

Technology Assignment-Collect and Organize Data

The goal of this technology assignment is to help you find two health insurance plans to compare in your project, collect the appropriate data for modeling these plans, and to put that data into Excel. Once you have completed this assignment, you will have created a professional looking table in Excel and gained some proficiency formatting tables in Excel. Your final Excel worksheet will look similar to the one below.

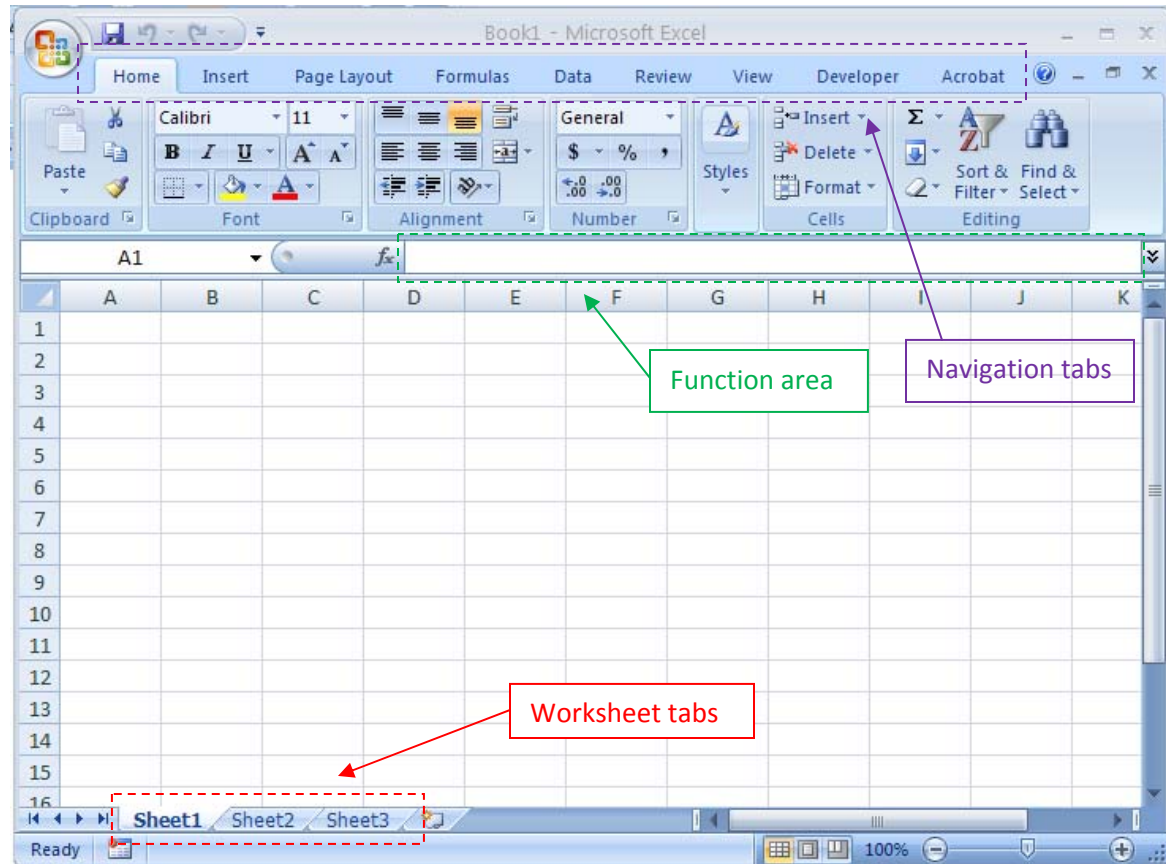
	A	B	C	D	E
1		Premier Plan		Basic Plus Plan	
2	Plan Type	PPO		PPO	
3	Primary Care Physician Visits	\$20	no deductible	60%	
4	Other Physician Office Visits	80%		60%	
5	In Network Coinsurance	80%		60%	
6	Prescription Drugs				
7	Generic	\$10	no deductible	\$10	no deductible
8	Preferred Brand	20%	max of \$100 per fill	20%	max of \$100 per fill
9	Non-Preferred Brand	50%	\$20 min to a max of \$150 per fill	50%	\$20 min to a max of \$150 per fill
10	Out of Pocket Maximum				
11	Individual	\$3,000		\$6,000	
12	Family	\$6,000		\$12,000	
13	Annual Deductible				
14	Individual	\$300		\$600	
15	Family	\$600		\$1,200	
16	Lifetime Maximum	\$2,000,000		\$2,000,000	
17	Cost	\$514	per month	\$46	per month

In this worksheet, the quantities we'll need to develop a model of total annual costs for each plan are listed along the left side of the worksheet in column A. The names of the two plans are listed in the first row.

