

Comparing the Partnership and Standard PPOs

Here is a comparison of deductibles, co-pays, your share of co-insurance and out-of-pocket maximums for 2011 under the two PPOs.

COVERED SERVICES	PARTNERSHIP PPO		STANDARD PPO	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
For the following services, you will not need to meet your deductible first. These costs do not apply to your annual out-of-pocket maximum.				
Preventive care	No charge	\$45 co-pay**	No charge	\$50 co-pay**
Well-baby, well-child visits	No charge	\$45 co-pay**	No charge	\$50 co-pay**
Primary Care	\$25 co-pay	\$45 co-pay**	\$30 co-pay	\$50 co-pay**
Mental Health* (Outpatient, including psychiatry and substance abuse)	\$25 co-pay	\$45 co-pay**	\$30 co-pay	\$50 co-pay**
Specialist Care	\$40 co-pay	\$65 co-pay**	\$45 co-pay	\$70 co-pay**
Convenience Clinics/Urgent Care Facilities	\$50 co-pay	\$50 co-pay**	\$55 co-pay	\$55 co-pay**
ER Visit (waived if admitted)	\$80 co-pay	\$80 co-pay**	\$100 co-pay	\$100 co-pay**
Lab and X-ray	100% covered after office co-pay	100% covered after office co-pay up to MAC**	100% covered after office co-pay	100% covered after office co-pay up to MAC**
Pharmacy (30-day supply only from pharmacies in the 30-day network)	\$5 co-pay for generic; \$30 co-pay for preferred brand; \$80 co-pay for non-preferred brand	Co-pay, plus any amount exceeding MAC**	\$10 co-pay for generic; \$40 co-pay for preferred brand; \$90 co-pay for non-preferred brand	Co-pay, plus any amount exceeding MAC**
(90-day supply available only from special, less costly 90-day network or mail-order)	\$10 co-pay for generic; \$60 co-pay for preferred brand; \$160 co-pay for non-preferred brand	Co-pay, plus any amount exceeding MAC**	\$20 co-pay for generic; \$80 co-pay for preferred brand; \$180 co-pay for non-preferred brand	Co-pay, plus any amount exceeding MAC**
Chiropractic (up to 15 visits without prior authorization)	\$25 co-pay	\$45 co-pay**	\$30 co-pay	\$50 co-pay**
For the following services, you must meet your deductible before the plan will begin to pay benefits. These costs apply to your annual out-of-pocket maximum.				
Inpatient care (including mental health and substance abuse)	10% co-insurance	40% co-insurance**	20% co-insurance	40% co-insurance**
Outpatient surgery	10% co-insurance	40% co-insurance**	20% co-insurance	40% co-insurance**
Ambulance (air and ground)	10% co-insurance	40% co-insurance**	20% co-insurance	40% co-insurance**
Advanced X-Ray, Scans and Imaging	10% co-insurance	40% co-insurance**	20% co-insurance	40% co-insurance**
OT/PT/Speech Therapy	10% co-insurance	40% co-insurance**	20% co-insurance	40% co-insurance**

* The following behavioral health services are treated as "inpatient" for the purposes of determining member cost-sharing: residential treatment, partial hospitalization, and intensive outpatient therapy.

** MAC stands for "maximum allowable charge." The MAC is the most that a plan will pay for a service from an in-network provider. If you go to an out-of-network provider who charges more than the MAC, you will pay any applicable co-insurance or co-pay amounts PLUS the difference between the MAC and the actual charge.

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		PARTNERSHIP PPO		STANDARD PPO	
		IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible***	Employee Only	\$350	\$700	\$700	\$1,400
	Employee + Child(ren)	\$700	\$1,400	\$1,400	\$2,800
	Employee + Spouse	\$700	\$1,400	\$1,400	\$2,800
	Employee + Spouse + Child(ren)	\$900	\$1,800	\$1,800	\$3,600
Out-of-Pocket Maximum***	Employee Only	\$1,350	\$2,700	\$1,700	\$3,400
	Employee + Child(ren)	\$2,700	\$5,400	\$3,400	\$6,800
	Employee + Spouse	\$2,700	\$5,400	\$3,400	\$6,800
	Employee + Spouse + Child(ren)	\$3,500	\$7,000	\$4,500	\$9,000

Please note, payments toward the deductible also count toward the out-of-pocket maximum.

*** No single family member will be subject to a deductible or out-of-pocket maximum greater than the "employee only" amount. Once two or more family members (depending on premium level) have met the total deductible and/or out-of-pocket maximum, it will be met by all covered family members.