



Post 65 Retiree Plan
Effective January 1, 2014



Calendar Year Deductible	
Individual	\$200
Family	\$400
Out-of-Pocket Maximum¹	
Individual	\$1,500
Family	\$3,000
Coinsurance	80%

Covered Services	
Emergency/Urgent Care Services	
Emergency Room Visit	80% of R&C subject to deductible
Emergency Room Physicians	80% of R&C subject to deductible
Urgent Care Services	80% of R&C subject to deductible
Hospital Facility Only	
Inpatient Services	80% of R&C subject to deductible
Outpatient Services	80% of R&C subject to deductible
Surgical Services	
Outpatient Surgery Center	80% of R&C subject to deductible
Office Surgery	80% of R&C subject to deductible
Surgeon Services	80% of R&C subject to deductible
Anesthesia Services	80% of R&C subject to deductible
Reproductive Care	
Pre and Postpartum Maternity Care Visits	80% of R&C subject to deductible
Childbirth Education classes	Not Covered
Elective Sterilization	80% of R&C subject to deductible
Infertility Diagnosis and Medical Treatment	80% of R&C subject to deductible
Fertility Treatments	Not Covered

¹ Excludes Prescription Co-payments and Coinsurance, Prior Authorization Penalties and amounts over Reasonable and Customary Charges.



Covered Services	
Mental Health and Substance Abuse/Alcohol Abuse Services	
Inpatient	80% of R&C subject to deductible
Outpatient	80% of R&C subject to deductible
Detoxification	80% of R&C subject to deductible
Residential	Not Covered
Preventive Care Services	
Adult Routine Well Care Visit	100%
Child Routine Well Care Visit	100%
Other Well Care Services <i>(As defined by Health Care Reform)</i>	100%
Medical Services	
Allergy Tests	80% of R&C subject to deductible
Desensitization Treatment	80% of R&C subject to deductible
Specialist Office Visits	80% of R&C subject to deductible
Primary Care Office Visits	80% of R&C subject to deductible
Services performed during a physician's office visit	80% of R&C subject to deductible
Convenience Clinics	80% of R&C subject to deductible
Inpatient Physician Services	80% of R&C subject to deductible
Outpatient Physician Services	80% of R&C subject to deductible
Other Services	
Ambulance Services	80% of R&C subject to deductible
Non Emergent Transport	80% of R&C subject to deductible
Diabetic Supplies <i>(Monitors when provided in conjunction with supplies, Lancets, Test Strips and Control Solutions)</i>	100%



Post 65 Retiree Plan
Effective January 1, 2014



Covered Services	
Durable Medical Equipment	80% of R&C subject to deductible
Habilitative Care Services <i>(limited to 20 visits each per year for speech and occupational therapy; 20 hours per week for clinical therapeutic intervention; and 30 visits per year for mental/behavioral health)</i>	80% of R&C subject to deductible
Home Health Care <i>(limited to 120 visits)</i>	80% of R&C subject to deductible
Hospice Care	80% of R&C subject to deductible
Rehabilitative/Therapy Services <i>(limited to 60 visits per year; includes physical, occupational, speech, cardiac, chiropractic and acupuncture)</i>	80% of R&C subject to deductible
Skilled Care Facility <i>(limited to 120 days)</i>	80% of R&C subject to deductible
Diagnostic X-ray & Laboratory Services	80% of R&C subject to deductible
TMJ <i>(limited to \$3,000 per lifetime for non surgical treatment)</i>	80% of R&C subject to deductible
Transplants	80% of R&C subject to deductible
All Other Covered Services	80% of R&C subject to deductible