

	In-Network	Out-of-Network
Access		Open Access
Benefit Year		Contract Year*
Deductible	\$2,000 individual/\$4,000 family	\$3,000 individual/\$6,000 family
Coinsurance	100%	70/30% after deductible
Coinsurance Limit (not including deductible or in-network co-payments)	N/A	\$2,000 individual/\$4,000 family
Maximum Out-of-Pocket —based on approved charges (including deductible)	N/A	\$5,000 individual/\$10,000 family
Hospital Inpatient		
Hospital Services: Semi-private room & board, medications, and related hospital services (includes inpatient services for mental/nervous and substance abuse)	Subject to deductible, then covered in full.	70/30% after deductible
Outpatient Medical Services		
Routine Physical Exams (adults and children based on schedules)	Covered in full	No coverage, except for well-child care through age 6
Medical Office Visits—includes office visits associated with mental/nervous and substance abuse	Routine/preventive services covered in full.	70/30% after deductible
Routine OB/GYN Exam—1 visit annually	Routine/preventive services covered in full.	Not covered
Routine Mammography (subject to age limitations)	Routine/preventive services covered in full.	Not covered
Routine Vision Exam	Covered in full as part of routine physical exam. Otherwise not covered.	Not covered
Immunizations	Covered in full if routine/preventive. Otherwise subject to deductible.	Not covered
Diagnostic X-ray	Subject to deductible, then covered in full.	70/30% after deductible
Laboratory	Covered in full as part of routine physical exam. Otherwise subject to deductible.	70/30% after deductible
Outpatient Surgery (doctor's office or other facility)	Subject to deductible, then covered in full.	70/30% after deductible
Other Services		
Physical Therapy: Includes physical, speech and occupational. Prior authorization required. (Allowable treatments varies by carrier.)	Subject to deductible, then covered in full.	70/30% after deductible
Prescription Drugs (Retail) (MAC-A: Mandatory Generic**) See formularies for each health plan company. See explanation of benefits by carrier.	\$100 deductible on tiers 2 and 3 only, then co-pays apply. 3X deductible max. per family. Three-tier co-pay \$15/\$30/\$40	Not covered. Members must use participating pharmacy.
Mail-order Pharmacy	Subject to \$100 pharmacy deductible, then 2X retail co-pays.	Not available unless member uses in-network vendor.
Urgent Care (includes walk-in centers)	Subject to deductible, then covered in full.	70/30% after deductible
Emergency Room Services	Subject to in-network deductible, then covered in full.	Subject to in-network deductible, then covered in full.
Ambulance Services	Subject to in-network deductible, then covered in full.	Subject to in-network deductible, then covered in full.
Lifetime Maximum	Unlimited	\$1,000,000

*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.

**Generic substitution required when available. If member purchases brand drug when a generic is available, member pays the co-pay plus the difference in cost between brand and generic. Information relative to "Preferred Brand" drugs may be found on each health plan's Web site or by contacting each health plan's Member Services Department.

Oxford USA is our "out-of-area" option and is available in most states EXCLUDING: ID, ME, MS, MT, OK, SD, WY. Greater metro NY, NJ, DE and some parts of PA are considered in-area. See the Enrollment Brochure for plan designs.

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).