

II. SCHEDULE OF BENEFITS

SUMMARY OF BENEFITS	YOUR SHARE OF ELIGIBLE EXPENSE	
	In-Network	Out-of-Network
Calendar Year Deductible Individual Family	\$250 \$500	\$250 \$500
Co-insurance After Deductible	20%	30%
Lifetime Maximum (Amount payable per eligible individual, includes all benefits paid for covered hospital and medical expenses)	Unlimited	
Out-of-Pocket Maximum Individual Family	\$6,850 \$13,700	\$13,700 \$41,000
Physician Office Visits and other eligible office expenses Primary Doctor	20% co-insurance, after deductible	30% co-insurance, after deductible
Specialist (Includes Cardiologist, Psychiatrists, etc.)	20% co-insurance, after deductible	30% co-insurance, after deductible
Preventative Care Benefits (One annual exam per calendar year including blood screening, urine tests, chest x-ray, EKG, & mammography)	No Charge	30% co-insurance, after deductible
Laboratory Services	20% co-insurance, after deductible	30% co-insurance, after deductible
Hospital Benefits Daily Hospital Room and Board, Semi Private and other allowable expenses	No Charge	30% co-insurance, after deductible
Hospital Pre-Certification Penalty	50% of benefits up to a maximum of \$5,000	
Ambulance	20% co-insurance, after deductible	30% co-insurance, after deductible
Emergency Room (Copay waived if admitted)	\$50 copay plus 20% co-insurance	\$50 copay plus 20% co-insurance

SUMMARY OF BENEFITS	YOUR SHARE OF ELIGIBLE EXPENSE	
	In-Network	Out-of-Network
Mental and Substance Use Disorder Inpatient	No Charge	30% co-insurance, after deductible
	20% co-insurance, after deductible	30% co-insurance, after deductible
Outpatient	20% co-insurance, after deductible	30% co-insurance, after deductible
Home Health Care	20% co-insurance, after deductible	30% co-insurance, after deductible
Skilled Nursing Facility	20% co-insurance, after deductible	30% co-insurance, after deductible
Durable Medical Equipment (Total rental not to exceed purchase price)	20% co-insurance, after deductible	30% co-insurance, after deductible
Physical, Occupational and Speech Therapy (Excludes Chiropractic)	20% co-insurance, after deductible	30% co-insurance, after deductible
Chiropractic (Up to 12 visits per calendar year)	20% co-insurance, after deductible	30% co-insurance, after deductible

Dental Benefits

Provided by Delta Dental- call 1-800-452-9310 for Customer Service
1-800-335-8265 for Providers in your area

You may also obtain information on their website at www.deltadentalnj.com

Vision Benefits

Provided by VSP- call 1-800-877-7195 for Customer Service

You may also obtain information on their website at www.vsp.com

PRESCRIPTION DRUG PLAN	YOUR SHARE OF ELIGIBLE EXPENSE	
	In-Network	Out-of-Network
Retail 30-Day Supply		
Generic Drugs	10% co-insurance, after deductible	Not Covered
Preferred Brand Name Drugs	20% co-insurance, after deductible	Not Covered
Mail-Order 90-Day Supply		
Generic Drugs	10% co-insurance, after deductible	Not Covered
Preferred Brand Name Drugs	20% co-insurance, after deductible	Not Covered

EMPLOYEE DEATH BENEFIT

Employee Death Benefit..... \$5,000

EMPLOYEE ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

For Loss of:

Life \$5,000
 Both Hands or Both Feet..... \$5,000
 Entire Sight of Both Eyes \$5,000
 One Hand and One Foot..... \$5,000
 One Hand or One Foot and Entire Sight of One Eye \$5,000
 One Hand or One Foot \$2,500
 Entire Sight of One Eye \$2,500

Maximum payment for this benefit per occurrence is \$5,000