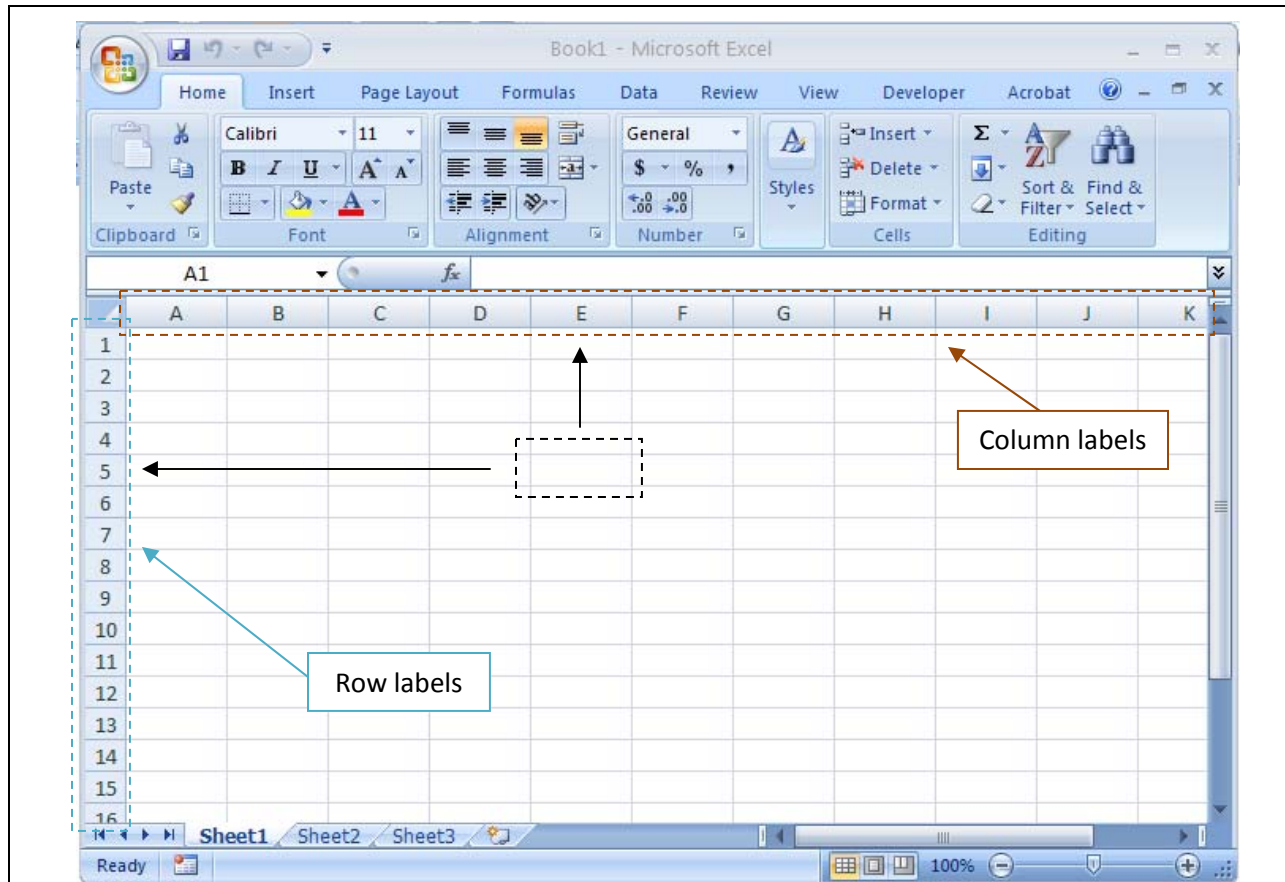
You will use the same quantities in the first column, but different health plans so your entries in columns B, C, D, and E will be different. By following the instructions below, you'll create an Excel worksheet similar to the one above.

Enter and Format the First Row

1. Start Excel. When Excel opens you'll see a huge table.

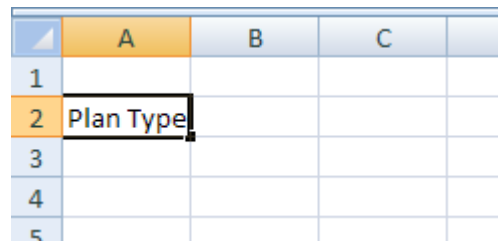


2. There are several areas in this window that are important. Along the top of the page are several navigation tabs. By selecting these tabs, you'll expose different panels. In the screenshot above, the Home tab has been selected and it shows the Clipboard panel, the Font panel, the Alignment panel, the Number panel, the Cells panel, and the Editing panel.
3. Along the bottom of the page are the worksheet tabs. By default, three worksheets are shown in new files. These worksheets are useful when you are working on various aspects of a project. Each aspect can utilize a different worksheet making it easy to organize your work.
4. In the center of the page is the function area. This is where you type formulas into the worksheet allowing you to carry out operations on your data.

