

## 2010 MVP Benefit Comparison for the East Aurora Chamber of Commerce

Services	MVP Preferred EPO <u>EC0034S</u>	MVP Preferred EPO <u>EC0052S</u>
Deductible	\$1000 Single/\$2500 Family	N/A
Coinsurance	20% Coinsurance	N/A
Out of Pocket Max	\$3000 Single/\$7500 Family	N/A
Office Visits	Primary: \$30 Specialist: \$50	Primary: \$30 Specialist: \$50
Adult Physicals	One Routine: Covered in Full	One Routine: Covered in Full
Well Child Visits	Covered in Full	Covered in Full
Sick Child Visits	Primary: \$30 Specialist: \$50	Primary: \$30 Specialist: \$50
X-rays	Primary: \$30 Specialist: \$50	Primary: \$30 Specialist: \$50
Routine Mammograms	Covered in Full	Covered in Full
Laboratory	Covered in Full	Covered in Full
Hospital Inpatient	Deductible then Coinsurance	\$500 Copay
Outpatient Surgery	Deductible then Coinsurance	\$150 Copay
Outpatient OT/PT/ST	Primary: \$30 Specialist: \$50	Primary: \$30 Specialist: \$50
Emergency Room	\$200 Copay per Visit	\$100 Copay
Ambulance	Deductible then Coinsurance	\$150 Copay
Maternity Care	Pre-Postnatal Care: Covered in Full Inpatient Maternity: Deductible then Coinsurance	Pre-Postnatal Care: Covered in Full Inpatient Maternity: \$500 Copay
Mental Health Outpatient: 20 Visits	\$50 Copay	\$50 Copay
Vision	Routine Vision: \$50 Copay	Routine Vision: \$50 Copay
Chiropractor	\$50 Copay	\$50 Copay
Prescription Drug	<b>\$1000 Annual Max, Then 50% Coinsurance</b> Tier 1 \$10 Tier 2 \$30 Tier 3 \$50 Mail Order: 2.5 copays for 90 day supply	<b>Generic Only Coverage</b> Tier 1 \$10 Tier 2 50% Tier 3 50% Mail Order: 2.5 copays for 90 day supply
Out of Network Benefit Out of Pocket Max	CIGNA NATIONAL NETWORK	CIGNA NATIONAL NETWORK
Extra Benefits	\$300 WellStyle Rewards	\$300 WellStyle Rewards
Dependent Coverage	Unmarried dependent children to age 23	Unmarried dependent children to age 23
<i>Rates</i>		
Single	<b>\$338.92</b>	<b>\$359.65</b>
Family	<b>\$860.31</b>	<b>\$918.13</b>
<i>Sole Prop</i>		
Single	<b>\$388.71</b>	<b>\$412.55</b>
Family	<b>\$988.31</b>	<b>\$1,054.80</b>

This comparison is intended to be a brief summary of benefits only. It is not a contract.

11/24/09 Bene-Care Agency 716.688.8161