

# HEWT GROUP HEALTH OPTIONS MEDICAL PLAN

EFFECTIVE 1/1/2011

Group Number: 6966300/6227700

Ref: RQ-33020

BENEFITS	INSIDE NETWORK	OUT-OF-NETWORK
<b>Plan Deductible—Per Calendar Year (PCY)</b>	Individual deductible: \$100 Family deductible: \$200	Individual deductible: \$200 Family deductible: \$400
<b>Individual Deductible Carryover</b>	4th quarter carryover applies.	4th quarter carryover applies.
<b>Plan Co-insurance</b>	Plan pays 80%, you pay 20%.	Plan pays 70%, you pay 30% of the Usual, Customary and Reasonable (UCR) charges.
<b>Out-Of-Pocket Limit</b>	Individual out-of-pocket limit: \$1,000 Family out-of-pocket limit: \$2,000	Individual out-of-pocket limit: \$2,875 Family out-of-pocket limit: \$5,750
<b>Pre-existing Condition (PEC) Waiting Period</b>	No PEC.	Same as in-network.
<b>Lifetime Maximum</b>	Unlimited.	Unlimited.
<b>Outpatient Services (Office Visits)</b>	No co-pay. Deductible and co-insurance apply.	No co-pay. Deductible and co-insurance apply.
<b>Hospital Services</b>	<b>Inpatient Services:</b> Deductible and co-insurance apply. <b>Outpatient Surgery:</b> No co-pay. Deductible and co-insurance apply.	<b>Inpatient Services:</b> Deductible and co-insurance apply. <b>Outpatient Surgery:</b> No co-pay. Deductible and co-insurance apply.
<b>Prescription Drugs</b> (Some Injectable Drugs may be Covered under Outpatient Services)	Formulary generic/formulary brand \$15/\$30 co-pay per 30 day supply.	Non-formulary generic/non-formulary brand \$20/\$35 co-pay for 30 day supply.
<b>Prescription Mail Order</b>	2x prescription cost share per 90 day supply.	Not covered.
<b>Acupuncture</b>	Self-referred up to 8 visits per medical diagnosis per calendar year; additional visits when approved by the plan. No co-pay. Deductible and co-insurance apply.	No co-pay. Deductible and co-insurance apply.
<b>Ambulance Services</b>	Plan pays 80%, you pay 20%.	Same as in-network.
<b>Chemical Dependency</b>	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.
<b>Devices, Equipment and Supplies</b> Durable medical equipment, Orthopedic appliances, Post-mastectomy bras limited to two (2) every six (6) months, Ostomy supplies, Prosthetic devices	Covered at 80%.	Covered at 80%, deductible applies.
<b>Diabetic Supplies</b>	Insulin, needles, syringes and lancets—see Prescription drugs. External insulin pumps, blood glucose monitors and supplies—see Devices, Equipment and Supplies. Diabetic test strips related to glucose monitor are covered in full. Blood glucose monitoring reagents and urine testing reagents are covered in full.	Out-of-Network cost-shares apply. Insulin, needles, syringes and lancets—see Prescription Drugs. External insulin pumps, blood glucose monitors and supplies—see Devices, Equipment and Supplies. Blood glucose monitoring reagents and urine testing reagents are covered at the Plan Co-insurance after the annual Deductible is satisfied.
<b>Diagnostic Lab and X-ray Services</b>	<b>Inpatient:</b> Covered under Hospital Services. <b>Outpatient:</b> Deductible and co-insurance apply. High-end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require preauthorization except when associated with Emergency care or inpatient services.	<b>Inpatient:</b> Covered under Hospital Services. <b>Outpatient:</b> Deductible and co-insurance apply. High-end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require preauthorization except when associated with Emergency care or inpatient services.
<b>Emergency Services (Co-pay Waived if Admitted)</b>	\$75 co-pay. Deductible and co-insurance apply.	\$125 co-pay. Deductible and co-insurance apply.
<b>Hearing Exams (Routine)</b>	No co-pay. Deductible and co-insurance apply.	No co-pay. Deductible and co-insurance apply.

# HEWT GROUP HEALTH OPTIONS MEDICAL PLAN (CONT'D)

Group Number: 6966300/6227700

Ref: RQ-33020

BENEFITS	INSIDE NETWORK	OUT-OF-NETWORK
<b>Hearing Hardware</b>	\$400 per ear every 36 months.	Benefit shared with in-network.
<b>Home Health Services</b>	Covered in full. No visit limit.	No visit limit. Deductible and co-insurance apply.
<b>Hospice Services</b>	Covered in full.	Deductible and co-insurance apply.
<b>Infertility Services</b>	50% diagnostic services & drugs, deductible and co-insurance apply.	Shared with in-network.
<b>Manipulative Therapy</b>	Self-referred up to 20 visits per calendar year. No co-pay. Deductible and co-insurance apply.	Visit limits shared with in-network. No co-pay. Deductible and co-insurance apply.
<b>Massage Services</b>	See Rehabilitation services.	See Rehabilitation services.
<b>Maternity Services</b>	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.
<b>Mental Health</b>	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.
<b>Naturopathy Services</b>	Self-referred up to 3 visits per medical diagnosis per calendar year; additional visits when approved by plan. No co-pay. Deductible and co-insurance apply.	No co-pay. Deductible and co-insurance apply.
<b>Obesity-Related Surgery (Bariatric)</b>	Covered at cost shares when medical criteria is met.	Not covered.
<b>Organ Transplants Donor Search &amp; Harvest</b>	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.
<b>Preventive Care</b> Well-care physicals, immunizations, Pap smear exams, mammograms	Covered in full.	\$150 per person; \$300 per family per calendar year Routine mammograms: Deductible and co-insurance apply.
<b>Rehabilitation Services</b> (Occupational, Speech and Physical Including Services for Neurodevelopmentally Disabled Children Age Six and Under). Rehabilitation Visits are a Total of Combined Therapy Visits Per Calendar Year.	<b>Inpatient:</b> 60 days per condition PCY, deductible and co-insurance apply. <b>Outpatient:</b> 60 visits per condition PCY. No co-pay. Deductible and co-insurance apply.	<b>Inpatient:</b> Day limits shared with in-network. Deductible and co-insurance apply. <b>Outpatient:</b> Visit limits shared with in-network. No co-pay. Deductible and co-insurance apply.
<b>Skilled Nursing Facility</b>	Up to 60 days per calendar year, deductible and co-insurance apply.	Day limits shared with in-network benefit, deductible and co-insurance apply.
<b>Sterilization (Vasectomy, Tubal Ligation)</b>	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.	<b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.
<b>Temporomandibular Joint (TMJ) Services</b>	\$1,000 per calendar year; \$5,000 lifetime max. <b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.	Shared with in-network. <b>Inpatient:</b> Deductible and co-insurance apply. <b>Outpatient:</b> No co-pay. Deductible and co-insurance apply.
<b>Tobacco Cessation</b> See Pharmacy Benefit for Associated Drug Coverage	Free & Clear Program—covered in full.	Not covered.
<b>Routine Vision Care</b> (1 Visit Every 12 Months)	No co-pay. Deductible and co-insurance waived.	Covered up to \$50 UCR once every 12 consecutive months.
<b>Optical Hardware</b> Lenses, including contact lenses and frames	\$165 per 24 months. Not subject to deductible and co-insurance.	Benefit limits shared with in-network.