

**COMPARISON OF BENEFITS**

<b>Program Features</b>	<b>MANAGED MEDICAL CARE PROGRAM (MMCP) Effective July 1, 2012</b>	<b>MANAGED MEDICAL CARE PROGRAM (MMCP) Current Benefits</b>	<b>MANAGED MEDICAL CARE PROGRAM (MMCP) Current Benefits/July 1, 2012</b>
<b>Annual Deductible</b>	<i>In-Network</i> \$100 Individual / \$200 Family \$150 Individual / \$300 Family effective 1/1/2013 \$200 Individual / \$400 Family effective 1/1/2014	<i>In-Network</i> None	<i>Out-of-Network</i> \$300 Individual / \$900 Family
<b>Annual Out-of-Pocket Maximum<sup>1</sup></b>	\$500 Individual / \$1,000 Family \$750 Individual / \$1,500 Family effective 1/1/2013 \$1,000 Individual / \$2,000 Family effective 1/1/2014	\$0	\$2,000 Individual / \$4,000 Family
<b>Lifetime Benefit Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Substance Abuse Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Coordination of Benefits</b>	Yes	Yes	Yes
<b>Medical Management<sup>2</sup></b>	Responsibility of physician	Responsibility of physician	Responsibility of employee
<b>Benefits</b>			
<b>Inpatient Hospital</b>	MMCP pays 95% after deductible is met.	MMCP pays 100%	MMCP pays 75% after deductible is met.
<b>Outpatient Hospital</b>	MMCP pays 95% after deductible is met.	MMCP pays 100%	MMCP pays 75% after deductible is met.
<b>Same-day Surgery</b>	MMCP pays 95% after deductible is met.	MMCP pays 100%	MMCP pays 75% after deductible is met.
<b>Emergency Care Facility</b>	You pay \$75 per visit.	You pay \$25 per visit	MMCP pays 75% after deductible is met.
<b>Urgent Care Facility</b>	You pay \$20 per visit.	You pay \$25 per visit	MMCP pays 75% after deductible is met.
<b>Convenient Care Clinic<sup>3</sup></b>	You pay \$10 per visit.	You pay \$20 per visit.	MMCP pays 75% after deductible is met.
<b>Skilled Nursing Facility</b>	MMCP pays 95% after the deductible is met up to 60 days per calendar year.	MMCP pays 100% up to 60 days per calendar year	MMCP pays 75% after deductible is met up to 60 days per calendar year
<b>Physician and Other Health Care Provider Services</b>			
• Office Visit to a Primary Care Physician (PCP)	You pay \$20 per visit.	You pay \$20 per visit	MMCP pays 75% after deductible is met.
• Office Visit to a Specialist	You pay \$35 per visit.	You pay \$35 per visit	MMCP pays 75% after deductible is met.
• PCP Routine Physicals / Preventive Care / Well Child Care	MMCP pays 100%	You pay \$20 per visit	Not Covered
• Hospital Visits	MMCP pays 95% after the deductible is met.	MMCP pays 100%	MMCP pays 75% after deductible is met.
• Diagnostic Tests	MMCP pays 95% after the deductible is met.	MMCP pays 100%	MMCP pays 75% after deductible is met.
• Surgery/ Anesthesia	MMCP pays 95% after the deductible is met.	MMCP pays 100%	MMCP pays 75% after deductible is met.
<b>Hospice Care</b>	MMCP pays 95% up to \$3,000 after the deductible is met.	MMCP pays 100% up to \$3,000	MMCP pays 75% up to \$3,000 after deductible is met.
<b>Home Health Care</b>	MMCP pays 95% after the deductible is met.	MMCP pays 100%	MMCP pays 75% up to 40 visits per year after deductible is met.
<b>Prescription Drugs<sup>4</sup></b>	Retail: \$5 Generic \$25 formulary Brand \$45 non-formulary Brand  Mail Order: \$5 Generic \$50 formulary Brand \$90 non-formulary Brand	Retail: \$10 Generic \$20 formulary Brand \$30 non-formulary Brand  Mail Order: \$20 Generic \$30 formulary Brand \$60 non-formulary Brand	75% of R&C (reasonable & customary)

1 This applies solely to coinsurance for MMCP In-Network benefits. It does not apply to deductibles or co-payments made for office or emergency/urgent/convenient care facility visits.

2 Medical management is the division in each health care company that you must notify in advance for certain services or your benefit payment will be reduced by 20% for Out-of-Network services under the Managed Medical Care Program or under the Comprehensive Health Care Benefit.

3 A health care facility typically located in a high-traffic retail store, supermarket or pharmacy that provides affordable treatment for uncomplicated minor illness and/or preventative care to consumers.

4 Any out-of-pocket expenses for prescription drugs do not apply to the MMCP and CHCB out-of-pocket maximums. Certain drugs are subject to prior authorization rules, step therapy requirements and/or quantity/dose limits.