

## Comparing the 2012 Partnership and Standard PPOs — Services that Require Copays

Services in this table ARE NOT subject to a deductible and costs DO NOT APPLY to the annual out-of-pocket coinsurance maximum.

COVERED SERVICES	PARTNERSHIP PPO		STANDARD PPO	
	IN-NETWORK	OUT-OF-NETWORK <sup>[1]</sup>	IN-NETWORK	OUT-OF-NETWORK <sup>[1]</sup>
<b>Preventive Care</b>				
<b>Office Visits</b> <ul style="list-style-type: none"> <li>Well-baby, well-child visits as recommended by the Centers for Disease Control and Prevention (CDC)</li> <li>Adult annual physical exam</li> <li>Annual well-woman exam</li> <li>Immunizations as recommended by CDC</li> <li>Annual hearing and non-refractive vision screening</li> <li>Screenings including colonoscopy, prostate, mammogram and colorectal, Pap smears, labs, bone density scans, nutritional guidance, tobacco cessation counseling and other services as recommended by the US Preventive Services Task Force</li> </ul>	No charge	\$45 copay	No charge	\$50 copay
<b>Outpatient Services</b>				
<b>Primary Care Office Visit *</b> <ul style="list-style-type: none"> <li>Family practice, general practice, internal medicine, OB/GYN and pediatrics</li> <li>Nurse practitioners, physician assistants and nurse midwives (licensed healthcare facility only) working under the supervision of a primary care provider</li> <li>Including surgery in office setting and initial maternity visit</li> </ul>	\$25 copay	\$45 copay	\$30 copay	\$50 copay
<b>Specialist Office Visit *</b> <ul style="list-style-type: none"> <li>Including surgery in office setting</li> </ul>	\$40 copay	\$65 copay	\$45 copay	\$70 copay
<b>Mental Health and Substance Abuse * <sup>[2] [3]</sup></b>	\$25 copay	\$45 copay	\$30 copay	\$50 copay
<b>X-Ray, Lab and Diagnostics</b> <ul style="list-style-type: none"> <li>Including reading, interpretation and results (not including advanced x-rays, scans and imaging)</li> </ul>	100% covered after office copay, if applicable	100% covered up to MAC after office copay, if applicable	100% covered after office copay, if applicable	100% covered up to MAC after office copay, if applicable
<b>Allergy Injection</b>	100% covered	100% covered up to MAC	100% covered	100% up to MAC
<b>Allergy Injection with Office Visit *</b>	\$25 copay primary; \$40 copay specialist	\$45 copay primary; \$65 copay specialist	\$30 copay primary; \$45 copay specialist	\$50 copay primary; \$70 copay specialist
<b>Chiropractors</b>	Visits 1-20: \$25 copay Visits 21 and up: \$40 copay	Visits 1-20: \$45 copay Visits 21 and up: \$65 copay	Visits 1-20: \$30 copay Visits 21 and up: \$45 copay	Visits 1-20: \$50 copay Visits 21 and up: \$70 copay
<b>Pharmacy</b>				
<b>30-Day Supply</b>	\$5 copay generic; \$30 copay preferred brand; \$80 copay non-preferred brand	Copay plus amount exceeding MAC	\$10 copay generic; \$40 copay preferred brand; \$90 copay non-preferred brand	Copay plus amount exceeding MAC
<b>90-Day Supply</b> (90-day network pharmacy or mail order)	\$10 copay generic; \$60 copay preferred brand; \$160 copay non-preferred brand	Copay plus amount exceeding MAC	\$20 copay generic; \$80 copay preferred brand; \$180 copay non-preferred brand	Copay plus amount exceeding MAC
<b>90-Day Supply</b> (certain maintenance medications from 90-day network pharmacy or mail order) <sup>[4]</sup>	\$5 copay generic; \$30 copay preferred brand; \$160 copay non-preferred	Copay plus amount exceeding MAC	\$10 copay generic; \$40 copay preferred brand; \$180 copay non-preferred	Copay plus amount exceeding MAC
<b>Urgent Care</b>				
<b>Convenience Clinic or Urgent Care Facility</b>	\$30 copay		\$35 copay	
<b>Emergency Room</b>				
<b>Emergency Room Visit</b> (waived if admitted)	\$80 copay		\$100 copay	

\* **Out-of-Pocket Maximum — per individual** (applies to **in-network** office visits for primary care, specialist care and mental health and substance abuse treatment); \$900 Partnership PPO; \$1,100 Standard PPO

## Services that Require Coinsurance — Deductibles and Out-of-Pocket Coinsurance Maximums

Services in this table ARE subject to a deductible and eligible expenses CAN BE APPLIED to the annual out-of-pocket coinsurance maximum.

