

## 2012 INSURANCE RATES

	High Option		Middle Option		HSA Option	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible	\$1000/\$2000	\$2000/\$4000	\$1,500/\$3,000	\$3000/\$6000	\$2,000/\$4000	\$4000/\$8000
Out of Pocket Maximum	\$3000/\$6000	\$6000/\$12000	\$4,500/\$9,000	\$9000/\$18000	\$6,000/\$12,000	\$12,000/\$24,000
Coinsurance	85%	65%	80%	60%	70%	50%
Office Visit	\$25 per visit	65% after ded	\$30 per visit	60% after ded	Ded and Coins	Ded and Coins
Specialist	\$40 per visit	65% after ded	\$50 per Visit	60% after ded	Ded and Coins	Ded and Coins
Hospital Service	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Ambulatory Surgical Centers	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Durable Medical Equipment	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Emergency Care Services	85% after ded	85% after ded	80% after ded	80% after ded	Ded and Coins	Ded and Coins
Home Health Care <i>limited to 60 visits per year</i>	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Hospice Care	100% after ded	65% after ded	100% after ded	60% after ded	Ded and Coins	Ded and Coins
Organ Transplants	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Routine Diagnostic Lab, X-Ray & Injections	100%	65% after ded	100%	60% after ded	Ded and Coins	Ded and Coins
Rehab Therapy	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Preventative Care	\$25 per visit	65% after ded	\$30 per visit	60% after ded	\$25 per visit	Ded and Coins
Chiropractic Services <i>limited to 30 visits per year</i>	\$40 per visit	65% after ded	\$50 per visit	60% after ded	Ded and Coins	Ded and Coins
Skilled Nursing	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Therapeutic Services <i>limited to 30-36 visits per therapy per year</i>	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Special Accident Benefit	100%	100%	100%	100%	Ded and Coins	Ded and Coins
Behavioral Health						
- Inpatient 30 days per year	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
- Outpatient 40 visits per year	85% after ded	65% after ded	80% after ded	60% after ded	Ded and Coins	Ded and Coins
Prescription Drug* - Retail ( 30 day supply) - Mail Order Drug	\$15/\$35/\$50 <i>102 - day supply - 2x copayment amount</i>		\$25/\$40/\$75 <i>102 - day supply - 2x co-payment amount</i>		<i>Co-pays apply for Prescriptions occurs only after deductible is met</i> \$25/\$40/\$75 <i>102 - day supply - 2x co-payment amount</i>	
Lifetime Maximum	No Limit		No Limit		No Limit	
<b>Ministers</b>	Participant	Church	Participant	Church	Participant	Church/Conference
Individual Coverage	\$220	\$685	\$150	\$685	\$85	\$685
Employee + Spouse	\$485	\$685	\$330	\$685	\$90	\$685
Family	\$690	\$685	\$460	\$685	\$125	\$685
<b>Lay Members</b>	Participant	Church	Participant	Church	Participant	Church/Conference
Individual Coverage	\$220	\$330	\$150	\$325	\$85	\$325
Employee + Spouse	\$485	\$730	\$325	\$715	\$90	\$715
Family	\$690	\$1,035	\$460	\$1,015	\$125	\$1,015