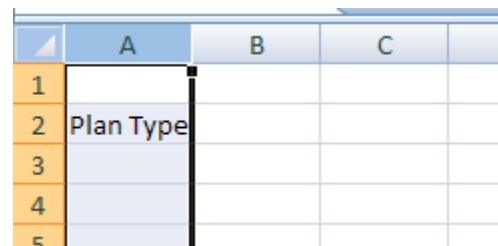


5. The main area of the worksheet is labeled by rows and columns. Along the left side are the numbers corresponding to each row. Along the top are the letters corresponding to each column.
6. Using the row numbers and column letters, we can uniquely identify any of the small boxes in the worksheet called cells. In the worksheet above, a black dashed box is around a cell in the column labeled E and the row labeled 5. We would call this cell E5.

7. To begin constructing the worksheet shown on the first page, click the cursor in cell A2. Type the words "Plan Type" in that cell. As shown to the right, this phrase barely fits in the column. Since the contents of later rows in column A will be much longer, we will resize this column to better fit this phrase.



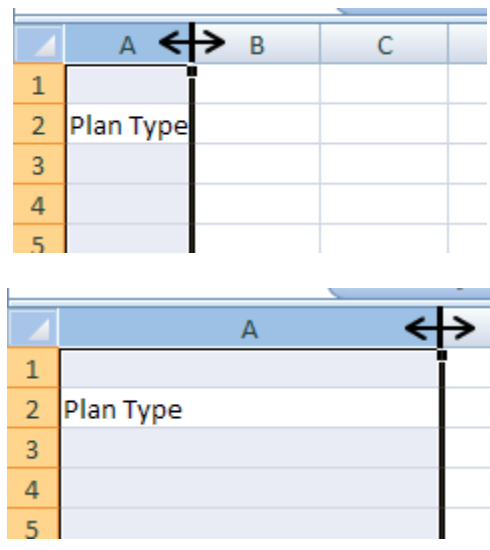
8. To make a column narrower or wider, click on the letter at the top of the column. In this case, click on the A at the top of the column.



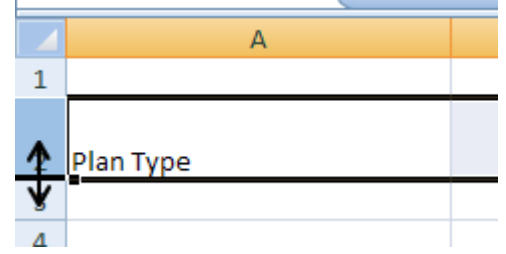
9. Clicking on the head of the column will highlight the entire column as shown to the right.




10. Move the cursor to the border between the columns. The cursor will change to a double arrow. While holding the left mouse button, drag the column border to a new location. Using this technique, we can resize any column as needed.

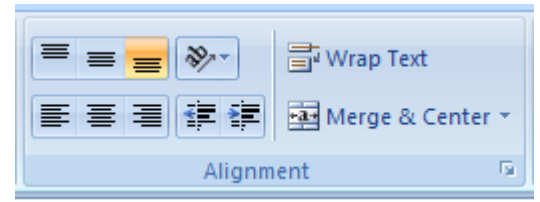


11. We can also use this technique to resize a row in the worksheet. To resize row 2, click on the number 2 and then move the cursor to the border between row 2 and 3. Left click and hold the mouse button. Dragging the cursor will resize the row.




12. After resizing the row and column, you'll notice that the text is centered strangely in the cell. To align the text differently in the cell, click on the cell in which you want to change the alignment.

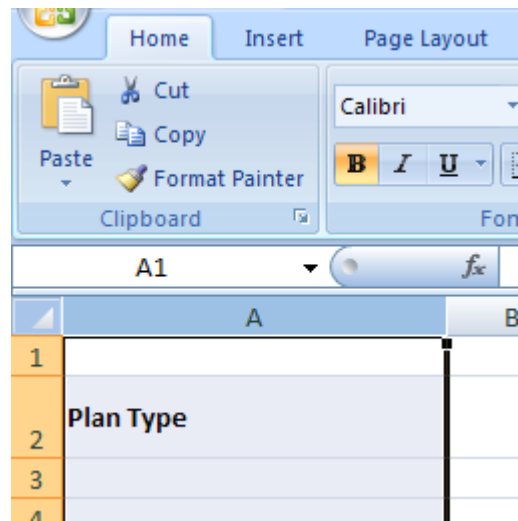
13. Under the Home tab, you'll see a panel entitled Alignment. To center the text vertically, click on the  icon.



