

	CURRENT PLAN	Plan Year 2009	Plan Year 2010	Plan Year 2011
<b>Medical</b>				
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
<b>Prescription Drug</b>				
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
<b>Dental</b>	see dental plan	no change	no change	no change
<b>Vision</b>	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
<b>Covered Individuals</b>	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
<b>Contribution Percentage</b>	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