COVERED SERVICES	PARTNERSHIP PPO		STANDARD PPO	
	IN-NETWORK	OUT-OF-NETWORK <sup>[1]</sup>	IN-NETWORK	OUT-OF-NETWORK <sup>[1]</sup>
<b>Hospital/Facility Services</b> • Inpatient care <sup>[3]</sup> • Outpatient surgery <sup>[3]</sup> • Inpatient mental health and substance abuse <sup>[2][3]</sup>	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
<b>Maternity</b> • Global billing for labor and delivery and routine services beyond the initial office visit	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
<b>Home Care</b> <sup>[3]</sup> • Home health • Home infusion therapy	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
<b>Rehabilitation and Therapy Services</b> • Inpatient <sup>[3]</sup> ; outpatient • Skilled nursing facility <sup>[3]</sup>	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
<b>Ambulance</b> • Air and ground	10% coinsurance		20% coinsurance	
<b>Hospice Care</b> <sup>[3]</sup> • Through an approved program	100% covered up to MAC (even if deductible has not been met)		100% covered up to MAC (even if deductible has not been met)	
<b>Equipment and Supplies</b> <sup>[3]</sup> • Durable medical equipment and external prosthetics • Other supplies (i.e., ostomy, bandages, dressings)	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
<b>Dental</b> • Certain limited benefits (extraction of impacted wisdom teeth, excision of solid-based oral tumors, accidental injury, orthodontic treatment for facial hemiatrophy or congenital birth defect)	10% coinsurance for oral surgeons	40% coinsurance for oral surgeons	20% coinsurance	40% coinsurance
	10% coinsurance non-contracted providers (i.e. dentists, orthodontists)		20% coinsurance non-contracted providers (i.e. dentists, orthodontists)	
<b>Advanced X-Ray, Scans and Imaging</b> • Including MRI, MRA, MRS, CT, CTA, PET and nuclear cardiac imaging studies <sup>[3]</sup> • Reading and interpretation	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
	100% covered	100% covered up to MAC	100% covered	100% covered up to MAC
<b>Out-of-Country Charges</b> • Non-emergency and non-urgent care	N/A - no network	40% coinsurance	N/A - no network	40% coinsurance
<b>Deductible</b>				
Employee Only	\$350	\$700	\$700	\$1,400
Employee + Child(ren)	\$550	\$1,100	\$1,100	\$2,200
Employee + Spouse	\$700	\$1,400	\$1,400	\$2,800
Employee + Spouse + Child(ren)	\$900	\$1,800	\$1,800	\$3,600
<b>Out-of-Pocket Coinsurance Maximum</b>				
Employee Only	\$1,350	\$2,700	\$1,700	\$3,400
Employee + Child(ren)	\$2,150	\$4,300	\$2,800	\$5,600
Employee + Spouse	\$2,700	\$5,400	\$3,400	\$6,800
Employee + Spouse + Child(ren)	\$3,500	\$7,000	\$4,500	\$9,000

No single family member will be subject to a deductible or out-of-pocket maximum greater than the "employee only" amount. Once two or more family members (depending on premium level) have met the total deductible and/or out-of-pocket maximum, it will be met by all covered family members. Only eligible expenses will apply toward the deductible and out-of-pocket maximum. Charges for non-covered services and amounts exceeding the maximum allowable charge will not be counted.

- [1] Subject to maximum allowable charge (MAC). The MAC is the most a plan will pay for a service from an in-network provider. For non-emergent care from an out-of-network provider who charges more than the MAC, you will pay the copay or coinsurance PLUS difference between MAC and actual charge.
- [2] The following behavioral health services are treated as "inpatient" for the purpose of determining member cost-sharing: residential treatment, partial hospitalization, and intensive outpatient therapy.
- [3] Prior authorization required. When using out-of-network providers, benefits for medically necessary services will be reduced by half if prior authorization is required but not obtained, subject to the maximum allowable charge. If services are not medically necessary, no benefits will be provided. (For DME, PA only applies to more expensive items.)
- [4] Applies to certain antihypertensives; oral diabetic medications, insulin and diabetic supplies; statins.