

CRSIG - HMO Benefit Summaries

	Kaiser \$25 HMO	Pacificare \$20/\$40 HMO
Annual Deductible (individual/family)	None	None
Annual Maximum Copayments (individual / family)	\$1,500 / \$3,000	\$2,000 / \$6,000
Lifetime Maximum	Unlimited	Unlimited
Physician Office Visits/Specialist Office Visit	\$25 copay	\$20 copay / \$40 copay
Well Child Preventive Care	\$5 copay	No charge
Adult Preventive Care	\$25 copay	\$20 copay / \$40 copay
Room & Board Hospital Inpatient (semi-private)	\$250 copay per admit	\$250 copay per admit
Outpatient Surgery	\$25 copay per procedure	\$125 copay
Diagnostic X-Ray and Lab Tests	No charge	No charge / \$50 copay diagnostic testing
Emergency Room Services	\$100 copay <i>waived if admitted</i>	\$100 copay <i>not waived if admitted</i>
Urgent Care Services	\$25 copay	\$100 copay
Ambulance Services	\$50 copay	\$50 copay
Skilled Nursing Facility	No charge up to 100 days per benefits	\$125 copay per admit up to 100 consecutive calendar days from the first treatment per disability
Durable Medical Equipment	20% coinsurance up to \$5,000 per calendar year	\$50 copay up to \$5,000 per calendar year
Prescription Drugs - Retail	\$15 G / \$35 B - up to a 30 day supply; \$30 G / \$70 B - 31-60 day supply; \$45 G / \$105 B - 61-100 day supply	\$15 G / \$35 B up to a 30 day supply
Prescription Drugs - Mail Order	\$15 G / \$35 B - up to a 30 day supply; \$30 G / \$70 B - 31-100 day supply;	\$30 G / \$70 B up to a 90 day supply
Self-Administered Injectibles	No Charge for certain injectibles	\$50 copay per 30 day supply or treatment plan, whichever is shorter
Chiropractic Care	Not covered	Not covered
Vision Exam	\$25 copay - Exam Only	\$20/\$40 copay - Exam Only
Monthly Premium Rates		
Employee Only	\$481.79	\$761.87
Employee + One Dependent	\$1,016.57	\$1,607.65
Employee + Two or More Dependents	\$1,455.01	\$2,301.00

The information presented in the chart is a summary only. The information does not include all of the detailed explanation of benefits, exclusions and limitations. Plan participants should refer to the Evidence of Coverage (EOC) document for coverage details. In the event information in this summary differs from the EOC, the EOC will prevail.