

Plan B03

Effective December 1, 2008

This is a summarization of plan coverage only and is not considered a binding contract. Please consult your employee benefit booklet and your master group contract for detailed information on plan use, benefit coverage and a complete listing of limitations and exclusions.

| | Deductible | | Out-of-Pocket | |
|--|---|---------|---|--|
| | Individual | Family | Individual | Family |
| Preferred Participating | \$500 | \$1,500 | \$2,000 | \$4,000 |
| Affiliated Participating | \$700 | \$2,100 | \$3,000 | \$5,000 |
| Non Participating | \$850 | \$2,400 | Per Person \$6,000 | |
| Lifetime Maximum Benefit: \$2,000,000 | All benefits are available after the deductible, then to the out-of-pocket maximum, unless otherwise stated. | | | |
| Benefits: | Participating Providers | | Affiliated | Non Par |
| PREVENTIVE CARE SERVICES - Please refer to the benefits section for additional information and limitations. | | | | |
| Routine physical exams (\$150 preventive benefit maximum) | 100% after \$20 Copayment, with the deductible waived | | 80% after \$30 Copayment, with the deductible waived | 70% after \$40 Copayment, with the deductible waived |
| Routine Lab and X-ray (\$150 preventive benefit maximum) | 80% with the deductible waived | | 70% UCR | 60% UCR |
| Immunizations & Vaccinations | 80% with the deductible waived | | 70% UCR | 60% UCR |
| Women's routine mammograms | | | | |
| Women's routine pelvic exams and Pap smear | 100% after \$20 Copayment, with the deductible waived | | 80% after \$30 Copayment, with the deductible waived | 70% after \$40 Copayment, with the deductible waived |
| PHYSICIAN / PROVIDER SERVICES | | | | |
| Office Visits | 100% after \$20 Copayment, with the deductible waived | | 80% after \$30 Copayment, with the deductible waived | 70% after \$40 Copayment, with the deductible waived |
| Allergy Injections | | | | |
| HOSPITAL SERVICES | | | | |
| Inpatient & Outpatient Surgery, Room & Ancillary and Physician Services | 80% | | 70% UCR | 60% UCR |
| MATERNITY SERVICES | | | | |
| Prenatal, Delivery and Postnatal Physician and Hospital Services | 80% | | 70% UCR | 60% UCR |
| EMERGENCY SERVICES | | | | |
| Urgent Care Facility | 90% after \$20 Copayment, with the deductible waived | | 90% after \$30 Copayment, with the deductible waived | 90% after \$40 Copayment, with the deductible waived |
| Ambulance, to nearest hospital, see limitations | 80% | | 80% | |
| Hospital Emergency Room | 80% after a \$100 copayment per visit, with the deductible waived | | 80% after a \$100 copayment per visit, with the deductible waived | |
| OTHER FACILITIES AND SERVICES | | | | |
| Outpatient Diagnostic Lab and X-Ray | 80%, with deductible waived for the first \$500 | | 70% UCR | 60% UCR |
| Outpatient imaging procedures, including CT Scans, MRIs and PET scans | 80% | | 70% UCR | 60% UCR |
| Therapeutic Injections | | | | |
| Outpatient Rehabilitation, see limitations | | | | |
| Skilled Nursing Facility, see limitations | 80% | | 70% UCR | 60% UCR |
| Durable Medical Equipment, see limitations | | | | |
| Home Health Care, see limitations | | | | |

LIMITATIONS, EXCLUSIONS & EXCLUDED SERVICES

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GENERAL LIMITATIONS

- All plans have a 6-month pre-existing condition exclusion period.
- Ambulance, Air - \$3,000 calendar year benefit maximum.
- Biofeedback - \$800 calendar year benefit maximum.
- Copayments do not accumulate toward the calendar year deductible. Enrollees will continue to be responsible for their plan copayments after the deductible has been met. Not all services apply to the deductible.
- Deductible amounts are different depending on whether treatment is provided by a preferred, affiliated or non-par providers. These amounts are calculated separately, and do not combine for a total deductible amount.
- Deductibles and copayments do not accumulate toward the calendar year out-of-pocket Maximum. Enrollees will continue to be responsible for their plan copayments after the out-of-pocket amount has been met. Not all services are applied to the out-of-pocket maximum.
- Diabetic Self-Management Program - One program after initial diagnosis; 3 hours per year upon a change of condition, medication or treatment.
- Durable Medical Equipment - limited to \$5,000 per calendar year.
- Home Health - 130 visits or \$10,000 calendar year benefit maximum, whichever comes first.
- Lifetime maximum benefit is \$2,000,000 per member.
- Medical supplies and devices - limited to medically necessary supplies & devices, see policy for specific list.
- Affiliated and non-participating providers - Enrollees will be responsible for any amounts charged in excess of the dollar amount Preferred Health would have paid preferred providers (UCR).
- Organ Transplant - \$250,000 lifetime limitation; 12-month waiting period - InterLink providers paid at 100%; Non-InterLink providers paid at 50%.
- Orthotics (only for custom, prescribed orthotics).
- Out-of-pocket maximums are different depending on whether treatment is provided by a preferred, affiliated or non-par providers. These amounts are calculated separately, and do not combine for a total out-of-pocket maximum.
- Preventive exams, and lab & x-ray is limited to a combined maximum of \$150 per calendar year benefit maximum.
- Rehabilitation (inpatient) - 60 days per calendar year benefit maximum.
- Rehabilitation (short-term outpatient) Includes physical, occupational and speech therapy; cardiac and pulmonary rehabilitation - for a combined \$2,500 calendar year maximum.
- Residential Care for the treatment of mental health conditions is limited to 45 days per calendar year.
- Skilled Nursing Facility - 100 days per calendar year benefit maximum.

GENERAL EXCLUSIONS AND EXCLUDED SERVICES

Please review your employee benefit booklet and/or your master group contract for information on plan benefits, plan use and a complete listing of exclusions and limitations.