinsurance	20% Coinsurance	10% Coinsurance
X-Rays and Diagnostics	0% Coinsurance	0% Coinsurance	20% Coinsurance	10% Coinsurance
Imaging	0% Coinsurance	0% Coinsurance	20% Coinsurance	\$200
Generic Drugs	0% Coinsurance	\$10	\$10	\$10
Emergency Room Services	0% Coinsurance	0% Coinsurance	\$250 and 20% Coinsurance	\$250 and 10% Coinsurance
Inpatient Hospital Stays	0% Coinsurance	0% Coinsurance	20% Coinsurance	10% Coinsurance

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2014 Individual Exchange Plans

Benefit Designs for Plan FCC2500 by Income Level

Single Income Ranges	Up to \$17,235	\$17,236 to \$22,980	\$22,981 to \$28,725	\$28,726 to \$49,960
Coverage Category	94% Silver	87% Silver	73% Silver	70% Silver
Annual Medical / Drug Deductible, Individual	\$300 / \$0	\$1,000 / \$0	\$2,500 / \$0	\$2,500 / \$0
Annual Medical / Drug Deductible, Family	\$600 / \$0	\$2,000 / \$0	\$5,000 / \$0	\$5,000 / \$0
Annual Medical / Drug Out-of-Pocket Max, Individual	\$750 / \$100	\$2,000 / \$200	\$4,500 / \$700	\$4,850 / \$1,500
Annual Medical / Drug Out-of-Pocket Max, Family	\$1,500 / \$200	\$4,000 / \$400	\$9,000 / \$1,400	\$9,700 / \$3,000

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Benefit Designs for Plan FCC2500 by Income Level

Single Income Ranges	Up to \$17,235	\$17,236 to \$22,980	\$22,981 to \$28,725	\$28,726 to \$49,960
Coverage Category	94% Silver	87% Silver	73% Silver	70% Silver
Primary Care Visit	\$10	\$10	\$30	\$30
Specialist Visit	\$20	\$20	\$45	\$45
Laboratory Tests	10% Coinsurance	10% Coinsurance	20% Coinsurance	20% Coinsurance
X-Rays and Diagnostics	10% Coinsurance	10% Coinsurance	20% Coinsurance	20% Coinsurance
Imaging	10% Coinsurance	10% Coinsurance	20% Coinsurance	20% Coinsurance
Generic Drugs	\$5	\$10	\$10	\$10
Emergency Room Services	\$150 and 10% Coinsurance	\$200 and 10% Coinsurance	\$250 and 20% Coinsurance	\$250 and 20% Coinsurance
Inpatient Hospital Stays	10% Coinsurance	10% Coinsurance	20% Coinsurance	20% Coinsurance

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2014 Individual Exchange Plans

Premium Rates per Member per Month – Plans Excluding
Pediatric Dental Coverage

Age	FCC Catastrophic (Catastrophic)	FCC Base (Bronze)	FCC 2500 (Silver)	FCC 750 (Gold)
0-20	\$80.09	\$153.32	\$184.21	\$216.51
30	\$143.16	\$274.05	\$329.26	\$387.00
40	\$161.19	\$308.57	\$370.75	\$435.75
50	\$225.27	\$431.23	\$518.11	\$608.96
60	\$342.32	\$655.29	\$787.33	\$925.38
65+	\$378.39	\$724.35	\$870.29	\$1,022.89

FirstCarolinaCare Website

- ▶ The rates can be found on the FirstCarolinaCare website at www.firstcarolinacare.com/marketplace.