

<b>Access</b>	CIGNA, Oxford: Gated; ConnectiCare: Open Access
<b>Benefit Year</b>	CIGNA, ConnectiCare: Contract Year; Oxford: Calendar Year
<b>Deductible</b>	N/A
<b>Coinsurance</b>	N/A
<b>Maximum Out-of-Pocket Limit</b> —based on approved charges (including deductible)	N/A
<b>Coinsurance Limit</b> (not including deductible or in-network co-payments)	N/A
<b>Hospital Inpatient</b>	
Hospital Services: Semi-private room & board, medications, and related hospital services (includes inpatient services for mental/nervous and substance abuse)	Covered in full after \$500 per day to a max. of \$2000 per year
<b>Outpatient Medical Services</b>	
Routine Physical Exams (adults and children based on schedule)	Covered in full
Medical Office Visits—includes office visits associated with mental/nervous and substance abuse	\$30 PCP/\$45 specialist per visit
Routine OB/GYN Exam—1 visit annually	Covered in full
Routine Mammography (subject to age limitations)	Routine/preventive services covered in full
Routine Colonoscopy (subject to age limitations)	Routine/preventive services covered in full
Routine Vision Exam: 1 exam/24 mo.	\$45 per visit; except Oxford covers to max of \$50 on a reimbursement basis only; CIGNA members must use VSP provider
Immunizations	Covered in full
Diagnostic X-ray (Advanced imaging services may vary by carrier and are defined in an employee's certificate of coverage)	Advanced imaging: \$75 co-pay per service to a co-pay max. of \$375 per year All other services covered in full.
Laboratory	Covered in full at participating labs
Outpatient Surgery (doctor's office or other facility)	\$30 PCP office/\$45 specialist office; \$500 outpatient facility
<b>Other Services</b>	
Physical Therapy: Includes physical, speech and occupational. Prior authorization required. (Allowable treatments varies by carrier.)	\$45 per visit
Prescription Drugs (Retail) (MAC-A: Mandatory Generic*) See formularies for each health plan company. See explanation of benefits by carrier.	ConnectiCare & Oxford: Three-tier co-pay \$15/\$30/\$40 CIGNA: Two-tier co-pay \$15/\$35
Mail-order Pharmacy	2X retail co-pay for up to a 90-day supply.
Urgent Care (includes walk-in centers)	\$75 per visit
Emergency Room Services	\$150 if not admitted to hospital
Ambulance Services	Covered in full when medically necessary
<b>Lifetime Maximum</b>	Unlimited

\*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.

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).