

MONTGOMERY COUNTY PUBLIC SCHOOLS

In-Network Benefit Comparison Overview

October 1, 2009 Effective Date

BENEFITS	HMO PRODUCT 15 ¹ IN-NETWORK YOU PAY	KEYCARE 15 (PPO) IN-NETWORK YOU PAY
Lifetime Maximum	None	None
Calendar Year Deductibles Individual Family	None	None
Annual Out-of-Pocket Expense Limit Individual Family	\$1,500 \$3,000	\$1,000 \$2,000
Outpatient Physician Services PCP Specialist	\$15 copayment \$30 copayment \$50 one-time maternity copayment covers all pre and post natal office visits	\$15 copayment \$30 copayment
Primary Care Physician selection required?	Yes	No
Referral required for specialty services?	Yes	No
Preventive/Routine Wellness Services	Covered; refer to enclosed product brochure	Covered at 100% AC, no copayment or deductible
Well Baby Care	\$15 PCP copayment	Covered at 100% AC, no copayment or deductible
Routine Vision Exam	Annual Routine eye exam through Blue View Vision for \$15 copayment	Annual Routine eye exam through Blue View Vision for \$15 copayment
Hospital Emergency Room Services Facility Physician	\$150 copayment No copayment	\$100 copayment, plus 10% AC \$15 PCP/\$30 Specialist copayment
Outpatient Surgery Facility Physician	\$150 copayment No copayment	\$100 copay plus 10% AC \$15 PCP/\$30 Specialist copayment
Outpatient Diagnostic X-ray and Lab Services	\$30 copayment (\$150 copayment for Advance Diagnostic Imaging Services)	10% AC
Therapy Services . Occupational Therapy . Physical Therapy . Speech Therapy	\$25 copayment/outpatient visit	\$20 copayment , plus 10% AC
Home Health Care (refer to enclosed outline for limitations)	\$30 copayment per visit	10% AC
Hospice Care	No copayment	No copayment
Spinal Manipulations/Manual Medical Interventions	\$30 copayment (limited to 30 visits per calendar year)	\$30 copayment (\$500 calendar year limit)

BENEFITS	HMO PRODUCT 10 ¹ IN-NETWORK YOU PAY	KEYCARE 10 (PPO) IN-NETWORK YOU PAY
INPATIENT HOSPITAL SERVICES		
. Facility	\$250 copayment per admission	\$200 copayment plus 10% AC/confinement
. Physician	No copayment	10% AC
Skilled Nursing Facility (refer to enclosed outline for limitations)	10% AC	10% AC
Mental & Nervous		
. Inpatient	\$250 copayment per admission	\$200 plus 10% AC confinement for facility
. Outpatient	\$30 copayment	10% AC for inpatient physicians \$30 copayment

BENEFITS	HMO PRODUCT 10 ¹ IN-NETWORK YOU PAY	KEYCARE 10 (PPO) IN-NETWORK YOU PAY
<u>PRESCRIPTION DRUG</u>		
Retail (31 day supply)		
First Tier Copayment	\$10	\$10
Second Tier Copayment	\$25	\$25
Third Tier Copayment	\$50	\$50
Mail Order (90 day supply)		
First Tier Copayment	\$10	\$10
Second Tier Copayment	\$50	\$50
Third Tier Copayment	\$150	\$150
Mandatory Generic	Yes	Yes
Prescription Contraceptive Medication and Services	Yes	Yes
Diabetic supplies	Yes	Yes

¹ The member's Primary Care Physician must coordinate all of the member's health care needs. The member's Primary Care Physician will provide referrals to a specialist or facility if necessary. Members select a Primary Care Physician from Anthem Blue Cross and Blue Shield HealthKeepers provider directory.

AC means Allowable Charge.

Important Member Booklet Information:

Employees who understand their coverage are more likely to use their benefits wisely and make the most of their coverage. To make this information more readily available, we have enhanced our systems to enable members to access their Member Booklet information through secure online access. Effective October 1, 2007, Montgomery County Public Schools employees will receive postcards at their homes to let them know they can locate their Member Booklets on anthem.com by using their securely registered member log in and password. For members who do not have internet access or who would prefer a printed copy of the material, the postcard will also indicate that Member Services can be called to request a hard copy version.

360° Health®

Over the last several years we have implemented a variety of programs and resources that are all designed for improved health. But we wanted to take it a step further and make sure that our members knew exactly where to go to get access to this information. Toward this goal, we recently launched 360° Health® - our new umbrella program name that encompasses everything that is available to our members for improved health. Members can access all available tools and resources through a 360° Health® link on the member portal home page of anthem.com. In addition, content related to 360° Health® is now included in the Member Booklet under Special Features. This content references some new names for resources already available to members. Features with changed names include:

- Anthem 24-hour nurseline is now 24/7 NurseLine
- Baby Benefits is now Future Moms
- Better Prepared is now ConditionCare

While the names have changed, actual components of each resource have remained unchanged.