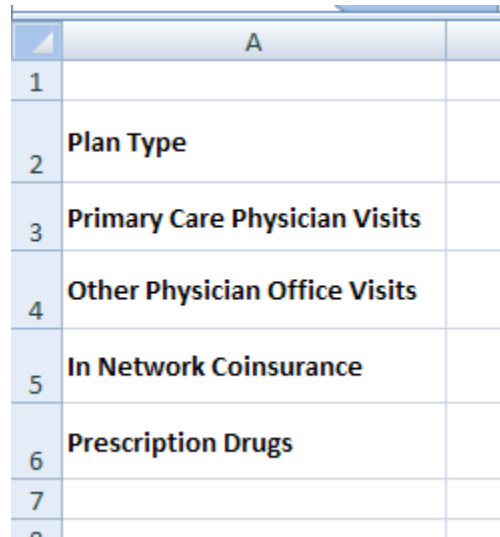
14. You might want to align or format an entire column or row. For instance, you might want to bold face each of the labels in column A. Click on the A at the top of the column to select the entire column.





15. Press the  button on the Font panel. The label in A2 will be in bold as well as any other entries you place in column A later.

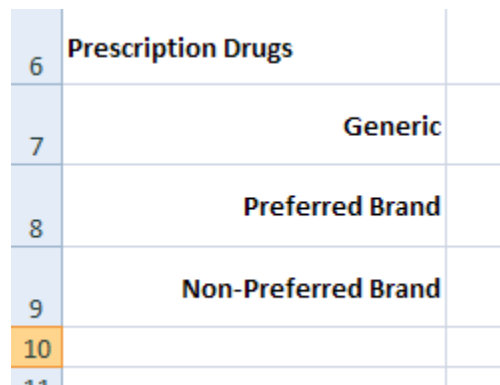


16. In cells A2 through A6, type and format the labels as shown to the right.



17. In cells A7 through A9, type and format the labels as shown to the right. Notice that these labels are right aligned horizontally and center aligned vertically.


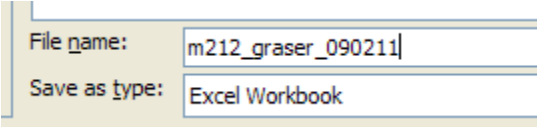
You'll need to use the  button to center the contents of each cell vertically and the  button to right align the contents of each cell horizontally. These buttons are located under the Home tab on the Alignment panel.



18. Continue typing in the rest of the labels as shown to the right. These labels are used to classify the information for each of the two plans you'll examine in your project.

- The Plan Type refers to the type of health insurance plan. Typical plan types are Preferred Provider Organization (PPO) plans or Health Maintenance Organization (HMO) plans.
- Physician visits are broken down into two types. A primary care physician serves as a group members main point of contact. In a managed care plan, they provide basic medical care and make referrals to specialists. Other physicians are typically the specialists a primary care physician refers a patient to or any other physician a group member might visit.
- Prescription drugs are classified into three groups: generic, preferred brand, and non-preferred brand. Generics are drugs that are comparable to brand name drugs but are typically much less expensive to produce since they are no longer under patent protection. Preferred brands are more expensive drugs with no generic equivalent that have been found to be the most effective. Non-preferred brand drugs are the latest drugs and typically the most expensive drugs. They are non-preferred since their efficacy has not warranted their inclusion as a preferred drug.
- Out of Pocket Maximum is the maximum amount a group member will pay in a given year. Until this amount is met, the plan and the group member share costs.
- The Annual Deductible is the amount a group member must pay before medical charges are shared between the group member and the plan.
- The Lifetime Maximum is the maximum amount payable by the insurer for covered expenses for the insured and each covered dependent while covered under the health plan.
- The cost is the premium paid by the group member to be covered by the health plan. In some cases this premium is partially paid for

	A	B
1		
2	Plan Type	
3	Primary Care Physician Visits	
4	Other Physician Office Visits	
5	In Network Coinsurance	
6	Prescription Drugs	
7	Generic	
8	Preferred Brand	
9	Non-Preferred Brand	
10	Out of Pocket Maximum	
11	Individual	
12	Family	
13	Annual Deductible	
14	Individual	
15	Family	
16	Lifetime Maximum	
17	Cost	
18		

by an employer.	
<p>19. Before we move on to the next step, we need to save this file. In the upper left hand corner of the</p>  <p>Excel window is a icon. Click on this icon and then select Save As. The file should be saved in a location you'll be able to find again. Also, use a name that incorporates the name of your class, your name, and the date. In the example to the right, the file name is included first, an underscore, your last name, and then the date (9/2/2011) is used. If you work on this file on the next day, change the date so you have a record of what you have done. If you have different versions of the file on the same day, try adding a letter to the end like m212_graser_090211_a or m212_graser_090211_b.</p>	

Locate Two Comparable Health Plans

1. Start your favorite Internet browser. Although there are many places where you might be able to locate several health plans, the website <http://www.ehealthinsurance.com/> is very easy to use and offers plans from several companies. Navigate your browser to this website.

