

COVERED BENEFITS FOR ALL OPEN ENROLLMENT PLANS

<i>Covered Benefits –For All Plans</i>	<i>Subject to Calendar Year Deductible, Maximum and Coinsurance</i>
Hospital Room and Board	Average semi-private room rate. Intensive Care Unit – 3 times average semi-private room rate.
Assistant Surgeon	20% of all eligible expenses made by the surgeon performing the operation.
Biologically Based Mental Illness	Covered same as any other illness
Mental/Nervous/Alcoholism/Drug Addiction (other than biologically based mental illness)	Inpatient: Covered – Deductible and Coinsurance Outpatient Eligible Charge: \$50 per visit
Organ Transplant	Covered – Deductible and Coinsurance
Outpatient Rehabilitation Therapy	Eligible Charge: \$40 per visit
Manipulative Therapy	Eligible Charge \$25 per visit
Skilled Nursing, Convalescent Home, Extended Care Facility, Home Health Care and Hospice Care	Covered (Medically Necessary) – Deductible and Coinsurance
Preventive Care	Covered without any copayment, coinsurance or deductible. In PPO plans, deductible and coinsurance will apply when out of network providers are used to provide preventive services.
Child and Adult Preventive Care (Includes but not limited to)	Well baby and child visits through age 21 Vaccines and immunizations Mammograms: Age limits: 35-39 one mammogram 40-49 one mammogram every two years or annually if woman has risk factors for breast cancer 50-64 one mammogram per year Pap Smear Routine Physical Exams
Manipulative Therapy (skeletal adjustment, vertebral manipulation, dislocation-subluxation services)	\$25 per visit
Outpatient Prescription Drugs Calendar Year Maximum:	Generic: \$15 Brand : \$15 or 20% for drugs costing over \$75 Brand with generic substitute: Not Covered
Maternity and Routine Nursery Care:	Basic: Not Covered Standard/PPO: Covered up to \$3,000 per occurrence.
Durable Medical Equipment (DME)	Purchase or rental (whichever costs less) of DME for temporary use, not to exceed a six month period.

Important Note: The information shown above is not intended to provide full details of the health benefit plans. Complete terms of coverage are outlined in the applicable insurance policy.

