

## Health+ Value Plan

Value Plan- PPO Network	
	In- Network
<b>Doctor Office Visits*</b>	\$15 copayment
<b>Outpatient Care</b>	\$1,250/Year Benefit Pays 80% after \$100 annual deductible
<b>Inpatient Care</b>	\$3,000/Year Benefit Pays 100% \$0 deductible
<b>In-Hospital Surgery</b>	\$1,500 per occurrence max. Pays 100%, \$0 deductible
<b>Maternity Benefit</b>	\$1,500 per occurrence max. Pays 100%, \$0 deductible
<b>Wellness Benefit**</b>	\$20 copayment – pays 100%, max \$100/visit (max 1 visit/year)
<b>Accident Medical Benefit</b>	\$5,000/Year Benefit Pays 80%, Max. \$2,500 per occurrence (max 2) after \$50 per occurrence deductible
<b>Prescription Benefit</b>	Copayment \$15/generic, \$30/preferred brand Pays 100%, \$300/Year Benefit
<b>Prescription Discount<sup>1***</sup></b>	Brand Name or Generic Discount Included
<b>Basic Term Life Insurance and AD&amp;D</b>	\$10,000 employee only
<b>Additional Accidental Death Benefit</b>	\$15,000 employee only
<b>CIGNA 24-Hour EAP<sup>SM</sup></b>	Included
<b>Healthy Rewards<sup>®2</sup></b>	Included
<b>Online Tools</b>	Included

\* The paid benefit amount will count toward the outpatient basic medical expense coverage year maximum.

\*\* Provision varies by state.

\*\*\* The Value Plan features discount prescription programs. The member is responsible for the generic or preferred brand co-pay, and the plan pays 100% until the benefits have been exhausted. Upon enrollment, members can access a member portal online to view benefits remaining, search for pharmacies, compare costs of drugs, view the formulary, and much more.

<sup>1</sup> The prescription discount program is not insurance.

<sup>2</sup> Some Healthy Rewards are not available in all states.