The screenshot shows the eHealthInsurance website. At the top, there is a navigation bar with links for 'Sign in', 'Help', '24/7 Support', and 'Licensed Agents 1-800-977-8860'. Below this is a search bar. The main navigation menu includes 'Individual & Family', 'Small Business', 'Short Term', 'Medicare', 'Dental', 'Life', and 'Travel'. The main content area features a large image of a woman and a child holding a pinwheel, with the headline 'Health Insurance in 11 minutes!' and the subtext 'Based on experience of actual customers using eApproval.' Below the headline is a flowchart: 'Live Quotes' → 'Online Application' → 'eApproval'. A form is displayed with 'Insurance Type' set to 'Individual & Family' and a 'Zip Code' input field. A red dashed box highlights the 'Zip Code' field, and a red arrow points to it from a yellow sticky note that says 'Did you Know? get help with e Put your zip code here and select Go.' Below the form is a 'GO' button. To the left of the form, there is a section titled 'What the press is saying about us' with quotes from SUZE ORMAN, Newsweek, and CNN. To the right, there is a section titled 'Health insurance quotes in AZ' with a photo of a family, text stating 'State: AZ (not in AZ?)', 'Health Plans: 338', 'Carriers: 26', and 'From: \$42.29/mo', and a 'Get Custom Quotes' button.

2. To get a personalized quote, make sure Individual& Family is selected. Then type in your zip code in the area indicated and select Go.
3. We want to personalize this quote as much as possible to you. Enter your gender, birth date and other information. If you are younger than 19 years old, adjust your birth date to reflect an age of 19 years old. This must be done since this website does not give quotes to anyone 18 years old or younger. If you have a family, include them also by providing their information.

Get Quotes for Individual & Family Health Insurance Plans

* Required Information






* Zip Code: Start coverage on:




	Gender	Date of Birth (MM / DD / YYYY)	Tobacco use? (past 12 months)	College Student? (full-time)
* Applicant:	<input type="text" value="Male"/> <input type="button" value="v"/>	<input type="text" value="01"/> / <input type="text" value="01"/> / <input type="text" value="1972"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No
Spouse:	-- <input type="button" value="v"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Child1:	-- <input type="button" value="v"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Child2:	-- <input type="button" value="v"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No

[+ Add More Children](#)

4. Press Go.

5. Most likely your query will return many quotes like the one below. You should recognize some of the labels like Plan Type and Deductible from the Excel worksheet we started earlier. Select two plans like the ones below. Good choices will have different deductibles (like \$10,000 versus \$1500) and different nonzero coinsurance requirements (like 40% versus 30%).

BlueEssential Plus \$10,000					\$47.65/mo* <input type="button" value="APPLY"/> 
 AM Best Rating: <i>N/A</i>	<u>Plan Type</u>	<u>Deductible</u>	<u>Coinsurance</u>	<u>Office Visit</u>	
PPO	\$10,000	40%	\$30		
 Find Doctor Plan Details Rating 4.4 ★★★★★					
<input type="button" value="Compare"/> <input checked="" type="checkbox"/>					

AZ OPEN ACCESS VALUE 1500/70%					\$201.00/mo* <input type="button" value="APPLY"/> 
 AM Best Rating: <i>A</i>	<u>Plan Type</u>	<u>Deductible</u>	<u>Coinsurance</u>	<u>Office Visit</u>	
PPO	\$1,500	30%	\$40		
 Find Doctor Plan Details Not Yet Rated					
<input type="button" value="Compare"/> <input checked="" type="checkbox"/>					

6. After you have selected your two plans, click on the Compare button in the lower left corner of one of the plans.

7. The two plan's details will be provided side by side allowing you to easily compare the plans. For the two plans shown here (you'll have different plans and numbers), the BlueEssential Plan offered by BlueCross / BlueShield of Arizona is much cheaper than the AZ Open Access Value Plan offered by Cigna. You might think that this difference in cost makes choosing a plan easy. But let's look at some of the other numbers.

- Office visits to primary care physicians and specialists are slightly cheaper for the BlueEssential Plan.
- Coinsurance is slightly lower for AZ Open Access Value Plan. This means you'll pay less of the medical charges after the deductible has been met.
- The deductible is much higher for the Blue Essential Plan meaning you'll need to pay this amount before the plan kicks in.

 <p>BlueEssential Plus \$10,000</p> <p>BEST SELLER</p> <p>APPLY</p> <p>Remove from comparison</p>	 <p>AZ OPEN ACCESS VALUE 1500/70%</p> <p>BEST SELLER</p> <p>APPLY</p> <p>Remove from comparison</p>
Estimated Cost \$47.65 monthly	Estimated Cost \$201.00 monthly
Customer Ratings 4.4 of 5 Reviews	Customer Ratings Not Yet Rated
Plan Type PPO	Plan Type PPO
Office Visit for Primary Doctor \$30 copay for 3 visits per member (combined PCP and Specialist) then 40% coinsurance after deductible.	Office Visit for Primary Doctor \$40 Copay
Office Visit for Specialist \$50 copay for 3 visits per member (combined PCP and Specialist) then 40% coinsurance after deductible.	Office Visit for Specialist \$60 Copay
Coinsurance 40% after deductible unless otherwise indicated	Coinsurance 30% after deductible
Annual Deductible Individual:\$10,000	Annual Deductible Individual:\$1,500

