

	In-Network	Out-of-Network
<b>Access</b>		Open Access
<b>Benefit Year</b>		Contract Year
<b>Deductible</b>	\$1,500 individual plan deductible \$3,000 family plan deductible*	\$3,000 individual plan deductible \$6,000 family plan deductible*
	*Note: For Family coverage, the CIGNA plan requires that the family plan deductible must be met completely prior to any member of the family becoming eligible for benefits after the deductible.	
<b>Coinsurance</b>	20%	40%
<b>Coinsurance Limit</b> (not including deductible or in-network co-payments)	\$3,500 individual/\$7,000 family (individual coinsurance limit is determined by member paying 20% of approved charges totaling \$17,500)	\$7,000 individual/\$14,000 family (individual coinsurance limit is determined by member paying 40% of approved charges totaling \$17,500)
<b>Maximum Out-of-Pocket</b> —based on approved charges (including deductible)	\$5,000 individual (2X family)	\$10,000 individual (2X family)
<b>Hospital Inpatient</b>		
Hospital Services: Semi-private room & board, medications, and related hospital services (includes inpatient services for mental/nervous and substance abuse)	20% after plan deductible	40% after plan deductible
<b>Outpatient Medical Services</b>		
Routine Physical Exams (adults and children based on schedules)	Covered in full	40% after plan deductible
Medical Office Visits—includes office visits associated with mental/nervous and substance abuse	20% after plan deductible	40% after plan deductible
Routine OB/GYN Exam—1 visit annually	Covered in full	40% after plan deductible
Routine Mammography (subject to age limitations)	Covered in full	40% after plan deductible
Routine Vision Exam	Covered in full One exam per contract year	Not covered
Immunizations	Covered in full	40% after plan deductible
Diagnostic X-ray	20% after plan deductible	40% after plan deductible
Laboratory	Covered in full as part of routine physical exam; otherwise subject to deductible	40% after plan deductible
Outpatient Surgery (doctor's office or other facility)	20% after plan deductible	40% after plan deductible
<b>Other Services</b>		
Physical Therapy: Includes physical, speech and occupational. Prior authorization required.	20% after plan deductible	40% after plan deductible
Prescription Drugs (Retail) See formularies for each health plan company.	30% after plan deductible	50% after plan deductible
Mail-order Pharmacy	30% after plan deductible	50% after plan deductible
Urgent Care (includes walk-in centers)	20% after plan deductible	40% after plan deductible
Emergency Room Services	20% after plan deductible	20% after in-network plan deductible
Ambulance Services	20% after plan deductible	20% after in-network plan deductible
<b>Lifetime Maximum</b>	Unlimited	Unlimited

The services described are only an overview of the entire benefit package. For a more detailed plan description prior to enrolling, please contact the health plan company that interests you. Health plan company phone numbers can be obtained from your employer. Services provided by the health plan company under the benefit plan you select will be fully described in the proof of coverage document you'll receive once you are enrolled in the program. The benefits are subject to various limitations, exclusions and conditions as fully described in each health plan company's Certificate of Coverage. The services identified are covered as described only when they are provided based on the guidelines of the program; in other words, when they are provided, prescribed or directed by the health plan company you have selected (except in cases of emergencies).

