

	<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/\$4,000 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 (excludes pharmacy deductible)	\$4,250 individual/\$8,500 family	\$20,000 individual/\$40,000 family
<b>Coinsurance Limit</b> (not including deductible or in-network co-payments)	\$2,250 individual/\$4,500 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)	30% after deductible	50% after deductible
<b>Outpatient Medical Services</b>		
Routine Physical Exams (including immunizations)	Covered in full	50% after deductible
Medical Office Visits—includes office visits associated with mental/nervous and substance abuse	\$30 PCP; Specialist 30% after deductible	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.	Not covered
Routine Vision Exam	\$50 reimbursement for exam; one exam per 24 months	\$50 reimbursement for exam
Diagnostic X-ray	30% after deductible	50% after deductible
Laboratory (May be covered in full in accordance with federal healthcare reform provisions when considered routine/preventive, determined by carrier at time of claim processing.)	30% after deductible at participating labs	50% after deductible
Outpatient Surgery (doctor's office or other facility)	30% after deductible	50% after deductible
<b>Other Services</b>		
Physical Therapy: Includes physical, speech and occupational. Prior authorization required. (Allowable visits varies by carrier.)	30% after deductible	50% after deductible
Durable Medical Equipment	30% after deductible	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)	30% after deductible	50% after deductible
Emergency Room Services	30% after deductible	30% after in-network deductible
Ambulance Services	30% after deductible	30% after in-network deductible
<b>Lifetime Maximum</b>	Unlimited	Unlimited

\* Available 3/1/12

\*\*New-business is contract year; in-force groups may be contract year or calendar year, determined at a group's renewal. Contract year: medical and pharmacy deductibles accrue on contract year; all other benefits and limits accrue on calendar year. Calendar year: medical deductibles and all other benefits and limits accrue on calendar year; pharmacy deductibles accrue on contract 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).