

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Access</b>		Open Access
<b>Benefit Year</b>		Contract Year*
<b>Plan Deductible</b>	\$2,850 individual/\$5,700 family	\$10,000 individual/\$20,000 family
<b>Coinsurance</b>	70/30% after deductible	50% after deductible
<b>Maximum Out-of-Pocket</b> —based on approved charges	\$5,850 individual/\$11,700 family Includes plan deductible and coinsurance limit for health services only.	\$20,000 individual/\$40,000 family
<b>Coinsurance Limit</b> (not including deductible or in-network co-payments)	\$3,000 individual/\$6,000 family	\$10,000 individual; \$20,000 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)	Subject to deductible then 30% coinsurance	50% after deductible
<b>Outpatient Medical Services</b>		
Routine Physical Exams (including immunizations)	Covered in full	Only for members under 6 years old; Subject to deductible and coinsurance
Medical Office Visits—includes office visits associated with mental/nervous and substance abuse	\$30 PCP/\$45 specialist per visit	50% after deductible
Routine OB/GYN Exam—1 visit annually	Routine/preventive services covered in full	50% after deductible
Routine Mammography (subject to age limitations)	Routine/preventive services covered in full	50% after deductible
Routine Colonoscopy (subject to age limitations)	Routine/preventive services covered in full	50% after deductible
Routine Vision Exam	One exam every 24 months; \$45 specialist copay applies	50% after deductible
Diagnostic X-ray (includes advanced imaging)	Subject to deductible then 30% coinsurance	50% after deductible
Laboratory	Subject to deductible then 30% coinsurance	50% after deductible
Outpatient Surgery (doctor's office or other facility)	\$30 PCP office / \$45 specialist office; Outpatient facility: Subject to deductible then 30% coinsurance	50% after deductible
<b>Other Services</b>		
Physical Therapy: Includes physical, speech and occupational. Prior authorization required. (Allowable treatments varies by carrier.)	\$45 specialist copay	50% after deductible
Durable Medical Equipment	Subject to deductible, then 30% coinsurance	50% after deductible
Prescription Drugs (Retail) (MAC-A: Mandatory Generic**) See formularies for each health plan company. See explanation of benefits by carrier.	\$200 deductible on tiers 2 and 3 only, then co-pays apply. 3X deductible max per family. Three-tier co-pay \$10/\$30/\$40	Not covered. Members must use participating pharmacy
Mail-order Pharmacy	Subject to \$200 pharmacy deductible, then 2X retail co-pays	Not covered
Urgent Care (includes walk-in centers)	Subject to deductible then 30% coinsurance	Subject to deductible then 30% coinsurance
Emergency Room Services	Subject to deductible then 30% coinsurance	Subject to deductible then 30% coinsurance
Ambulance Services	Subject to deductible then 30% coinsurance	Subject to deductible then 30% coinsurance
<b>Lifetime Maximum</b>	Unlimited	Unlimited

\*Oxford: Contract year 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.

\*\*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.

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).