

**2009 Preferred Care Opportunity for Sole Proprietors and Employer Groups**

<b>Services</b>	<b>Opportunity w/ Rx</b>	<b>Opportunity without Rx</b>
<b>Referrals</b>	Required	Required
<b>Office Visits</b>	\$20 PCP \$20 Specialist	\$20 PCP \$20 Specialist
<b>GYN Routine Exams</b>	\$15 Copay	\$15 Copay
<b>Adult Physicals</b>	\$15 Copay	\$15 Copay
<b>Well Child Visits</b>	Covered in Full	Covered in Full
<b>Sick Child Visits</b>	\$0 Copay to age 5 \$10 Copay ages 5-18	\$0 Copay to age 5 \$10 Copay ages 5-18
<b>X-rays</b>	\$20 Copay	\$20 Copay
<b>Mammograms</b>	Covered in Full	Covered in Full
<b>Laboratory</b>	\$5 Copay	\$5 Copay
<b>Hospital Inpatient</b>	\$250 Hospital Copay \$100 Surgical Copay	\$250 Hospital Copay \$100 Surgical Copay
<b>Maternity Care</b>	Prenatal: \$50 Copay Delivery: \$0 Copay Facility: \$100 Copay	Prenatal: \$50 Copay Delivery: \$0 Copay Facility: \$100 Copay
<b>Mental Health</b>		
<b>Inpatient</b>	\$250 Copay	\$250 Copay
<b>Outpatient: 20 visits</b>	\$20 Copay	\$20 Copay
<b>Outpatient Surgery</b>	\$50 Facility Copay \$20 Physician Copay	\$50 Facility Copay \$20 Physician Copay
<b>Emergency Room</b>	\$50 Copay	\$50 Copay
<b>Routine Eye Exams</b>	\$20 Copay	\$20 Copay
<b>Eye Wear</b>	\$60 Allowance	\$60 Allowance
<b>Acupuncture</b>	10 Visits @ 50%	10 Visits @ 50%
<b>Chiropractic</b>	\$20 Copay	\$20 Copay
<b>Durable Medical Eq</b>	50% Copay \$5,000 Annual Max.	50% Copay \$5,000 Annual Max.
<b>External Prosthetics</b>	50% Copay \$15,000 yr. Max.	50% Copay \$15,000 yr. Max.
<b>Diabetic Supplies/ Insulin/Oral Agents</b>	30 day (retail): \$20 90 day (Mail Order): \$50	30 day (retail): \$20 90 day (Mail Order): \$50
<b>Prescription Drug</b>	Copay per 30 day supply 50% Copay \$1,000 Annual Max.	Not Covered
<b>Out of Network Benefit</b>	Not Available	Not Available
<b>Dependent Coverage</b>	Age 26	Age 26
<b>Extra Benefits</b>	\$50 Health Dollars	\$50 Health Dollars
<b><u>Rates</u></b>		
<b>Single</b>	<b>\$359.91</b>	<b>\$331.39</b>
<b>Family of 2</b>	<b>\$809.84</b>	<b>\$745.67</b>
<b>Family 3+</b>	<b>\$935.81</b>	<b>\$861.66</b>