

## SUMMARY OF MEDICAL BENEFITS Plan 500

Deductible Per Person Per Calendar Year Per Family Per Calendar Year Per Hospital Confinement	\$500 \$1,500 \$350 per Confinement*
Reimbursement Percentage	80% PPO and Out-of-Area 60% Non-PPO**
Annual Out-of-Pocket Maximum 90% 100%	\$2,500 Ind / \$5,000 Family \$5,000 Ind / \$10,000 Family including deductibles
Prescription Drug Benefit Retail Maximum Amount Dispensed Generic Copay Brand Copay (generic not available) Brand Copay (generic available) Mail Order Maximum Quantity Dispensed Generic Copay Brand Copay (generic not available) Brand Copay (generic available) Out-of-Pocket Limit*** Per Person Per Calendar Year Per Family Per Calendar Year	30-day supply \$15 \$35 Not covered 90-day supply \$30 \$70 Not covered \$750 \$1,500
Lifetime Maximum Benefit	Unlimited
Home Health Care Limit Per Person Per Calendar Year	130 visits

\*The per confinement deductible will be reduced 50% if confined in a preferred provider facility.

\*\*For non-PPO services, a 20% reduction in reimbursement rates is applied to the first \$50,000 in covered charges. The reduction is not applied to the out-of-pocket limit. For the Anchorage hospital PPO, the covered charges will not exceed the contracted rate at the PPO facility.

\*\*\*Does not include brand-name prescriptions obtained when a generic is available. Does not include prescriptions obtained from a non-participating pharmacy.

Hospice Care Maximum Payable Per Day Lifetime Maximum Benefit	\$60 \$10,000 Per Person
Skilled Nursing Care	120 days per calendar year for confinement due to the same or related injury or illness
Physical Exam Maximum Benefit Per Calendar Year	\$500 Per Person
Treatment of Alcohol/Drug Abuse Reimbursement Percentage 1st Course of Care  2nd Course of Care  Subsequent Courses of Care Maximum Benefit Per Person Per 2 Consecutive Calendar Years Lifetime	80% PPO / 60% Non-PPO* provided the physician- recommended course of care is completed 50%** PPO / 30% Non-PPO* provided the physician- recommended course of care is completed No coverage  \$8,300  \$16,600
Mental/Nervous Treatment Inpatient Reimbursement Percentage Maximum Inpatient Days Covered Per Person Per Calendar Year Physician Charges Outpatient Reimbursement Percentage Maximum Visits Covered Per Person Per Calendar Year	80% PPO / 60% Non-PPO* 30  50%** 50%** 24

\*For non-PPO services, a 20% reduction in reimbursement rates is applied to the first \$50,000 in covered charges. The reduction is not applied to the out-of-pocket limit. For the Anchorage hospital PPO, the covered charges will not exceed the contracted rate at the PPO facility.

\*\*The reimbursement percentage remains at 50% after the out-of-pocket maximum has been reached.

Gastric Bypass Treatment Maximum allowable hospital charge for the gastric bypass procedure (effective (4/1/03) Lifetime Maximum Benefit* per Person	Facility rate at the Anchorage Preferred Provider  \$50,000
Spinal Therapy** Maximum Covered Visits Per Person Per Calendar Year Maximum Covered Charge Per Visit (effective 4/1/03) Maximum X-ray Exam Benefit Per Person Per Calendar Year	24 Visits \$125 \$100
Mechanized Spinal Distraction Therapy Maximum Covered Charge Maximum Lifetime Benefit Per Person	\$175 Per Session 20 Sessions
SAD Lights Lifetime Maximum Benefit	\$200 Per Family
Infertility Treatment Lifetime Maximum Benefit	\$12,000 Per Person
Hearing Aid Benefits	Not Covered

\*Includes the gastric bypass procedure and all related costs, as well as complications and future procedures, including but not limited to panniculectomies.

\*\*Limitations apply to all services, including chiropractic therapy and manipulations, physical therapy, occupational therapy and all x-rays and labs.

## HEARING AID BENEFITS

Plan 500 does not have hearing aid benefits.