

	CURRENT PLAN	Plan Year 2009	Plan Year 2010	Plan Year 2011
Medical				
Deductible - In Network	\$150/\$300	\$200/\$400	\$250/\$500	\$250/\$500
Deductible - Out of Network	\$250/\$500	\$300/\$600	\$400/\$800	\$400/\$800
Copay - Office Visit	\$15	\$20	\$25	\$25
Copay - Emergency Room	\$50	\$100	\$100	\$100
Coinsurance - In Network	100%/0%	100%/0%	100%/0%	100%/0%
Coinsurance - Out of Network	80%/20%	80%/20%	80%/20%	80%/20%
Annual Maximum for Preventive Care	\$750	\$1,500	\$1,500	\$1,500
Acupuncture	12 visits annually/maximum of \$70 per visit	eliminated	eliminated	eliminated
Massage Therapy	12 visits annually/maximum of \$70 per visit	12 visits annually/maximum of \$70 per visit with prescription	12 visits annually/maximum of \$70 per visit with prescription	12 visits annually/maximum of \$70 per visit with prescription
Inpatient mental health care and substance abuse care	In network: 80% after deductible	In network: 90% after deductible	In network: 90% after deductible	In network: 90% after deductible
Prescription Drug				
Tier Copays at Retail Pharmacies	\$15/\$25/\$35	\$15/\$30/\$50	\$15/\$30/\$50	\$15/\$30/\$50
Tier Copays at Sindecuse	\$10/\$20/\$30	\$10/\$25/\$35	\$10/\$25/\$35	\$10/\$25/\$35
RX-90 Copays for Tiers	one copay	Retail - 2 Copay / Sindecuse - 1 Copay	Retail - 2 Copay / Sindecuse - 1 Copay	Retail - 2 Copay / Sindecuse - 1 Copay
Mandatory Generics	not applicable	yes	yes	yes
Waive copays diabetes supplies/med	not applicable	yes	yes	yes
Dental	see dental plan	no change	no change	no change
Vision	see vision plan	BCBS mandatory change when it occurs to VSP	BCBS mandatory change when it occurs to VSP	BCBS mandatory change when it occurs to VSP
Covered Individuals	not applicable	Designated Eligible Individual	Designated Eligible Individual	Designated Eligible Individual
Full-time student status for medical	Age 26	Age 26	Age 25	Age 25
Contribution Percentage	Single 10% of 2 -person cost 2 Person and family: 42.5% of dependent cost	Single 10% of 2 -person cost 2 Person and family: 42.5% of dependent cost	Single 10% of 2 -person cost 2 Person and family: 42.5% of dependent cost	Single 11% of 2 -person cost 2 Person and family: 43.5% of dependent cost