

## 2010 Univera Benefit Comparison for Bene-Care

Services	Active Univera AU 13 2010
Deductible Coinsurance Out of Pocket Max.	<b>\$1300/\$2600 Combined in &amp; out of network 20% In Network/40% Out of Network \$3000/\$6000 Combined in &amp; out of network</b>
Referrals	<b>Not Required</b>
Office Visits	PCP: Subject to deductible and coinsurance Specialist: Subject to deductible and coinsurance
GYN Routine Exams	Covered in Full
Adult Physicals	Covered in Full
Well Child Visits	Covered in Full
Sick Child Visits	Subject to Deductible and Coinsurance
X-rays	Subject to Deductible and Coinsurance
Mammograms	Covered in Full
Laboratory	Subject to Deductible and Coinsurance
Hospital Inpatient	Subject to Deductible and Coinsurance
Maternity Care	Prenatal: Subject to Deductible and Coinsurance Delivery: Subject to Deductible and Coinsurance Routine Nursery: Covered in Full
<u>Mental Health</u> Inpatient: 30 day max. Outpatient: 20 visits	Subject to Deductible and Coinsurance Subject to Deductible and Coinsurance
Outpatient Surgery	Subject to Deductible and Coinsurance
Emergency Room	Subject to Deductible and Coinsurance
Routine Eye Exams	Subject to Deductible and Coinsurance
Eye Wear	Not Covered
Acupuncture	Subject to Deductible and Coinsurance (10 visit max)
Chiropractic	Subject to Deductible and Coinsurance
Durable Medical Equipment	Subject to Deductible and Coinsurance \$15,000 Annual Max. combined with Prosthetics
External Prosthetics	Subject to Deductible and Coinsurance \$15,000 Annual Max. combined with DME
Diabetic Supplies Insulin/Oral Agents	Subject to Deductible and Coinsurance
Prescription Drug	<u>Copay per 30 days</u> Tier 1/\$5* Tier 2/\$35* Tier 3/\$70* \$0 Generic for Children to 19* *Subject to Deductible and Coinsurance
Out of Network Benefit	Subject to Deductible and 40% Coinsurance
Dependent Coverage	Age 19 (Student to 23)
Extra Benefits	Preventive Care Covered in Full Nationwide Coverage through Beech Street Network Active Rewards: Earn up to \$1000 in per Family
<u>Employer Group Rates</u> Single Family	<b>\$249.23 \$647.81</b>
<u>Sole Proprietor Rates</u> Single Family	<b>\$286.61 \$744.98</b>

12/7/2009