



Benefit Summary

Plan Features

Physician Office Services	
Office Visit	Primary Care Physician - \$20 Copay/Specialist - \$25 Copay
Urgent Care Facility	\$40 Copay
Inpatient Hospital Services	
Semi-Private Room & ICU	\$200 Per Day
Maximum/Stay	\$1,000
Doctor In-Hospital, Physician Consultation, Surgeon, Asst. Surgeon, Anesthesiologist and ER Doctor	\$0 Copay
Outpatient Hospital Services	
Surgery & Related Services	\$200 Per Visit
Diagnostic X-Ray & Lab	\$0 Copay
Emergency Room Visit	\$100.00
Prescription Drugs, Including Oral Contraceptives	
Generic (30-day supply)	\$10 Copay
Preferred Brand/Formulary (30-day supply)	\$20 Copay
Other Brand/Non-Formulary (30-day supply)	\$30/\$40 Copay
Preventive Care	
Routine Physical Exam	\$20 Copay
Annual Well Woman Exam	\$20 Copay
Mammography	\$0 Copay
Well Child Care (routine exams 12 years & under)	\$20 Copay
Immunizations & Inoculations	
Adult	\$20 Copay
Children (0 up to age 5)	\$0 Copay
Maternity Services	
Maternity Care (Physician Services)	\$200 Per Delivery
Maternity Care (Hospital Services)	
Semi-Private Room & ICU	\$200 Per Day
Maximum/Stay	\$1,000
Newborn In Hospital Nursery	\$50 Per Day
Maximum/Stay	\$1,000
Mental Health	
Inpatient (90 days/year)	\$200 Per Day
Outpatient	\$25 Copay
Chemical Dependency, Substance Abuse	
Inpatient (30 days max / year)	\$200 Per Day
Outpatient (30 visits max / year)	\$25 Copay
Other Services	
Ambulance Service	20% Coinsurance
Skilled Nursing Facility	20% Coinsurance
Home Health Care	20% Coinsurance
Hospice Care	20% Coinsurance
Durable Medical Equipment (\$2,500 max.)	20% Coinsurance
Disposable Medical Supplies (\$2,000 max.)	20% Coinsurance
Speech, Hearing, Occupational, Radiation & Physical Therapy	\$25 Copay
Lifetime Maximum Benefit	Unlimited
Deductible	\$0
Out-of-Pocket Maximums	
Individual	\$1,200
Family (3X individual)	\$3,600
Optional Point-of-Service Rider	
Co-Insurance	30%
Deductible Options	\$250/\$500/\$1,000
Out-of-Pocket Maximum	
Individual	\$2,000/\$3,000 + deductible
Family (3X individual)	\$6,000/\$9,000 + deductible