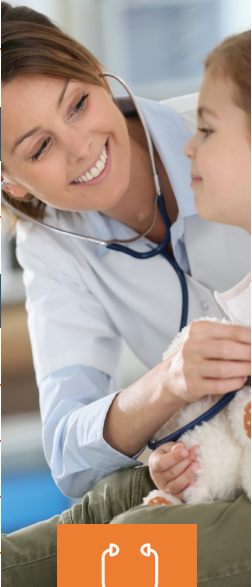




Medical PPO Plan

Administered by UMR

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way - especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

PPO PLAN	In-Network	Out-of-Network	United Healthcare Choice Plus Network	
Embedded Calendar Year Deductible¹				
Individual	\$500	\$1,000		
Family	\$1,000	\$2,000		
Embedded Calendar Year Out-of-Pocket Maximum¹				
Individual	\$3,600	\$7,200		
Family	\$7,200	\$14,400		
Services (member pays)				
Preventive Care	0%	40% after deductible		
Physician Visit	\$35 copay per visit	40% after deductible		
Specialist Physician Visit	\$60 copay per visit	40% after deductible		
Emergency Room	\$150 copay per visit plus 20%	\$150 copay per visit plus 20%		
Urgent Care	\$75 copay per visit plus 20%	40% after deductible		
Hospital Inpatient Services	20% after deductible	40% after deductible		
Hospital Outpatient Services	20% after deductible	40% after deductible		
Retail Prescription Drugs²				
Tier 1	\$20 / \$40 / \$60 copay	\$20 / \$40 / \$60 copay		
Tier 2	\$40 / \$80 / \$120 copay	\$40 / \$80 / \$120 copay		
Tier 3	\$60 / \$120 / \$180 copay	\$60 / \$120 / \$180 copay		
Specialty ³	\$0 copay or 30%	Not Covered		
Mail Order Prescription Drugs				
Tier 1	\$50 copay	Not Covered		
Tier 2	\$100 copay	Not Covered		
Tier 3	\$150 copay	Not Covered		



Save money with generic drugs!

Ask your doctor if it's appropriate to use a generic drug rather than a brand name drug. Generic drugs are less expensive, contain the same active ingredients, and are identical in dose and form as a brand name drug.

¹ Embedded means that any combination of family members may help to meet the family OOP maximum and no one person is responsible for more than the individual OOP maximum.

² Prescription drug copays are stepped accordingly based on days supply obtained at retail.

³ Specialty prescription drug copays can range from 0% to 30% under the PrudentRx Program that applies for these kinds of medications. Refer to the SPD for more details.