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Access</b>		Open Access
<b>Benefit Year</b>		Contract Year
<b>Deductible</b>	\$2,500 individual plan deductible \$5,000 family plan deductible*	\$4,000 individual plan deductible \$8,000 family plan deductible*
	*Note: For Family coverage, the ConnectiCare plan requires that the family plan deductible must be met completely prior to any member of the family becoming eligible for benefits after the deductible.	
<b>Coinsurance</b>	100%	30%
<b>Coinsurance Limit</b> (not including deductible or in-network co-payments)	N/A	\$2,000 individual plan/\$4,000 family plan (individual plan coinsurance limit is determined by member paying 30% of approved charges totaling \$6,667)
<b>Maximum Out-of-Pocket</b> —based on approved charges (including deductible)	\$3,500 individual (2X family)	\$6,000 individual (2X family)
<b>Hospital Inpatient</b>		
Hospital Services: Semi-private room & board, medications, and related hospital services (includes inpatient service for mental/nervous and substance abuse)	100% after plan deductible	30% after plan deductible
<b>Outpatient Medical Services</b>		
Routine Physical Exams (adults and children based on schedules)	Covered in full	30% after plan deductible
Medical Office Visits —includes office visits associated with mental/nervous and substance abuse	100% after plan deductible	30% after plan deductible
Routine OB/GYN Exam — 1 visit annually	Covered in full	30% after plan deductible
Routine Mammography (subject to age limitations)	Covered in full	30% after plan deductible
Routine Vision Exam	Covered in full One exam per contract year	Not covered
Immunizations	Covered in full (based on schedules)	30% after plan deductible
Diagnostic X-ray	100% after plan deductible	30% after plan deductible
Laboratory	Covered in full as part of routine physical exam; otherwise subject to deductible	30% after plan deductible
Outpatient Surgery (doctor's office or other facility)	100% after plan deductible	30% after plan deductible
<b>Other Services</b>		
Physical Therapy: Includes physical, speech and occupational. Prior authorization required.	100% after plan deductible (up to 20 visits combined)	30% after plan deductible
Prescription Drugs (Retail) See formularies for each health plan company.	Subject to plan deductible. Once deductible is met, then \$15/\$25/\$40 (Tier 1/2/3) up to a pharmacy co-pay maximum of \$1,000 individual plan/\$2,000 family plan per contract year. Maximum does not include the plan deductible.	Not Covered
Mail-order Pharmacy	Subject to plan deductible. Then 2X retail co-pay for up to a 90-day supply.	Not Covered
Urgent Care (includes walk-in centers)	100% after plan deductible	100% after plan deductible
Emergency Room Services	100% after plan deductible	100% after in-network plan deductible
Ambulance Services	100% after plan deductible	100% after in-network plan deductible
<b>Lifetime Maximum</b>	Unlimited	\$1,000,000

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	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Access</b>		Open Access
<b>Benefit Year</b>		Contract Year*
<b>Deductible</b>	\$2,000 individual plan deductible \$4,000 family plan deductible  Note: For Family coverage, the family plan deductible must be met completely prior to any member of the family becoming eligible for benefits after the deductible.	\$2,000 individual plan deductible \$4,000 family plan deductible*
<b>Coinsurance</b>	100%	30%
<b>Coinsurance Limit</b> (not including deductible or in-network co-payments)	N/A	\$3,000 individual/\$6,000 family (individual coinsurance limit is determined by member paying 30% of approved charges totaling \$10,000)
<b>Maximum Out-of-Pocket</b> —based on approved charges (including deductible)	\$5,000 individual (2X family)	\$5,000 individual (2X family)
<b>Hospital Inpatient</b> Hospital Services: Semi-private room & board, medications, and related hospital services (includes inpatient services for mental/nervous and substance abuse)	100% after plan deductible	30% after plan deductible
<b>Outpatient Medical Services</b>		
Routine Physical Exams (adults and children based on schedules)	Covered in full	30% after plan deductible
Medical Office Visits—includes office visits associated with mental/nervous and substance abuse	100% after plan deductible	30% after plan deductible
Routine OB/GYN Exam—1 visit annually	Covered in full	30% after plan deductible
Routine Mammography (subject to age limitations)	Covered in full	30% after plan deductible
Routine Vision Exam	Not covered unless provided by PCP at time of routine exam	Not covered
Immunizations	Covered in full (based on schedules)	30% after plan deductible
Diagnostic X-ray	100% after plan deductible	30% after plan deductible
Laboratory	Covered in full as part of routine physical exam; Otherwise subject to deductible	30% after plan deductible
Outpatient Surgery (doctor's office or other facility)	100% after plan deductible	30% after plan deductible
<b>Other Services</b>		
Physical Therapy: Includes physical, speech and occupational. Prior authorization required.	100% after plan deductible	30% after plan deductible
Prescription Drugs (Retail) See formularies for each health plan company.	Subject to plan deductible. Once deductible is met, then \$15/\$25/\$40 (Tier 1/2/3)	30% after plan deductible
Mail-order Pharmacy	Subject to plan deductible. Then 2X retail co-pay for up to a 90-day supply.	30% after plan deductible
Urgent Care (includes walk-in centers)	100% after plan deductible	30% after plan deductible
Emergency Room Services	100% after plan deductible	100% after in-network plan deductible
Ambulance Services	100% after plan deductible	100% after in-network plan deductible
<b>Lifetime Maximum</b>	Unlimited	Unlimited

\*Contract year effective July 1, 2009 for new business. In-force groups may be contract year or calendar year, determined at a group's renewal. NOTE: For Oxford, deductibles will run on a contract year. All other benefits will operate on a calendar year.

