

## Association Mutual Health Insurance Company 2012 Medical Plan Summary Comparison

	PPO Plan		Network Only Plan	Qualified High Deductible Health Plan (QHDHP)		Kaiser Permanente Select
	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network	
<b>Plan Coinsurance</b>	90% after deductible	70% after deductible	80% after deductible	90% after deductible	70% after deductible	100%
<b>Deductible</b>						
Individual	\$200	\$300	\$200	\$1,500	\$1,500	N/A
Individual + 1 dependent	\$400	\$600	\$400	\$3,000	\$3,000	N/A
Family	\$600	\$900	\$600	\$3,000	\$3,000	N/A
<b>Out-of-Pocket Limit</b>						
Individual	\$1,000	\$2,000	\$2,000	\$2,000	\$3,000	\$3,500
Individual + 1 dependent	\$2,000	\$4,000	\$4,000	\$4,000	\$5,000	\$9,400
Family	\$3,000	\$6,000	\$6,000	\$6,000	\$7,000	\$9,400
<b>Lifetime Maximum per Person</b>	Unlimited		Unlimited	Unlimited		Unlimited
<b>Physician Office Visit</b>	\$20 copay per visit - primary care physician \$30 copay per visit - specialist	70% of Allowed Benefit after deductible	\$25 copay per visit - primary care physician \$35 copay per visit - specialist	90% after deductible	70% after deductible	\$10 copay per visit - primary care physician \$20 copay per visit - specialist
<b>Preventive Services</b>	100%	70% of Allowed Benefit after deductible	100%	100%	70% after deductible	100%
<b>Primary Care Physician (PCP) Required</b>	No	No	No	No	No	Yes
<b>Specialist Referral Required</b>	No	No	No	No	No	Yes
<b>Hospital Services</b>						
Inpatient Medical	\$100 copay per confinement; 100% up to \$5,000, then 90%	70% of Allowed Benefit after deductible	\$200 copay per confinement, then 100%	90% after deductible	70% after deductible	100%
Outpatient Medical	100%		80% after deductible			\$50 copay per test
<b>Emergency Care (Copay waived if admitted)</b>	\$50 copay per visit	\$50 copay per visit	\$100 copay per visit	90% after deductible	90% after deductible	\$50 copay per visit
<b>Urgent Care Center</b>	\$35 copay per visit	70% of Allowed Benefit after deductible	\$50 copay per visit	90% after deductible	70% after deductible	\$20 copay per visit
<b>Mental Health &amp; Substance Abuse</b>						
Inpatient Hospital	\$100 copay per confinement; then 100% up to \$5,000; 90% thereafter	70% of Allowed Benefit after deductible	\$200 copay per confinement; then 100%	90% after deductible	70% after deductible	No Charge
Inpatient Physician Visits	90% after deductible	70% of Allowed Benefit after deductible	80% after deductible	90% after deductible	70% after deductible	No Charge
Outpatient	\$20 copay per visit, then 100%	70% of Allowed Benefit after deductible	\$25 copay per visit; then 100%	90% after deductible	70% after deductible	\$10 per visit for individual therapy \$5 per visit for group therapy
<b>Laboratory</b>	90%	70% of Allowed Benefit after deductible	100% after deductible	90% after deductible	70% after deductible	No Charge
<b>Specialty Imaging</b>	90%	70% of Allowed Benefit after deductible	100% after deductible	90% after deductible	70% after deductible	\$50 copay per test
<b>Acupuncture</b>	\$30 copay per visit up to maximum of \$2,000	70% of Allowed Benefit after deductible	\$35 copay per visit, up to maximum of \$2,000	90% after deductible	70% after deductible	\$20 copay per visit; 20 visit maximum per calendar year
<b>Chiropractic Services</b>	\$30 copay per visit up to maximum of \$2,000	70% of Allowed Benefit after deductible	80% after deductible	90% after deductible	70% after deductible	\$20 copay per visit; 20 visit maximum per calendar year
<b>Prescription Drug Card</b>						
Retail Copay	\$10 Generic \$30 Formulary brand \$50 Non-formulary brand (30-day supply)		\$10 Generic \$35 Formulary brand \$70 Non-formulary brand (30-day supply)	90% after deductible		Kaiser Pharmacy: \$15 Generic / \$25 Preferred brand / \$45 Non-preferred brand (30-day supply) Community Pharmacy: \$25 Generic / \$45 Preferred brand / \$60 Non-preferred brand (30-day supply)
Mail Order Copay	\$20 Generic \$60 Formulary brand \$100 Non-formulary brand (90-day supply for two copayments)		\$20 Generic \$70 Formulary brand \$140 Non-formulary brand (90-day supply for two copayments)	90% after deductible		\$13 Generic \$23 Preferred brand \$38 Non-preferred brand (90-day supply for two copayments)
	<b>PPO and Network Only Plans / Brand Drug when generic is available:</b> member pays generic copay, plus the difference between the brand and the generic product. See PPO or Network Only Certificate of Coverage for Prescription plan details					

Note: 1) Kaiser Plan - Ambulance benefit changed to \$50 per encounter for 2011.  
2) The above is for comparison purposes only and not a guarantee of benefits.