

Effective Date 1/1/2012	Health Plan Options	Ref RQ-42940
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This is a brief summary of benefits. THIS IS NOT A CONTRACT OR CERTIFICATE OF COVERAGE. All benefit descriptions, including alternative care, are for medically necessary services. The Member will be charged the lesser of the cost share for the covered service or the actual charge for that service. For full coverage provisions, including limitations, please refer to your certificate of coverage.

In accordance with the Patient Protection and Affordable Care Act of 2010,

- The lifetime maximum on the dollar value of covered essential health benefits no longer applies. Members whose coverage ended by reason of reaching a lifetime limit under this plan are eligible to enroll in this plan, and
- Dependent children who are under the age of twenty-six (26) are eligible to enroll in this plan.

Benefits	Inside Network	Outside Network
Plan deductible	No annual deductible	Individual deductible: \$100 per calendar year Family deductible: 2 per calendar year
Individual deductible carryover	Not applicable	4th quarter carryover applies
Plan coinsurance	No plan coinsurance	Plan pays 80%, you pay 20% of the Usual, Customary and Reasonable (UCR) charges.
Out-of-pocket limit	Individual out-of-pocket limit: \$1,000 Family out-of-pocket limit: \$2,000 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: Inpatient services, outpatient services, emergency services at a Managed Health Care Network (MHCN) facility and ambulance services.	Individual out-of-pocket limit: \$1,000 Family out-of-pocket limit: \$2,000 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: Plan coinsurance, emergency services at a non-Managed Health Care Network (MHCN) facility.
Pre-existing condition (PEC) waiting period	No PEC	Same as in-network
Lifetime maximum	Unlimited	Shared with in-network maximum
Outpatient services (Office visits)	\$15 copay	\$15 copay, deductible and coinsurance apply
Hospital services	Inpatient services: Covered in full Outpatient surgery: \$15 copay	Inpatient services: Deductible and coinsurance apply Outpatient surgery: \$15 copay, deductible and coinsurance apply
Prescription drugs (some injectable drugs may be covered under Outpatient services)	Formulary generic/formulary brand/non-formulary \$5/\$30/50% per 30 day supply	Formulary generic/formulary brand/non-formulary \$10/\$35/50% per 30 day supply
Prescription mail order	2 x prescription cost share per 90 day supply	Not covered
Acupuncture	Self-referred up to 8 visits per medical diagnosis per calendar year; additional visits when approved by the plan \$15 copay	\$15 copay, deductible and coinsurance apply
Ambulance services	Plan pays 80%, you pay 20%	Same as in-network
Chemical dependency	Inpatient: Covered in full Outpatient: \$15 copay	Inpatient: Deductible and coinsurance apply Outpatient: \$15 copay, deductible and coinsurance apply
Devices, equipment and supplies	Covered in full	Covered in full, deductible applies
<ul style="list-style-type: none"> • Durable medical equipment • Orthopedic appliances • Post-mastectomy bras limited to two (2) every six (6) months • Ostomy supplies • Prosthetic devices 	Covered in full	Covered in full, deductible applies
Diabetic supplies	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.

Diagnostic lab and X-ray services	Inpatient: Covered under Hospital services Outpatient: Covered in full High end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require preauthorization except when associated with Emergency care or inpatient services.	Inpatient: Covered under Hospital services Outpatient: Deductible and coinsurance apply High end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require preauthorization except when associated with Emergency care or inpatient services.
Emergency services (copay waived if admitted)	\$100 copay	\$100 copay
Hearing exams (routine)	\$15 copay	\$15 copay, deductible and coinsurance apply
Hearing hardware	Not covered	Not covered
Home health services	Covered in full. No visit limit.	No visit limit Deductible and coinsurance apply
Hospice services	Covered in full	Deductible and coinsurance apply
Infertility services	Not covered	Not covered
Manipulative therapy	Self-referred up to 20 visits per calendar year \$15 copay	Visit limits shared with in-network \$15 copay, deductible and coinsurance apply
Massage services	See Rehabilitation services	See Rehabilitation services
Maternity services	Inpatient: Covered in full Outpatient: \$15 copay	Inpatient: Deductible and coinsurance apply Outpatient: \$15 copay, deductible and coinsurance apply
Mental Health	Inpatient: Covered in full Outpatient: \$15 copay	Inpatient: Deductible and coinsurance apply Outpatient: \$15 copay, deductible and coinsurance apply
Naturopathy	Self-referred up to 3 visits per medical diagnosis per calendar year; additional visits when approved by plan \$15 copay	\$15 copay, deductible and coinsurance apply
Newborn Services	Initial hospital stay: See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.	Initial hospital stay: See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.
Obesity-related surgery (bariatric)	Not covered	Not covered
Organ transplants Donor search & harvest applies to lifetime max	Unlimited, no waiting period Inpatient: Covered in full Outpatient: \$15 copay	Shared with in-network Inpatient: Deductible and coinsurance apply Outpatient: \$15 copay, deductible and coinsurance apply
Preventive care Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full	Covered in full Routine mammograms: Covered in full
Rehabilitation services (Occupational, speech, physical including services for neurodevelopmentally disabled children age six and under) Rehabilitation visits are a total of combined therapy visits per calendar year	Inpatient: 60 days per calendar year Covered in full Outpatient: 60 visits per calendar year \$15 copay	Inpatient: Day limits shared with in-network Deductible and coinsurance apply Outpatient: Visit limits shared with in-network \$15 copay, deductible and coinsurance apply
Skilled nursing facility	Covered in full up to 100 days per calendar year	Day limits shared with in-network benefit, deductible and coinsurance apply
Sterilization (vasectomy, tubal ligation)	Inpatient: Covered in full Outpatient: \$15 copay	Inpatient: Deductible and coinsurance apply Outpatient: \$15 copay, deductible and coinsurance apply
Temporomandibular Joint (TMJ) services	\$1,000 per calendar year; \$5,000 lifetime max Inpatient: Covered in full Outpatient: \$15 copay	Shared with in-network Inpatient: Deductible and coinsurance apply Outpatient: \$15 copay, deductible and coinsurance apply
Tobacco cessation counseling	Free & Clear Program - covered in full	Applicable cost shares apply
Routine vision care (1 visit every 12 months)	\$15 copay	Not covered
Optical hardware Lenses, including contact lenses and frames	Not covered	Not covered