

CEBCO
Highlight of Benefits
2009

OFFICE VISITS

In-Network physician per visit co-payment:

- ↪ Family Physician, Primary Care Physician Office Visit **\$15 Co-pay**
Including Pediatrician, Internal Medicine
- ↪ Urgent Care Center **\$25 Co-pay**
- ↪ Emergency Room (waived if admitted) **\$75 Co-pay**

Co-payments will not apply to the annual out-of-pocket maximums.

DEDUCTIBLE AND CO-INSURANCE

In Network:

- ↪ Annual Deductible: \$100 per individual, \$200 per family
- ↪ Co-insurance (employee/dependent): 10%
- ↪ Annual out-of-pocket maximum per person (including deductible): \$500 per individual, \$1,000 per family.

Out of Network:

- ↪ Annual Deductible: \$200 per individual, \$400 per family
- ↪ Co-insurance (employee/dependent): 30%
- ↪ Annual out-of-pocket maximum per person (including deductible): \$1,000 per individual, \$2,000 per family

The lifetime maximum per person is \$5,000,000.

EMERGENCY ACCIDENT AND MEDICAL CARE

Medical emergencies (life threatening) and accidental treatment received within 24 hours fall under \$75.00 co-payment. If admitted this co-payment is waived.

PRESCRIPTION DRUG CARD

	<u>Retail</u> <u>(one-month supply)</u>	<u>Mail-Order</u> <u>(three-month supply)</u>
<u>Generic</u>	<u>\$7.00</u>	<u>\$14.00</u>
<u>Preferred</u> <u>Brand Name</u>	<u>\$15.00</u>	<u>\$30.00</u>
<u>Non-Preferred Brand</u> <u>Name</u>	<u>\$30.00</u>	<u>\$60.00</u>

DEPENDENTS

Unmarried, dependent children are covered from birth to age 19; to the end of the year of 25 if a Federal Tax exemption.

PRE-EXISTING CONDITIONS

A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received within six months of the person's enrollment date under this Plan. Genetic information is not a condition. Treatment includes receiving services and supplies, consultations, diagnostic tests or prescribed medicines. In order to be taken into account, the medical advice, diagnosis, care or treatment must have been recommended by, or received from, a Physician.

The Pre-existing condition does not apply to pregnancy, to a newborn child who is covered under this Plan within 31 days of birth, or to a child who is adopted or placed for adoption before attaining age 18 and who, as of the last day of the 31 day period beginning on the date of the adoption or placement of adoption, is covered under this Plan. A Pre-existing condition exclusion may apply to coverage before the date of the adoption or placement for adoption.

The prohibition on Pre-existing condition exclusion for newborn, adopted, or pre-adopted children does not apply to an individual after the end of the first 63-day period during all of which the individual was not covered under any creditable coverage.

NOTE: The length of the Pre-Existing Conditions Limitation may be reduced or eliminated if an eligible person has creditable coverage from another health plan.

An eligible person may request a certificate of creditable coverage from his or her prior plan and the Employer will assist any eligible person in obtaining a certificate of creditable coverage from a prior plan.

If, after creditable coverage has been taken into account, there will still be a Pre-Existing Conditions Limitation imposed on an individual, that individual will be so notified.

This benefit description is intended to be a brief outline of benefits available to you and your eligible dependents. It does not include all of the benefits or exclusions. The entire provisions and exclusions are contained in the Employee Health Care Plan booklet and Plan Document. In the event of a conflict between the Plan Document and this description, the terms of the Plan Document will prevail.

CONTACT NUMBERS

Anthem BC/BS (Medical)	1-800-887-6055
Caremark (Prescription)	1-800-929-2524
Vision Service Plan (Vision)	1-800-877-7195

MONTHLY PAYROLL DEDUCTIONS

Single Plan	\$ 99.97
2-Party (employee + one)	\$ 199.34
Family	\$ 294.11

QUESTIONS

If you have any further questions please contact:

Nicole Ward

Allen County Commissioners Office

Benefits Coordinator

(419) 228-3700 Ext. 8721.

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