

MEDICAL/Rx BENEFIT

2015 MEDICAL AND PRESCRIPTION BENEFITS

THIS IS A SUMMARY OF BENEFIT INFORMATION ONLY. CONSULT THE OFFICIAL BENEFIT OVERVIEW OR CERTIFICATE OF COVERAGE FOR IMPORTANT LIMITATIONS AND EXCLUSIONS.

		2015 PLAN HIGHLIGHTS	
		UMR	
		NETWORK	NON-NETWORK
MEDICAL SERVICES	MEDICAL BENEFIT		
	DEDUCTIBLE		
	DEDUCTIBLE PER SINGLE	\$600	\$1,000
	DEDUCTIBLE PER FAMILY	\$1,200	\$2,100
	OUT OF POCKET LIMIT		
	MAXIMUM PER SINGLE	\$1,500	\$2,850
	MAXIMUM PER FAMILY	\$3,000	\$5,700
	FACILITY BASED CHARGES		
	INPATIENT	DED THEN 90%	DED THEN 70%
	OUTPATIENT	DED THEN 90%	DED THEN 70%
	MRI, PET-SCANS, CAT-SCANS	DED THEN 90%	DED THEN 70%
	PHYSICIAN'S OFFICE VISITS		
	PCP WELLNESS/PREVENTIVE CARE VISIT	NO COST	NO COST
	PCP SICKNESS/INJURY VISIT	DED THEN 90%	DED THEN 70%
	SPECIALIST OFFICE VISIT	DED THEN 90%	DED THEN 70%
INDEPENDENT X-RAY/LAB SERVICES	DED THEN 90%	DED THEN 70%	
EMERGENCY ROOM SERVICES	DED THEN 90%	DED THEN 90%	
	<i>NON-EMERGENCY USE OF THE EMERGENCY ROOM - DED THEN 50%</i>		
URGENT CARE SERVICES	DED THEN 90%	DED THEN 70%	
RX SERVICES	MEDTRAK RX		
	PRESCRIPTION DRUG BENEFIT	RETAIL	PERFORMANCE 90 & MAIL
		<i>30 DAYS</i>	<i>90 DAYS</i>
	GENERIC	\$10 COPAY	\$20 COPAY
	PREFERRED BRAND	\$35 COPAY	\$70 COPAY
	NON-PREFERRED BRAND	\$50 COPAY	\$100 COPAY
SPECIALTY MEDICATIONS	\$150 COPAY	N/A	