8. Scrolling down on the comparison, we see that the annual out-of-pocket limit is lower for the BlueEssential Plan.

<u>Annual Out-of-Pocket Limit</u> Individual:\$4,000 Does not include deductible	<u>Annual Out-of-Pocket Limit</u> Individual:\$5,000 Does not include deductible
<u>Lifetime Maximum</u> Unlimited	<u>Lifetime Maximum</u> Unlimited
<u>Health Savings Account (HSA) Eligible</u> No	<u>Health Savings Account (HSA) Eligible</u> No
<u>Out-of-Network Coverage</u> Yes	<u>Out-of-Network Coverage</u> Yes
<u>Out of Country Coverage</u> Yes. Paid as in-network benefits if through a WorldWide BlueCard Provider (View Details)	<u>Out of Country Coverage</u> Emergency Care Only
	<u>Rate Guarantee</u> 12 months. View Detail
<u>Optional Benefits</u> No	<u>Optional Benefits</u> Yes
Physicians	
<u>Primary Care Physician (PCP) Required</u> No	<u>Primary Care Physician (PCP) Required</u> No
<u>Specialist Referrals Required</u> No	<u>Specialist Referrals Required</u> No

9. Generic prescription copays are comparable for the plans, but the brand drug copay is much higher for the Blue Essential Plan.

Preventive Care Coverage

Periodic Health Exam No Charge	Periodic Health Exam 0% Deductible Waived
Periodic OB-GYN Exam No Charge	Periodic OB-GYN Exam 0% Deductible Waived
Well Baby Care No Charge	Well Baby Care 0% Deductible Waived

Prescription Drug Coverage

<u>Generic Prescription Drugs</u> \$15 Copay	<u>Generic Prescription Drugs</u> \$15 Copay
<u>Brand Prescription Drugs</u> \$125 Copay	<u>Brand Prescription Drugs</u> \$40 Copay
<u>Non-formulary Prescription Drugs Coverage</u> BCBSAZ does not use a Formulary	<u>Non-formulary Prescription Drugs Coverage</u> \$65 Copay
Mail Order for Prescription Drugs Generic: \$15 Copay Brand: \$250 Copay Non-Formulary: BCBSAZ does not use a Formulary Days Supply: Generally 90	Mail Order for Prescription Drugs Generic: \$40 Copay Brand: \$100 Copay Non-Formulary: \$165 Copay Days Supply: 90
Separate Prescription Drugs Deductible None	Separate Prescription Drugs Deductible \$500 per insured, brand name drug deductible

