

Health+ Value Plan

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

¹ The prescription discount program is not insurance.

² Some Healthy Rewards are not available in all states.