

	Select Network		Enhanced			Basic HDHP		
Medical Benefits Annual Deductible	Tier 1 - INN	Tier 2 - INN	Tier 1 - INN	Tier 2 - INN	Out-of- Network	Tier 1 - INN	Tier 2 - INN	Out-of- Network
Individual	\$750	\$4,000	\$2,000	\$7,000	\$8,000	\$4,000	\$7,000	\$8,000
Family	\$1,500	\$8,000	\$4,000	\$14,000	\$16,000	\$8,000	\$14,000	\$16,000
Annual Out-of-Pocket Maximum								
Individual	\$3,000	\$6,000	\$4,000	\$8,500	\$12,000	\$8,000	\$8,500	\$12,000
Family	\$6,000	\$12,000	\$8,000	\$17,000	\$24,000	\$16,000	\$17,000	\$24,000
Member Coinsurance	10%	30%	20%	30%	40%	30%	30%	40%
Hospital Services								
Hospital Admission	Ded. & 10% coinsurance	Ded. & 30% coinsurance	Ded. & 20% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance	Ded. & 30% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance
Hospital Outpatient								
Emergency Room	\$500 copay	\$500 copay	Ded. & 20% coinsurance	Ded. & 20% coinsurance	Ded. & 20% coinsurance	Ded. & 20% coinsurance	Ded. & 20% coinsurance	Ded. & 20% coinsurance
Outpatient Surgery	Ded. & 10% coinsurance	Ded. & 30% coinsurance	Ded. & 20% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance	Ded. & 30% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance
Other Outpatient Facility Services	Ded. & 10% coinsurance	Ded. & 30% coinsurance	Ded. & 20% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance	Ded. & 30% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance
Professional Services								
Primary Care Office Visit	\$25 copay	Ded. & 30% coinsurance	Ded. & 20% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance	Ded. & 30% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance
Specialist Office Visit	\$40 copay	Ded. & 30% coinsurance	Ded. & 20% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance	Ded. & 30% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance
Radiology / Laboratory	Ded. & 10% coinsurance	Ded. & 30% coinsurance	Ded. & 20% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance	Ded. & 30% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance
Other Professional Services	Ded. & 10% coinsurance	Ded. & 30% coinsurance	Ded. & 20% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance	Ded. & 30% coinsurance	Ded. & 30% coinsurance	Ded. & 40% coinsurance
Preventive Care Services	Free	Free	Free	Free	Ded. & 40% coinsurance	Free	Free	Ded. & 40% coinsurance