

PREMIER PLAN

Benefit	Plan Maximum Unlimited Lifetime \$2,500,000 Annual \$1,000 Deductible
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PHYSICIAN CARE	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Office Visits:		
<i>Primary Care</i>	\$20 Copayment	60% after deductible
<i>Specialists</i>	\$40 Copayment	60% after deductible
<i>In-Hospital Visits</i>	80% after deductible	60% after deductible
<i>Surgery</i>	80% after deductible	60% after deductible
<i>Urgent Care</i>	\$40 Copayment	\$40 Copayment
<i>Spine Manipulation</i>	\$40 Copayment	60% after deductible
PREVENTIVE CARE		
Routine Well Care Includes: <i>Pap Smear, Mammogram, Laboratory Blood Tests, Prostate Screening, Immunizations/Flu Shots, Colonoscopy</i>	\$0 Copayment	60% after deductible
PRESCRIPTION DRUG BENEFIT		
Generic Drugs	\$10 Copayment	60% after deductible
Brand Name Drugs	\$25 Copayment Brand (formulary) \$50 Copayment Brand (non-formulary)	60% after deductible 60% after deductible
DIAGNOSTIC PROCEDURES		
<i>Diagnostic X-rays and laboratory services outside a physician's office</i>	80% after deductible	60% after deductible
HOSPITAL CARE		
<i>Room and Board, including Maternity</i>	80% after deductible	60% after deductible
<i>Emergency Room</i>	80% after deductible	80% after deductible
<i>Outpatient Surgery</i>	80% after deductible	60% after deductible
<i>Lab/X-ray</i>	80% after deductible	60% after deductible
<i>Outpatient Dialysis/Chemotherapy</i>	80% after deductible	60% after deductible
OTHER MEDICAL SERVICES		
<i>Skilled Nursing Facility</i> Limited 30 days per member per calendar year	80% after deductible	60% after deductible
<i>Hospice Care-Outpatient</i>	80% after deductible	60% after deductible
<i>Diabetes Supplies</i>	80% after deductible	60% after deductible
<i>Home Health Care</i> 60 visits per calendar year	80% after deductible	60% after deductible
<i>Ambulance Service</i>	\$200 Copayment	60% after deductible
<i>Occupational, Speech and Physical Therapy</i> 10 visits per calendar year per type of therapy	80% after deductible	60% after deductible
<i>Prosthetic</i>	80% after deductible	60% after deductible
<i>Organ Transplants</i>	80% after deductible	60% after deductible
DEDUCTIBLE AND COINSURANCE		
Deductible	\$1,000 Deductible	\$2,000 Deductible
Family Maximum	\$2,000 Deductible	\$4,000 Deductible
Coinsurance	80%	60%
MAXIMUM OUT-OF-POCKET		
Per Covered Person	\$2,500 Excludes Deductible	\$5,000 Excludes Deductible
Per Family Unit	\$5,000 Excludes Deductible	\$10,000 Excludes Deductible

- Maximum out-of-pocket does not include copayments.