The services described are only an overview of the entire benefit package. For a more detailed plan description prior to enrolling, please contact the health plan company that interests you. Health plan company phone numbers can be obtained from your employer. Services provided by the health plan company under the benefit plan you select will be fully described in the proof of coverage document you'll receive once you are enrolled in the program. The benefits are subject to various limitations, exclusions and conditions as fully described in each health plan company's Certificate of Coverage. The services identified are covered as described only when they are provided based on the guidelines of the program; in other words, when they are provided, prescribed or directed by the health plan company you have selected (except in cases of emergencies).

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Access</b>		Open Access
<b>Benefit Year</b>		Contract Year*
<b>Deductible</b>	\$2,500 individual plan deductible \$5,000 family plan deductible Note: For Family coverage, this plan requires that the family plan deductible must be met completely prior to any member of the family becoming eligible for benefits after the deductible.	\$3,000 individual plan deductible \$6,000 family plan deductible
<b>Coinsurance</b>	100%	70/30%
<b>Coinsurance Limit</b> (not including deductible or in-network co-payments)	N/A	\$2,000 individual plan/\$4,000 family plan (individual plan coinsurance limit is determined by member paying 30% of approved charges totaling \$6,667)
<b>Maximum Out-of-Pocket</b> —based on approved charges (including deductible)	\$3,000 individual (2X family)	\$5,000 individual (2X family)
<b>Hospital Inpatient</b>		
Hospital Services: Semi-private room & board, medications, and related hospital services (includes inpatient services for mental/nervous and substance abuse)	100% after plan deductible	30% after plan deductible
<b>Outpatient Medical Services</b>		
Routine Physical Exams (adults and children based on schedules)	Covered in full	30% after plan deductible
Medical Office Visits—includes office visits associated with mental/nervous and substance abuse	100% after plan deductible	30% after plan deductible
Routine OB/GYN Exam—1 visit annually	Covered in full	30% after plan deductible
Routine Mammography (subject to age limitations)	Covered in full	30% after plan deductible
Routine Vision Exam	CIGNA and ConnectiCare: Covered in full, one exam per contract year; Oxford: Not covered	Not covered
Immunizations	Covered in full (based on schedules)	30% after plan deductible
Diagnostic X-ray	100% after plan deductible	30% after plan deductible
Laboratory	Covered in full as part of routine physical exam. Otherwise, subject to deductible.	30% after plan deductible
Outpatient Surgery (doctor's office or other facility)	100% after plan deductible	30% after plan deductible
<b>Other Services</b>		
Physical Therapy: Includes physical, speech and occupational. Prior authorization required. (Allowable treatments varies by carrier.)	100% after plan deductible	30% after plan deductible
Prescription Drugs (Retail) See formularies for each health plan company.	Subject to plan deductible. Once deductible is met, then \$15/\$25/\$40 (Tier 1/2/3)	30% after plan deductible
Mail-order Pharmacy	Subject to plan deductible. Then 2X retail co-pay for up to a 90-day supply.	30% after plan deductible
Urgent Care (includes walk-in centers)	100% after plan deductible	30% after plan deductible
Emergency Room Services	100% after plan deductible	100% after in-network plan deductible
Ambulance Services	100% after plan deductible	100% after in-network plan deductible
<b>Lifetime Maximum</b>	Unlimited	\$1,000,000

\*Oxford: Contract year effective July 1, 2009 for new business. In-force groups may be contract year or calendar year, determined at a group's renewal. NOTE: For Oxford, deductibles run on a contract year. All other benefits operate on a calendar year.

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