HEALTH BENEFIT COVERAGE SUMMARIES

	INDEPENDENT HEALTH "FLEXFIT SELECT"		
	ACTIVE	INDEPENDENT	FAMILY
Preventive Services			
Physical Exam			
Basic metabolism test			
Immunizations			
Cholesterol test Pap smear			
HPV screening			
Mammogram			
Prenatal and 1 post-partum visit			
Rh screen	Covered in full (in network)	Covered in full (in network)	Covered in full (in network)
Colonoscopy & sigmoidoscopy	(Out-of-network: covered at 70%;	(Out-of-network: covered at 70%;	(Out-of-network: covered at 70%;
Prostate test (PSA)	subject to the deductible)	subject to the deductible)	subject to the deductible)
Hemoglobin & hemocrit testing			
HIV screening			
Chlamydia screening Fecal blood testing			
Bone mineral density tests			
Lead screen (childhood or pregnancy)			
Rubella screening			
Abdominal aortic aneurysm screen			
Well child visit			
Physician and Other Services			
	Adult: Primary: \$15		Adult: Primary: \$25
Office visit	Adult: Specialist: \$40	Primary: \$25	Adult: Specialist: \$40
	Child: Primary: \$25	Specialist: \$40	Child: Primary: \$0
	Child: Specialist: \$40	.	Child: Specialist: \$40
Allergy testing & treatment	\$40	\$40	\$40
Outpatient surgical procedures (Dr office)	Adult: Primary: \$15	D.:	Adult: Primary: \$25
	Adult: Specialist: \$40 Child: Primary: \$25	Primary: \$25 Specialist: \$40	Adult: Specialist: \$40 Child: Primary: \$0
	Child: Specialist: \$40	Specialist. \$40	Child: Specialist: \$40
Emergency and Urgent Care Services	ema. Specialist. \$ 10		chia. Specialist. \$ 10
Emergency room	\$100, waived if admitted	\$100, waived if admitted	\$100, waived if admitted
Ambulance	\$100	\$100	\$100
Participating after-hours care centers	\$45	\$45	\$45
- and opening areas mound care controls	Ψιδ		ψ + J
Hospital Services	Ψ.υ		Ψ+3
Hospital Services		\$250	Adult: \$250
Hospital Services Inpatient hospital	\$250	\$250	Adult: \$250 Child: \$0
Hospital Services Inpatient hospital Inpatient hospice	\$250 \$0	\$0	Adult: \$250 Child: \$0 \$0
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility)	\$250	•	Adult: \$250 Child: \$0 \$0 \$75
Hospital Services Inpatient hospital Inpatient hospice	\$250 \$0	\$0	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility	\$250 \$0 \$75	\$0 \$75	Adult: \$250 Child: \$0 \$0 \$75
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility)	\$250 \$0 \$75	\$0 \$75	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services	\$250 \$0 \$75 \$250	\$0 \$75 \$250	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40	\$0 \$75 \$250 \$0 Primary: \$25	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: Primary: \$25 Adult: Specialist: \$40
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25	\$0 \$75 \$250	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Adult: \$250 Adult: \$10 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25	\$0 \$75 \$250 \$0 Primary: \$25	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Adult: \$250 Adult: \$10 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$40	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 \$40
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 Adult: Primary: \$15	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 Adult: Primary: \$15 Adult: Specialist: \$40	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 \$40 Primary: \$25	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult: Specialist: \$40
Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult: Primary: \$0 Child: Primary: \$0 Child: Primary: \$25 Adult: Primary: \$25 Adult: Primary: \$25 Adult: Primary: \$25 Adult: Primary: \$25
Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care)	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$40 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$25 Child: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 Primary: \$25 Specialist: \$40	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult: Primary: \$0 Child: Primary: \$0 Child: Primary: \$25 Adult: Primary: \$25 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 \$40 Primary: \$25	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult: Primary: \$0 Child: Primary: \$0 Child: Primary: \$25 Adult: Primary: \$25 Adult: Primary: \$25 Adult: Primary: \$25 Adult: Primary: \$25
Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity Mental Health & Substance Abuse	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$25 Child: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$250	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 Primary: \$25 Specialist: \$40 \$250	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult: Primary: \$0 Child: Primary: \$0 Child: Primary: \$25 Adult: Primary: \$25 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40
Hospital Services Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$40 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$25 Child: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 Primary: \$25 Specialist: \$40	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult: Primary: \$0 Child: Specialist: \$40 Child: Primary: \$25 Adult Specialist: \$40 Child: Primary: \$0 Child: Primary: \$0 Child: Specialist: \$40 \$0
Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity Mental Health & Substance Abuse	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$25 Child: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$250	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 Primary: \$25 Specialist: \$40 \$250	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Specialist: \$40 Adult: Primary: \$25 Adult Specialist: \$40 Child: Primary: \$0 Child: Primary: \$0 Child: Specialist: \$40 \$0 Adult: \$250 Child: \$0 \$40
Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity Mental Health & Substance Abuse Inpatient mental health Outpatient mental health	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 Adult: Primary: \$15 Adult: Primary: \$25 Child: Specialist: \$40 Child: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$250 \$250 \$40	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 \$40 Primary: \$25 Specialist: \$40 \$250 \$250	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Child: Primary: \$0 Child: Primary: \$0 Child: Primary: \$0 Child: Specialist: \$40 Adult: \$250 Child: \$0 \$40 Adult: \$500 (30 days)
Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity Mental Health & Substance Abuse Inpatient mental health	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$40 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$250 \$250	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 \$40 Primary: \$25 Specialist: \$40 \$250	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 \$40 Adult: Primary: \$25 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Primary: \$0 Child: Primary: \$0 Child: Primary: \$0 Child: Specialist: \$40 \$0 Adult: \$250 Child: \$0 \$40 Adult: \$500 (30 days) Child: \$0 (30 days)
Inpatient hospital Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity Mental Health & Substance Abuse Inpatient mental health Outpatient mental health	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 Adult: Primary: \$15 Adult: Primary: \$25 Child: Specialist: \$40 Child: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$250 \$250 \$40	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 \$40 Primary: \$25 Specialist: \$40 \$250 \$250	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult Specialist: \$40 Child: Primary: \$0 Child: Primary: \$0 Child: Primary: \$0 Child: Primary: \$0 Child: Specialist: \$40 Adult: \$250 Child: \$0 \$40 Adult: \$250 Child: \$0 \$40 Adult: \$500 (30 days) Child: \$0 (30 days) Adult: \$250 (7 days)
Inpatient hospital Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity Mental Health & Substance Abuse Inpatient mental health Outpatient mental health Inpatient substance abuse - rehab Inpatient substance abuse - detox	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$40 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Primary: \$25 Child: Specialist: \$40 \$250 \$250 \$40 \$500 (30 days) \$250 (7 days)	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 \$40 Primary: \$25 Specialist: \$40 \$250 \$40 \$500 (30 days) \$250 (7 days)	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$0 Child: Specialist: \$40 Child: Primary: \$0 Child: Primary: \$0 Child: Specialist: \$40 Adult: \$250 Child: \$0 \$40 Adult: \$250 Child: \$0 \$40 Adult: \$500 (30 days) Child: \$0 (7 days) Child: \$0 (7 days)
