

# Meadows Regional Medical Center Employee Healthcare Plan

## Open Enrollment Quick Reference Summary

Effective January 1, 2011

MEDICAL	STANDARD	LIFESTYLES PLAN A		LIFESTYLES PLAN B		
Lifetime Maximum Benefit	Unlimited	Unlimited		Unlimited		
PREMIUMS (per pay period)	No HRA Requirement	See LifeStyle Requirements				
* \$25 Spousal Surcharge applies unless "Spousal Waiver" submitted to HR						
\$25 Tobacco Surcharge if any covered family member uses Tobacco						
Employee	\$54.19	\$21.67		\$32.51		
Employee + Spouse*	\$154.44	\$67.73		\$86.71		
Employee + Child(ren)	\$140.88	\$59.60		\$78.57		
Employee + Family*	\$233.02	\$100.25		\$127.34		
DEDUCTIBLES						
Annual/Person	\$1,500.00	\$1,500.00		\$1,000.00		
Annual/Family	\$4,500.00	\$4,500.00		\$3,000.00		
Per Admission at MRMC	\$250.00	\$250.00		\$250.00		
Per Admission at Memorial	\$1,000.00			\$750.00		
	**\$250.00 per admission deductible if services are Unavailable at MRMC					
Per Admission Out of Network	\$2,000.00	\$2,000.00		\$2,000.00		
	\$250.00	\$250.00		\$250.00		
Emergency Room @ visit	**Waived if an accident, admitted within 24 hours, or true emergency per HCPCS/CPT E&M code levels 4 or 5					
COINSURANCE: Non-Diagnostic Procedures						
MRMC FACILITY	80% + Self-pay portion to be discounted 60% after insurance pays, subject to certain restrictions					
	70%	80%		80%		
MHP Providers	PLUS (+) Eligible services billed by a MHP provider and performed at MRMC will be considered at MRMC coinsurance level.					
Out of Network	50%					
COINSURANCE: Diagnostic Procedures						
MRMC FACILITY	80% + Self-pay portion to be discounted 60% after insurance pays, subject to certain restrictions					
MRMC DOCTORS	80%					
MHP Providers	60% + Eligible services billed by a MHP provider and performed at MRMC will be considered at MRMC coinsurance level.					
Out of Network	50%					
OUT-OF-POCKET MAXIMUM (includes deductible and coinsurance)						
In Network Per Individual	\$4,500.00			\$2,500.00		
In Network Family	\$9,000.00			\$5,000.00		
Out of Network	No Limit					
PRESCRIPTION CO-PAYS	MRMC PHARMACY The greater of the flat-dollar copayment or coinsurance. (30, 60, or 90 days supply. Retail & mail order allowed if MRMC pharmacy cannot fill prescription or by patient choice)		RETAIL PHARMACY (30 days supply only)		MAIL ORDER (60, 90 days supply - Retail Purchases only; Standard mandatory/Lifestyles optional)	
	Standard	Lifestyles	Standard	Lifestyles	Standard	Lifestyles
	GENERIC	\$10.00	\$5.00	\$20.00	\$10.00	\$40.00
PREFERRED	\$15.00 or 30%	\$10.00 or 25%	\$30.00 or 30%	\$20.00 or 25%	\$60.00 or 30%	\$40.00 or 25%
NON-PREFERRED	\$25.00 or 60%	\$20.00 or 50%	\$40.00 or 40%	\$30.00 or 50%	\$80.00 or 60%	\$60.00 or 50%
SPECIFIC BENEFITS	* Annual mammograms for all females and PSAs for males 40 years of age or older when the services are performed at MRMC are payable at 100%. The annual deductible does not apply. * Annual routine physical exams, pap smears and any other related laboratory and x-ray expenses when performed by an in-network physician are payable at 100% with no member cost share. <b>As a Non-Grandfathered Plan under the new Health Care Reform Laws it is our intent to comply with all aspect of the Wellness provisions.</b> Expenses incurred at a non-network physician office will be subject to the out-of-network deductible and coinsurance.					
PRE-CERTIFICATION	*This Plan covers only charges that are Medically Necessary for the care and treatment of disease or injury. To determine Medical Necessity, CHS requires that you obtain advance approval (pre-certification) for scheduled inpatient and outpatient hospital treatment and all services performed in an Ambulatory Surgical Facility or Specialized Treatment Facility (Oncology Center, Dialysis Facility, etc.). Please call CHS to see if your Outpaient Procedure requires Pre-certification. Maternity (see separate Maternity Admissions) and emergency admissions also require notification.					
EXCLUSIONS	Benefits will not be covered for the following excluded facilities: The Doctors Hospital of Tattnall County, Women's Surgery Center in Statesboro, GA and Lower Oconee Community Hospitals					