<p>10. Farther down we also see the coverage for hospital services.</p>	<p>Hospital Services Coverage</p> <table border="1"> <tr> <td data-bbox="812 262 1107 457"> <p><u>Emergency Room</u> \$150 access fee, plus 40% coinsurance after deductible (access fee waived if admitted)</p> </td> <td data-bbox="1107 262 1409 457"> <p><u>Emergency Room</u> \$200 Additional Deductible (waived if admitted) 30% Coinsurance after deductible</p> </td> </tr> <tr> <td data-bbox="812 457 1107 940"> <p><u>Outpatient Lab/X-Ray</u> Physician's Office: Office visit copay is waived if laboratory services are the only services received during the visit and office visit copay limit has not been met, otherwise 40% coinsurance after meeting deductible. At contracted, freestanding, independent clinical labs and all other facilities: 40% coinsurance after deductible.</p> </td> <td data-bbox="1107 457 1409 940"> <p><u>Outpatient Lab/X-Ray</u> 30% Coinsurance after deductible</p> </td> </tr> <tr> <td data-bbox="812 940 1107 1050"> <p><u>Outpatient Surgery</u> 40% Coinsurance after deductible</p> </td> <td data-bbox="1107 940 1409 1050"> <p><u>Outpatient Surgery</u> 30% Coinsurance after deductible</p> </td> </tr> <tr> <td data-bbox="812 1050 1107 1249"> <p><u>Hospitalization</u> 40% Coinsurance after deductible</p> </td> <td data-bbox="1107 1050 1409 1249"> <p><u>Hospitalization</u> \$500 Additional Deductible Per Admission 30% Coinsurance after deductible</p> </td> </tr> </table>	<p><u>Emergency Room</u> \$150 access fee, plus 40% coinsurance after deductible (access fee waived if admitted)</p>	<p><u>Emergency Room</u> \$200 Additional Deductible (waived if admitted) 30% Coinsurance after deductible</p>	<p><u>Outpatient Lab/X-Ray</u> Physician's Office: Office visit copay is waived if laboratory services are the only services received during the visit and office visit copay limit has not been met, otherwise 40% coinsurance after meeting deductible. At contracted, freestanding, independent clinical labs and all other facilities: 40% coinsurance after deductible.</p>	<p><u>Outpatient Lab/X-Ray</u> 30% Coinsurance after deductible</p>	<p><u>Outpatient Surgery</u> 40% Coinsurance after deductible</p>	<p><u>Outpatient Surgery</u> 30% Coinsurance after deductible</p>	<p><u>Hospitalization</u> 40% Coinsurance after deductible</p>	<p><u>Hospitalization</u> \$500 Additional Deductible Per Admission 30% Coinsurance after deductible</p>
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<p><u>Outpatient Surgery</u> 40% Coinsurance after deductible</p>	<p><u>Outpatient Surgery</u> 30% Coinsurance after deductible</p>								
<p><u>Hospitalization</u> 40% Coinsurance after deductible</p>	<p><u>Hospitalization</u> \$500 Additional Deductible Per Admission 30% Coinsurance after deductible</p>								
<p>11. Neither plan offers maternity coverage.</p>	<p>Maternity Coverage</p> <table border="1"> <tr> <td data-bbox="812 1348 1107 1579"> <p><u>Pre & Postnatal Office Visit</u> Not covered except for complications of pregnancy: 40% coinsurance after deductible</p> </td> <td data-bbox="1107 1348 1409 1579"> <p><u>Pre & Postnatal Office Visit</u> Not Covered</p> </td> </tr> <tr> <td data-bbox="812 1579 1107 1810"> <p><u>Labor & Delivery Hospital Stay</u> Not covered except for complications of pregnancy: 40% coinsurance after deductible</p> </td> <td data-bbox="1107 1579 1409 1810"> <p><u>Labor & Delivery Hospital Stay</u> Not Covered</p> </td> </tr> </table>	<p><u>Pre & Postnatal Office Visit</u> Not covered except for complications of pregnancy: 40% coinsurance after deductible</p>	<p><u>Pre & Postnatal Office Visit</u> Not Covered</p>	<p><u>Labor & Delivery Hospital Stay</u> Not covered except for complications of pregnancy: 40% coinsurance after deductible</p>	<p><u>Labor & Delivery Hospital Stay</u> Not Covered</p>				
<p><u>Pre & Postnatal Office Visit</u> Not covered except for complications of pregnancy: 40% coinsurance after deductible</p>	<p><u>Pre & Postnatal Office Visit</u> Not Covered</p>								
<p><u>Labor & Delivery Hospital Stay</u> Not covered except for complications of pregnancy: 40% coinsurance after deductible</p>	<p><u>Labor & Delivery Hospital Stay</u> Not Covered</p>								

12. Other coverage is also offered for chiropractic, mental health and substance abuse care.

Additional Coverage

Chiropractic Coverage
Office visit: \$50 copay for 3 visits per member (combined PCP and Specialist) then 40% coinsurance after deductible.
All other covered services: 40% coinsurance after deductible.

Chiropractic Coverage
Physical Therapy, Occupational Therapy, & Speech Therapy CIGNA will pay a \$30 maximum payment per visit, after deductible. Spinal Manipulation - \$60 Copay

Mental Health Coverage
Outpatient:
Behavioral Services Administrator: \$15 copay per visit.
Other providers: 50% coinsurance after deductible.
Cost sharing does not apply to out-of-pocket coinsurance maximum.
Inpatient: 40% coinsurance after deductible

Mental Health Coverage
Inpatient: Not Covered
Outpatient: Not Covered
Inpatient Detox: \$500 Additional Deductible Per Admission 30% after deductible

Substance Abuse Coverage
Outpatient:
Behavioral Services Administrator: \$15 copay per visit.
Other providers: 50% coinsurance after deductible.
Cost sharing does not apply to out-of-pocket coinsurance maximum.
Inpatient: 40% coinsurance after deductible

Substance Abuse Coverage
Additional \$1000 deductible then 50% after deductible Inpatient Detox only

13. To keep costs low, it is essential that each plan keep group members in their network of providers. Out-of-network care is provided, but at a significantly higher cost compared to in-network care.

Overall, the BlueEssential Plan has lower premiums, but coinsurance is higher and the deductible is higher. This means you'll pay more when using the coverage and you'll pay more before coverage kicks in.

Print out this comparison so that you'll be able to enter the information in the Excel worksheet.

