

# ACCESS PLAN

Benefit	Plan Maximum Unlimited Lifetime \$1,000,000 Annual
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PHYSICIAN CARE	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
<b>Office Visits:</b>		
<i>Primary Care</i>	\$20 Copayment	70% after deductible
<i>Specialists</i>	\$40 Copayment	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>	\$40 Copayment	\$40 Copayment
<i>Spine Manipulation</i>	\$40 Copayment	70% after deductible
<b>PREVENTIVE CARE</b>		
<b>Routine Well Care Includes:</b> <i>Pap Smear, Mammogram, Laboratory Blood Tests, Prostate Screening, Immunizations/Flu Shots, Colonoscopy</i>	\$0 Copayment	70% after deductible
<b>PRESCRIPTION DRUG BENEFIT</b>		
<b>Generic Drugs</b>	\$10 Copayment	70% after deductible
<b>Brand Name Drugs</b>	\$25 Copayment Brand ( <i>formulary</i> ) \$50 Copayment Brand ( <i>non-formulary</i> ) \$2000 Annual Brand Maximum*	70% after deductible 70% after deductible
<b>DIAGNOSTIC PROCEDURES</b>		
<i>Diagnostic X-rays and laboratory services outside a physician's office</i>	100% after deductible	70% after deductible
<b>HOSPITAL CARE</b>		
<i>Room and Board</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
<b>OTHER MEDICAL SERVICES</b>		
<i>Skilled Nursing Facility</i> Limited 30 days per member per calendar year	100% after deductible	70% after deductible
<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> 60 visits per calendar year	100% after deductible	70% after deductible
<i>Ambulance Service</i>	100% after deductible	70% after deductible
<i>Occupational, Speech and Physical Therapy</i> 10 visits per calendar year per type of therapy	100% after deductible	70% after deductible
<i>Prosthetic</i>	100% after deductible	70% after deductible
<i>Organ Transplants</i>	100% after deductible	70% after deductible
<b>DEDUCTIBLE AND COINSURANCE</b>		
<b>Deductible</b>	\$10,000 Deductible	\$10,000 Deductible
<b>Family Maximum</b>	2 x Individual Deductible	2 x Individual Deductible
<b>Coinsurance</b>	100%	70%
<b>MAXIMUM OUT-OF-POCKET</b>		
<b>Per Covered Person</b>	\$10,000 Includes Deductible	\$20,000 Includes Deductible
<b>Per Family Unit</b>	\$20,000 Includes Deductible	\$40,000 Includes Deductible

- Annual maximum applies only to brand name drugs. There is no annual maximum for generic drugs.
- Maximum out-of-pocket does not include copayments.