

## Introducing NEW MetroPlans

The Metropolitan Educational Council has approved the NEW **MetroPlans** for member participation.

Our strategy is simple. We've created plan designs that will add value and generate greater savings to the MEC membership. Our ability to move our groups into the MetroPlans will help ease administration, reduce costs, eliminate confusion, and create standard benefits for negotiating content.

*MEC Insurance Committee*

Our consultant for 14 years, Grady Enterprises has achieved reductions in premiums on renewals averaging 8.5% the past two years, through pooling discounts and negotiations with the carrier. They will assist you and your union groups with negotiations and represent you with professionalism and expertise.

*Elmo Kallner*

*MEC Executive Director*

HEALTH	MetroPlan One	MetroPlan Two
<b>Deductible</b>		
Network	None	None
NonNetwork	\$300/600	\$500/1000
<b>Coinsurance</b>		
Network	100%	80%
NonNetwork	80%	60%
<b>Out-Pocket Max.</b>		
Network	None	\$1500/3000
NonNetwork	\$2000/4000	\$3000/6000
<b>Inpatient Hospital Copay</b>	None	None
<b>ER Copay</b>	\$75	\$100
<b>Urgent Care Copay</b>	\$35	\$50
<b>Office Visit Copay</b>		
Network	\$10	\$15
NonNetwork	80%	60%
<b>Rx Copay Retail</b>	\$7/15/30	\$10/25/40
<b>Rx Copay Mail</b>	2.5x 90day	2.5x 90day
<b>Prescription Deductible</b>	None	None
*Pooling discounts		
*Enter any plan at anytime		
*Plans may be altered by negotiated agreement		

DENTAL	MetroDental One	MetroDental Two
Deductible	\$25/50	\$50/100
Annual Benefit Max	\$1,500	\$1,000
Class 1	100%	100%
Class 2	80%	80%
Class 3	60%	50%
Ortho	60%	50%
Lifetime Max Ortho	\$1,500	\$1,000

LIFE	MetroLife	
Basic	\$.13/1000	Matches Current
Accidental	\$.02/1000	Doubles Benefit
Dependent	\$1.25/unit/mo	Spouse @\$5/\$10K
		Children @\$2.5/\$5K
Supplemental	\$.18/1000	additional life \$150K
		Voluntary Benefit
		regardless of age
Accelerated Death Benefit, Seat Belt Rider, Education Rider, Waiver of Premium up to age 70, Convertible, Guaranteed Issue Amounts, No Age Reductions		

\***MetroLife** rate 12¢/\$1000 until 2005

\***MetroVision** Plans available upon request

Applies to groups with 50 or more lives

Risk-sharing & self-funding available to qualified groups

Plans are fully insured and underwritten by top insurance companies

\*For complete details and no commitments email [Joe@gradyenterprises.com](mailto:Joe@gradyenterprises.com)

*Marketed exclusively to members of the Metropolitan Educational Council*

