

BENEFITS Benchmark effective May 10, 2011**PARTICIPATING BENEFITS****NONPARTICIPATING BENEFITS****Deductible and Out-of-Pocket Maximum**

Deductible (Single/Family)	\$1,000/\$3,000	\$1,000/\$3,000
Out-of-Pocket Maximum (Single/Family)	\$3,000/\$9,000	\$3,000/\$9,000
Dental Coverage is not required		

Coinsurance and Copay

Coinsurance (e.g., Inpatient, outpatient)	20% after ded	40% after ded
Office Visit (PCP/SCP)	\$25/\$40	40% after ded
Participating Emergency Room Visit	\$250 after ded	See "Participating Benefits"
Nonparticipating Emergency Room Visit	\$250 after ded	See "Participating Benefits"

Lifetime Maximum Plan Payment

None	None
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Pre-existing Conditions (Members 19 and older)

Waived (entirely or partly) for qualifying pre-existing condition credit	Not covered for first 12 months	Not covered for first 12 months
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Professional Services

Immunizations	Covered 100%	Not covered
Elective Immunizations	20% after ded	Not covered
Preventive	100%	Not covered

Outpatient Services

Instacare/Urgent Care	\$40	40% after ded
Kidscare	\$25	Not available
Diagnostic Tests, Minor	Covered 100%	40% after ded
Diagnostic Tests, Major	20% after ded	40% after ded
Physical, Speech, and Occupational Therapy (limited to 20 visits per calendar year)	\$40 copay after ded	40% after ded

Mental Health and Chemical Dependency

50% after ded	50% after ded
Not applied to the out-of-pocket maximum	
Inpatient limited to 10 days/calendar year	
Outpatient limited to 25 visits/calendar year	

Miscellaneous Services

Maternity and Adoption	20% after ded	40% after ded
Infertility (\$1,500/calendar year; \$5,000/lifetime)	50% after ded	Not Covered
Chiropractic (limited to 15 visits/calendar year)	Not available	50% after ded

Prescription Drugs

Rx Deductible (Single)	None	See "Participating Benefits"
Rx Out-of-Pocket Maximum (Single)	\$4,000	See "Participating Benefits"
Up to a 30-day supply for covered medications;	Tier1: \$10	Tier1: \$10
generic substitution required; same copay or	Tier 2: 25%	Tier 2: 25%
coinsurance applies to a 90-day maintenance home	Tier 3: 50%	Tier 3: 50%
delivery supply		