

**SCHEDULE OF COVERAGE
PPO SELECT SAVER - PLAN V**

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EFFECTIVE DATE: December 1, 2013

BENEFIT PROVISIONS	NETWORK BENEFITS	OUT-OF-NETWORK BENEFITS
Calendar Year Deductibles		
▪ Individual	\$3,500	\$7,000
▪ Family	\$10,500	\$21,000
Coinsurance Amounts		
▪ Individual	\$3,000	\$6,000
▪ Family	\$9,000	\$18,000
Inpatient Hospital Expense	75% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Medical-Surgical Expense	75% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Extended Care Expense		
▪ Skilled Nursing Facility	100% of Allowable Amount	70% of Allowable Amount
▪ Home Health Care		
▪ Hospice Care		
Physical Medicine Services	75% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Ground and Air Ambulance Services	75% of Allowable Amount after Calendar Year Deductible	
Preventive Care	100% of Allowable Amount No Deductible	60% of Allowable Amount after Calendar Year Deductible
Childhood Immunizations	100% of Allowable Amount No Deductible	
Hearing Screening	100% of Allowable Amount No Deductible	60% of Allowable Amount No Deductible
Organ and Tissue Transplants	75% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible

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PHARMACY BENEFITS			
Plan Features <i>Applicable to all Plans</i>			
Deductible	\$200		
Copayment Amounts	Generic Drug	Preferred Brand Name Drug	Non-Preferred Brand Name Drug
Retail Pharmacy			
▪ 30-Day Supply on each occasion dispensed	\$10	\$40	\$55
▪ 90-Day Supply	\$30	\$120	\$165
Mail Service			
▪ 90-Day Supply	\$20	\$80	\$110

Changes in some state or federal law or regulations or interpretations thereof may change the terms and conditions of coverage.