Out-of-Network Coverage

<u>Out-of-Network Authorization Required</u> No	<u>Out-of-Network Authorization Required</u> No
<u>Out-of-Network Deductible</u> \$10500 individual \$21000 family	<u>Out-of-Network Deductible</u> \$4,500 Individual/ \$13,500 Family
<u>Out-of-Network Coinsurance</u> 50% after deductible	<u>Out-of-Network Coinsurance</u> 50% after deductible
<u>Out-of-Network Out-of-Pocket Limit</u> \$8000 per member	<u>Out-of-Network Out-of-Pocket Limit</u> \$15,000 Individual/ \$30,000 Family

Put the Data for the Plans into Excel

1. Open the Excel worksheet you were working on earlier.
2. In the next few steps we'll modify columns B, C, D, and E to allow us to enter the two plans and comments for each plan.
3. In cell B1, type the name of your first plan. In my Excel worksheet, I'll use two plans offered by Yavapai Combined Trust. Your names and data will be different.
4. Format the cell so that the plan is boldfaced and right aligned.
5. You'll need to adjust the width of columns B and C so that the contents will fit.

	A	B	
1		Premier Plan	
2	Plan Type		
3	Primary Care Physician Visits		

6. In cell D1, put the name of your second plan. Your plan will have a different name from the one I am using below.
7. Format the label as shown below and adjust widths of each column so that you can fit the labels and content.

	A	B	C	D	E
1		Premier Plan		Basic Plus Plan	
2	Plan Type				
3	Primary Care Physician Visits				

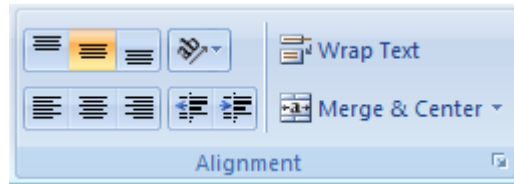
14. Using the comparison you found online, fill in the data for your first plan. Use column C for any pertinent information you'll need to calculate the plans overall cost.

	A	B	C	
1		Premier Plan		Basic
2	Plan Type		PPO	
3	Primary Care Physician Visits		\$20	no deductible
4	Other Physician Office Visits		80%	
5	In Network Coinsurance		80%	
6	Prescription Drugs			
7	Generic		\$10	no deductible
8	Preferred Brand		20%	max of \$100 per fill
9	Non-Preferred Brand		50%	min to a max of \$150 per fill
10	Out of Pocket Maximum			
11	Individual		\$3,000	
12	Family		\$6,000	
13	Annual Deductible			
14	Individual		\$300	
15	Family		\$600	
16	Lifetime Maximum		\$2,000,000	
17	Cost		\$514	per month
18				

Notice that the contents of cell C9 do not fit the column width. We could certainly resize the column as shown earlier. Another option is to wrap the text in the cell as shown in the next step.

15. Let's wrap the text in each cell of column C. Select the entire column by clicking on the C at the head of the column.

16. In the Alignment panel (make sure you are on the Home tab), locate and select Wrap Text. This will wrap the text in the column so it fits the width.



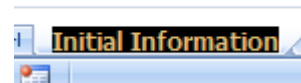
17. Although the contents of cell C9 fit horizontally, it does not fit vertically. You can select row 9 by clicking on the 9 and resize that row so that the contents fit vertically. You may have to resize some of your other cells to make the contents fit.

	A	B	C	
1		Premier Plan		Basic
2	Plan Type	PPO		
3	Primary Care Physician Visits	\$20	no deductible	
4	Other Physician Office Visits	80%		
5	In Network Coinsurance	80%		
6	Prescription Drugs			
7	Generic	\$10	no deductible	
8	Preferred Brand	20%	max of \$100 per fill	
9	Non-Preferred Brand	50%	\$20 min to a max of \$150 per fill	
10	Out of Pocket Maximum			


18. Enter the data and comments for the second plan in columns D and E. Make sure you format and align the cells in a consistent and useful manner.

	A	B	C	D	E
1		Premier Plan		Basic Plus Plan	
2	Plan Type	PPO		PPO	
3	Primary Care Physician Visits	\$20	no deductible	60%	
4	Other Physician Office Visits	80%		60%	
5	In Network Coinsurance	80%		60%	
6	Prescription Drugs				
7	Generic	\$10	no deductible	\$10	no deductible
8	Preferred Brand	20%	max of \$100 per fill	20%	max of \$100 per fill
9	Non-Preferred Brand	50%	\$20 min to a max of \$150 per fill	50%	\$20 min to a max of \$150 per fill
10	Out of Pocket Maximum				
11	Individual	\$3,000		\$6,000	
12	Family	\$6,000		\$12,000	
13	Annual Deductible				
14	Individual	\$300		\$600	
15	Family	\$600		\$1,200	
16	Lifetime Maximum	\$2,000,000		\$2,000,000	
17	Cost	\$514	per month	\$46	per month

19. At the bottom of the sheet you are working on, you'll see a tab labeled Sheet 1. Double click on this name to highlight this label. Type Initial Information to rename this worksheet. Adding this label will make it easier to find this worksheet as you modify the Excel file in later tech assignments.



20. In cells F1 and F2, type your name and the date so I can identify your worksheet after you submit it.

21. Save your file by selecting the  icon in the upper left corner of the Excel window. To complete this assignment, you need to submit this Excel file through the course website.