

Employee Elect: High Level Plan Comparison

What are Your Priorities?	Plans	Lifetime Maximum	Annual Deductible	Annual Out-of-pocket Maximum	Office Visits (not subject to deductible unless noted)	Prescription Drugs	Inpatient Hospital Coinsurance
Affordable Protection Our most affordable PPO plans provide solid protection at budget-friendly prices	PPO \$45 Copay GenRX	\$6 million	\$750	Deductible + \$4,000	\$45	\$15 generic only; 30% coinsurance for generic self-injectibles	40% after deductible
	PPO \$45 Copay GenRX	\$6 million	\$500	Deductible + \$3,500	\$35	\$15 generic only; 30% coinsurance for generic self-injectibles	30% after deductible
Leading Choices Mid-range PPO plans offer an ideal balance between cost and comprehensive benefits	PPO \$40 Copay	\$6 million	\$500	Deductible + \$4,000	\$40	\$20/\$40/\$50/30 %	30% after deductible
	PPO \$30 Copay	\$6 million	\$500	Deductible + \$3,500	\$30	\$15/\$30/\$50/30 %	20% after deductible
Top-of-the-Line Our high-end Premier PPO plans have rich benefits and the most comprehensive coverage	Premier PPO \$ 25 Copay	\$6 million	None	\$3,000	\$25	\$15/\$30/\$50/30 %	20% after \$150 Copayment
	Premier PPO \$ 15 Copay	\$6 million	None	\$2,500	\$15	\$10/\$30/\$50/30 %	10% after \$150 Copayment
Consumer Driven These comprehensive plans expand member control and financial opportunity	Lumenos HSA 2000 (HSA compatible)	\$6 million	\$2,000 (medical/pharmacy combined)	\$2,000 (medical/pharmacy combined)	0% after deductible	0% after deductible	0% after deductible
	Lumenos HSA 3000 (HSA compatible)	\$6 million	\$3,000 (medical/pharmacy combined)	\$3,000 (medical/pharmacy combined)	0% after deductible	0% after deductible	0% after deductible
	Lumenos HSA 5000 (HSA compatible)	\$6 million	\$5,000 (medical/pharmacy combined)	\$5,000 (medical/pharmacy combined)	0% after deductible	0% after deductible	0% after deductible
	Lumenos HIA Plus 2000	\$6 million	\$2,000 (medical/pharmacy combined)	\$2,000 (medical/pharmacy combined)	0% after deductible	0% after deductible	0% after deductible
	Lumenos HIA Plus 3000	\$6 million	\$3,000 (medical/pharmacy combined)	\$3,000 (medical/pharmacy combined)	0% after deductible	0% after deductible	0% after deductible
Predictable HMOs Hmo plans are ideal for those who want to simplify decision-making and pay predictable costs	Classic HMO Select	Unlimited*	None	\$3,000	\$20 (PCP)	\$15/\$40/\$60/30 %	\$500 Copayment
	Premier HMO Select	Unlimited*	None	\$2,000	\$15 (PCP)	\$10/\$30/\$50/30 %	\$250 Copayment
	Classic HMO	Unlimited*	None	\$3,000	\$20 (PCP)	\$15/\$40/\$60/30 %	\$500 Copayment
	Premier HMO	Unlimited*	None	\$2,000	\$15 (PCP)	\$10/\$30/\$50/30 %	\$250 Copayment

*** No lifetime maximum covered services. See each plan's Health Plan Description Form and certificate for details.**