

HDHP PLAN

Benefit	Plan Maximum
	Unlimited Lifetime
	\$2,500,000 Annual
	\$3,000 / \$6,000 Deductible



	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
PHYSICIAN CARE		
Office Visits:		
<i>Primary Care</i>	100% after deductible	70% after deductible
<i>Specialists</i>	100% after deductible	70% after deductible
<i>In-Hospital Visits</i>	100% after deductible	70% after deductible
<i>Surgery</i>	100% after deductible	70% after deductible
<i>Urgent Care</i>	100% after deductible	100% after deductible
<i>Spine Manipulation</i>	100% after deductible	70% after deductible
PREVENTIVE CARE		
Routine Well Care Includes:	\$0 Copayment	70% after deductible
<i>Pap Smear, Mammogram, X-rays, Laboratory Blood Tests, Prostate Screening, Immunizations/Flu Shots, Colonoscopy</i>		
PRESCRIPTION DRUG BENEFIT		
Generic Drugs	100% after deductible	70% after deductible
Brand Name Drugs	100% after deductible	70% after deductible
DIAGNOSTIC PROCEDURES		
<i>Diagnostic X-rays and laboratory services outside a physician's office</i>	100% after deductible	70% after deductible
HOSPITAL CARE		
<i>Room and Board, including Maternity</i>	100% after deductible	70% after deductible
<i>Emergency Room</i>	100% after deductible	100% after deductible
<i>Outpatient Surgery</i>	100% after deductible	70% after deductible
<i>Lab/X-ray</i>	100% after deductible	70% after deductible
<i>Outpatient Dialysis/Chemotherapy</i>	100% after deductible	70% after deductible
OTHER MEDICAL SERVICES		
<i>Skilled Nursing Facility</i>	100% after deductible	70% after deductible
Limited 30 days per member per calendar year		
<i>Hospice Care-Outpatient</i>	100% after deductible	70% after deductible
<i>Diabetes Supplies</i>	100% after deductible	70% after deductible
<i>Home Health Care</i>	100% after deductible	70% after deductible
60 visits per calendar year		
<i>Ambulance Service</i>	100% after deductible	70% after deductible
<i>Occupational, Speech and Physical Therapy</i>	100% after deductible	70% after deductible
10 visits per calendar year per type of therapy		
<i>Prosthetic</i>	100% after deductible	70% after deductible
<i>Organ Transplants</i>	100% after deductible	70% after deductible
DEDUCTIBLE AND COINSURANCE		
Deductible	\$3,000 Deductible	\$6,000 Deductible
Family Maximum	\$6,000 Aggregate Deductible	\$12,000 Deductible
Coinsurance	100%	70%
MAXIMUM OUT-OF-POCKET		
Per Covered Person	\$3,000	\$9,000
Per Family Unit	\$6,000 Aggregate	\$18,000