Inpatient hospital Inpatient hospital Inpatient hospice Outpatient surgical procedures (facility) Skilled nursing facility Diagnostic Testing Services Laboratory testing EKG Radiology Maternity Services Physician services (pre- & post-natal care) Inpatient maternity Mental Health & Substance Abuse Inpatient mental health Outpatient mental health Inpatient substance abuse - rehab	\$250 \$0 \$75 \$250 \$0 Adult: Primary: \$15 Adult: Specialist: \$40 Child: Primary: \$25 Child: Specialist: \$40 \$40 Adult: Primary: \$15 Adult: Primary: \$25 Child: Specialist: \$40 Child: Primary: \$25 Child: Primary: \$25 Child: Specialist: \$40 \$250 \$250 \$40 \$500 (30 days)	\$0 \$75 \$250 \$0 Primary: \$25 Specialist: \$40 \$40 Primary: \$25 Specialist: \$40 \$250 \$250 \$40 \$500 (30 days)	Adult: \$250 Child: \$0 \$0 \$75 Adult: \$250 Child: \$0 \$0 Adult: \$250 Child: \$0 Adult: Primary: \$25 Adult: Specialist: \$40 Child: Primary: \$0 Child: Specialist: \$40 Adult: Primary: \$25 Adult Specialist: \$40 Child: Primary: \$0 Child: Primary: \$0 Child: Primary: \$0 Child: Primary: \$0 Child: Specialist: \$40 Adult: \$250 Child: \$0 \$40 Adult: \$250 Child: \$0 \$40 Adult: \$500 (30 days) Child: \$0 (30 days) Adult: \$250 (7 days)

HEALTH BENEFIT COVERAGE SUMMARIES

Diabetic Supplies & Services Diabetic equipment (glucose monitor, etc) Insulin and other oral agents Diabetic medical supplies (test strips, etc) Diabetic medical supplies (test strips, etc)	ACTIVE	NDENT HEALTH "FLEXFIT INDEPENDENT	FAMILY
Diabetic equipment (glucose monitor, etc) insulin and other oral agents Diabetic medical supplies (test strips, etc)			
nsulin and other oral agents Diabetic medical supplies (test strips, etc)			
Diabetic medical supplies (test strips, etc)	\$15	\$25	\$25
	\$15	\$25	\$25
Pohobilitation Compiess	\$15	\$25	\$25
Rehabilitation Services			
Chiropractic services	\$25	\$25	\$25
Physical-Occupational-Speech therapies	\$25 (20 visits)	\$25 (20 visits)	25 (20 visits)
Cardiac rehabilitation	\$25	\$25	\$25
Pulmonary rehabilitation	\$25 (24 visits)	\$25 (24 visits)	\$25 (24 visits)
Additional Services			
Durable medical equipment	50% copay, up to \$1000 per year	50% copay, up to \$1000 per year	50% co-pay up tp \$1000
Prosthetics & appliances	50% copay	50% copay	50% copay
Chemotherapy	\$40	\$40	\$40
Home health care	\$40 (40 visits)	\$40 (40 visits)	\$40 (40 visits)
nome neami care	\$250 allowance per subscriber per	\$250 allowance per subscriber per	\$250 allowance per subscriber per
	year for membership to a	year to be used towards	year for activities provided at
	participating fitness club	complimentary alternative therapies	family-oriented fitness centers,
Liefstyle benefits	including traditional gyms,	such as acupuncture, massage	sports and fitness programs (soccer,
	health clubs and fitness centers for	therapy, dietary counseling, yoga,	swimming, gymnastics, etc), including
	men and women	pilates, tai chi, vitamins and herbs	baby-sitting clinics and day camp
Prescription Drug Coverage	men and women	phaces, tar em, vitamins and neros	budy sitting chines and day camp
Prespeription Plan	\$10/\$20/\$35	\$10/\$20/\$35	\$10/\$20/\$35
Contraceptive drugs & devices	\$10/\$20/\$33 \$0 copay for Tier 1 OC	\$10/\$20/\$33 \$0 copay for Tier 1 OC	\$10/\$20/\$33 \$0 copay for Tier 1 OC
Mail order	2.5 copays for a 3 month supply	2.5 copays for a 3 month supply	2.5 copays for a 3 month supply
Creditable coverage (Medicare)	Creditable	Creditable	Creditable
Vision Services	Cicultable	Cicultable	Cicultable
	4.0	* ***	4.0
Medical exam	\$40	\$40	\$40
Routine/Refractive exam	\$0	\$0	\$0
Standard plastic lenses	Single: \$10	Single: \$10	Single: \$10
7	Bifocal: \$10	Bifocal: \$10 \$60 allowance	Bifocal: \$10
Frames Conventional contact lenses	\$60 allowance \$90 allowance	\$90 allowance	\$60 allowance \$90 allowance
	· · · · · · · · · · · · · · · · · · ·		*
Laser vision correction	15% discount	15% discount	15% discount
Hearing Services			
Hearing exam	\$20	\$20	\$20
Hearing aids	Not covered	Not covered	Not covered
Dental Services			
Preventive & routine	Not covered	Not covered	Not covered
Accidental dental	Based on site of service	Based on site of service	Based on site of service
Dependent Coverage			
Dependent eligibility	19	26	23
Out-of-Network Coverage			
Deductible (out-of network)	\$1000/\$2000	\$1000/\$2000	\$1000/\$2000
Cosinsurance (out-of network)	30%	30%	30%
Out-of-pocket maximum (out-of-network)	\$5000/\$10000	\$5000/\$10000	\$5000/\$10000
Annual maximum (out-of-network)	Unlimited	Unlimited	Unlimited
Lifetime maximum (out-of-network)	Unlimited	Unlimited	Unlimited
Bi-weekly payroll deduction			
Employee Only	\$17.60	\$17.60	N/A
Employee & Spouse	\$74.34	\$74.34	N/A
Employee & Spouse Employee & Child(ren)	\$44.34	\$44.34	\$44.34
Family (employee, spouse and child(ren))	\$103.84	\$103.84	\$103.84