

**2010 Independent Health Benefit Comparison**

	<b>FlexFit Select</b>	<b>FlexFit Select</b>	<b>FlexFit Select</b>
<u>Services</u>	<u>Active</u>	<u>Family</u>	<u>Independent</u>
<b>In-Network Deductible</b>	NA	NA	NA
<b>In-Net. Out of Pocket Max</b>	NA	NA	NA
<b>In-Network Co-Insurance</b>	NA	NA	NA
<b>Referrals</b>	Not Required	Not Required	Not Required
<b>PCP Office Visit</b>	Adult \$15 / Child \$25	Adult \$25 / Child \$0	Adult \$25 / Child \$25
<b>Specialist Office Visit</b>	Adult \$40 / Child \$40	Adult \$40 / Child \$40	Adult \$40 / Child \$40
<b>Routine Eye Exams</b>	\$10 Copay	\$5 Copay	\$20 Copay
<b>Eyewear</b>	Discounts Available	Discounts Available	Discounts Available
<b>Hospital Inpatient</b>	\$500 Copay	Adult \$500 / Child \$0	\$500 Copay
<b>Outpatient Surgery</b>	\$75 Copay	\$75 Copay	\$75 Copay
<b>Emergency Room Care</b>	\$150 Copay	\$150 Copay	\$150 Copay
<b>Outpatient Mental Health</b>	\$40 Copay (20 Visits)	\$40 Copay (20 Visits)	\$40 Copay (20 Visits)
<b>Inpatient Mental Health</b>	\$500 Copay (30 day max)	Adult \$500 / Child \$0 (30 day Max)	\$500 Copay (30 day max)
<b>Prescription Coverage</b>	Tier 1/\$10 Tier 2/\$50 Tier 3/\$100 \$0 for Tier 1 Contraceptives	Tier 1/\$10 Tier 2/\$50 Tier 3/\$100 \$0 for Tier 1 Contraceptives	Tier 1/\$10 Tier 2/\$50 Tier 3/\$100 \$0 for Tier 1 Contraceptives
<b>Dependent Coverage</b>	To Age 19	To Age 23	To Age 26
<b>Extra Benefits</b>	\$250 towards fitness club membership	\$250 towards family oriented fitness center & child sports programs	\$250 towards alternative therapies
<b>Special Information</b>	Preventive Care Covered in Full Out-of-Network Benefits Available	Preventive Care Covered in Full Out-of-Network Benefits Available	Preventive Care Covered in Full Out-of-Network Benefits Available
<b>Single</b>	<b>\$378.57</b>	<b>\$378.57</b>	<b>\$378.57</b>
<b>Family of 2</b>	<b>\$988.94</b>	<b>\$988.94</b>	<b>\$988.94</b>
<b>Subscriber and Children</b>	<b>\$988.94</b>	<b>\$988.94</b>	<b>\$988.94</b>
<b>Family</b>	<b>\$988.94</b>	<b>\$988.94</b>	<b>\$988.94</b>