

MEDICAL INSURANCE 2009–2010 PLAN YEAR

UnitedHealthcare – Group #702703
866.675.1608

Plan Features		<i>Indemnity Plan</i>
Individual Deductible		\$500
Family Deductible		\$1,000
Individual Out-of-Pocket		\$2,000
Family Out-of-Pocket		\$6,000
Lifetime Maximum		Unlimited
Physician Office Visit		80% after deductible
Emergency Room Visit		80% after deductible
Non-notification Penalty		\$500 per procedure and/or admission
Physician Office Services		80% after deductible
- Routine Physicals		
- Preventive Lab and X-rays		
- Well-Child Care		
- Child Immunizations		
- Specialist office visits		
Outpatient Diagnostic Services		
- Routine Diagnostics (Labs, X-rays)		80% after deductible
- Non-routine (e.g. MRI)		80% after deductible
Mammograms		100% of eligible expenses
- Preventive mammograms		
Outpatient Surgery		80% after deductible
Outpatient Rehabilitation <i>(in office)</i>		80% after deductible
- Physical Therapy (60 visits a year)		
- Occupational Therapy (60 visits a year)		
- Speech Therapy (60 visits a year)		
- Spinal Manipulation (24 visits a year)		
- Cardiac Rehabilitation (60 visits a year)		
Hospital Care		80% after deductible
- Room and Board		
- Diagnostic lab and x-ray		
- Anesthesia and misc. charges		
Professional Fees – Inpatient		80% after deductible
- Surgeon/Physician/Anesthesia		
Maternity Care		80% after deductible
- Physician prenatal and postnatal care		
Emergency Care		80% after deductible
- Hospital Emergency Room Care		
- Ambulance Services		
Durable Medical Equipment		80% after deductible
Home Health Care		80% after deductible
- 40 visits a year		
Hospice Services		80% after deductible
Skilled Nursing/Extended Care		80% after deductible
- Facility Services		120 days/calendar year
Infertility Services		80% after deductible
		\$2000 limit/calendar year
Transplant Benefits through United Resource Networks (URN)		100% through URN
- Diagnosis and treatment of a medical condition		Non-URN (80% after deductible)
Mental Health/Substance Abuse		
- Inpatient		80% after deductible
		30 visits combined in and out-of-network
- Outpatient		80% after deductible
		30 days combined in and out-of-network
Prescription Drug Services		Caremark