

| Plan Overview  | Plan Providers - You Pay  | Non-Plan Providers - You Pay                                 |
|--|---|--|
| Deductible   | \$200 single / \$400 family   | Not Covered  |
| Coinsurance  | 0% coinsurance after deductible   | Not Covered  |
| Office Visit Charge (Primary/Specialist)   | 0% coinsurance after deductible   | Not Covered  |
| Office Visit and Related Services  | 0% coinsurance after deductible   | Not Covered  |
| Preventive Services  | \$0 copay   | Not Covered  |
| Deductible and Coinsurance Limit   | \$200 single / \$400 family   | Not Covered  |
| Maximum Out-of-Pocket (Deductible and Coinsurance Limit plus Medical and Prescription Copays unless otherwise noted) | \$6,600 single / \$13,200 family  | Not Covered  |
| <b>Prescription Drugs, Insulin &amp; Disposable Diabetic Supplies</b>  | Unless otherwise indicated, generic or brand name drugs can be found in any formulary tier) |  |
| Tier 1   | \$5 copay   | Not Covered  |
| Tier 2   | \$15 copay  | Not Covered  |
| Tier 3   | \$35 copay  | Not Covered  |
| Tier 4   | Not Covered   | Not Covered  |
| Deductibles and/or Out of Pocket Maximums for Prescription Drugs   | Rx Deductible: \$0 single / \$0 family  | Not Covered  |
| <b>Diagnostic Services</b>   |   |  |
| Diagnostic Services (Xrays/Labs)   | 0% coinsurance after deductible   | Not Covered  |
| CAT Scans/MRI/MRA  | \$150 copay   | Not Covered  |
| <b>Hospital &amp; Surgical Center</b>  |   |  |
| Inpatient Hospital   | 0% coinsurance after deductible   | Not Covered  |
| Outpatient Hospital  | 0% coinsurance after deductible   | Not Covered  |
| <b>Emergency Services</b>  |   |  |
| Urgent Care  | 0% coinsurance after deductible   | 0% coinsurance after deductible                              |
| Emergency Room Services (Copay is waived if admitted)  | \$150 copay and/or 0%coinsurance after deductible   | \$150 copay and/or 0%coinsurance after in-network deductible |
| Ambulance  | 0% coinsurance after deductible   | 0% coinsurance after deductible                              |
| <b>Other Services</b>  |   |  |
| Mental Health Inpatient  | 0% coinsurance after deductible   | Not Covered  |
| Mental Health Day Treatment Programs   | 0% coinsurance after deductible   | Not Covered  |
| Mental Health Outpatient   | 0% coinsurance after deductible   | Not Covered  |
| Durable Medical Equipment  | 20% coinsurance up to \$2,000 limit   | Not Covered  |
| Physical, Speech & Occupational Therapy  | 0% coinsurance after deductible   | Not Covered  |
| <b>Plan Design Attributes</b>  |   |  |

This renewal plan includes prescription drug coverage that is creditable  
 Unless otherwise noted, all benefits are based on a Contract Year  
 This is a highlight of your benefits and should not be relied upon to fully disclose your coverage.  
 Please review your Member Certificate of Coverage for an exact description of the services and supplies that are covered, excluded, or limited and other terms and conditions of coverage. Your Member Certificate is available at [www.deancare.com](http://www.deancare.com).