

\$3,000 HDHP

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



This table outlines **what you pay** for covered services after meeting the annual deductible, excluding copays and pharmacy expenses. Refer to the Summary Plan Description for a detailed list of the plan's benefits, limitations and exclusions.

	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLE & COINSURANCE <i>(Medical and pharmacy combined)</i>		
Annual Deductible <i>(aggregate deductible)</i>		
<i>Individual/Family</i>	\$3,000/\$6,000	\$6,000/\$12,000
Coinsurance	0%	30%
ANNUAL COINSURANCE OUT-OF-POCKET MAXIMUM <i>(Medical and pharmacy combined. Aggregate maximum.)</i>		
<i>Individual/Family</i>	\$3,000/\$6,000	\$9,000/\$18,000
PREVENTIVE CARE & IMMUNIZATIONS		
Covered as listed on the <i>Covered Preventive Care Services</i> chart in this Summary of Benefits.	0% no deductible	30% after deductible
PHYSICIAN CARE		
Office Visits		
Primary Care	0% after deductible	30% after deductible
Specialists	0% after deductible	30% after deductible
In-Hospital Visits	0% after deductible	30% after deductible
Surgery	0% after deductible	30% after deductible
Urgent Care	0% after deductible	0% after deductible
Spine Manipulation	0% after deductible	30% after deductible
DIAGNOSTIC PROCEDURES		
Diagnostic X-rays and laboratory services	0% after deductible	30% after deductible
Colonoscopy (with diagnosis)	0% after deductible	30% after deductible
HOSPITAL CARE		
Room and Board (including maternity)	0% after deductible	30% after deductible
Emergency Room	0% after deductible	0% after deductible
Outpatient Surgery	0% after deductible	30% after deductible
Lab/X-ray	0% after deductible	30% after deductible
Outpatient Dialysis/Chemotherapy	0% after deductible	30% after deductible
OTHER MEDICAL SERVICES		
Skilled Nursing Facility <i>Limited 30 days per member per calendar year</i>	0% after deductible	30% after deductible
Hospice Care (outpatient)	0% after deductible	30% after deductible
Home Health Care <i>60 visits per calendar year</i>	0% after deductible	30% after deductible
Ambulance Service	0% after deductible	30% after deductible
Occupational, Speech and Physical Therapy <i>10 visits per calendar year per type of therapy</i>	0% after deductible	30% after deductible
Prosthetic	0% after deductible	30% after deductible
Organ Transplants	0% after deductible	30% after deductible

	IN-NETWORK	OUT-OF-NETWORK
PRESCRIPTION DRUGS & DIABETIC CARE SUPPLIES <i>If you fill a prescription for a brand name drug when a generic is available, any excess cost of the brand over the approved generic will not be covered by the plan. The difference in price between brand and generic does not contribute to the deductible. Non-formulary drug expenses do not contribute to the deductible and are not covered by the plan.</i>		
Retail Pharmacy <i>Up to 30-day supply. Day supply limits do not apply to diabetic care supplies.</i>		
Generic Drugs	0% after deductible	Not covered except in emergencies
Brand Name Drugs	0% after deductible	Not covered except in emergencies
Non-Formulary Drugs	Not covered	Not covered
Injectable Drugs (<i>including insulin</i>)	0% after deductible	Not covered except in emergencies
Diabetic Care Supplies (<i>quantities shown only</i>): 100 syringes 200 lancets 200 test strips	0% after deductible	Not covered
Mail Order Pharmacy <i>Up to 90-day supply. Day supply limits do not apply to diabetic care supplies.</i>		
Generic Drugs	0% after deductible	Not covered
Brand Name Drugs	0% after deductible	Not covered
Non-Formulary Drugs	Not covered	Not covered
Injectable Drugs (<i>including insulin</i>)	0% after deductible	Not covered except in emergencies
Diabetic Care Supplies (<i>quantities shown only</i>): 300 syringes 600 lancets 600 test strips	0% after deductible	Not covered

Pre-certification Penalty: Certain procedures or medical care require pre-certification in order to qualify for full benefits. Failure to pre-qualify will result in \$500 penalty per service, procedure or confinement.

Please Note: this schedule applies as indicated in the Summary Plan Description. This schedule must be read in conjunction with the entire Summary Plan Description and has no meaning by itself.

Covered Preventive Care Services

See the table below for examples of covered preventive care services. For a complete listing, see your Summary Plan Description. Services covered once per member per coverage year unless otherwise noted. Any additional tests beyond the age and frequency limits listed below may be subject to deductible, coinsurance and/or copayments.

AGE RANGE	PREVENTIVE CARE SERVICE
Birth and over	<ul style="list-style-type: none"> ■ Immunizations (frequency and specific age guidelines in accordance with the Advisory Committee on Immunization Practices) ■ Tuberculin skin testing
Birth - 10 years	<ul style="list-style-type: none"> ■ Expanded newborn screen (blood) ■ Evoked otoacoustic emissions (EOAE) once at birth ■ Lead level screen ■ Pediatric vision screen between birth and 5 years
11 years and over	<ul style="list-style-type: none"> ■ Papanicolaou smear (female) until age 40 ■ Chlamydia, gonorrhea, and syphilis screen (male and female) ■ Human papillomavirus (HPV) screen once every 3 years ■ Human immunodeficiency virus (HIV) screen
Beginning at age 20	<ul style="list-style-type: none"> ■ Lipid panel once every 5 years
Beginning at age 40	<ul style="list-style-type: none"> ■ Mammogram (female) ■ Breast cancer screen (female) ■ Papanicolaou smear (female) once every 3 years
Beginning at age 45	<ul style="list-style-type: none"> ■ Glucose screen once every 3 years ■ Osteoporosis screen one time only (female)
Beginning at age 50	<ul style="list-style-type: none"> ■ Prostate specific antigen (PSA) test (male) ■ Colorectal cancer screen options (one of the following): <ul style="list-style-type: none"> • Fecal occult blood test once per member per coverage year (series of three) with flexible sigmoidoscopy every 5 years • Barium enema and flexible sigmoidoscopy every 5 years • CT Colonography every 5 years • Colonoscopy once every 10 years
Beginning at age 60	<ul style="list-style-type: none"> ■ Osteoporosis screen (female)
Between age 65-75	<ul style="list-style-type: none"> ■ Abdominal aneurysm screen one time only (male)

