

Early Retiree Mini-Med Plan



Physician's Office	6 visits per person per plan year - up to \$60/visit
Outpatient Lab & X-Ray	3 visits per plan year up to \$40/visit
Wellness Benefit	Adult - 1 visit plan year; children age < 4 - 3 visits per year -up to \$75 per visit
Emergency Room	2 visits per year per person - \$100 benefit (sickness only)
Ambulance	3 trips per plan year - \$100 per trip
First Hospital Admission	1 visit per person per plan year - up to \$750 per visit
Hospital Confinement - daily benefit	60 days per plan year; includes maternity - up to \$750 per day benefit
ICU	30 days per plan year - up to additional \$750 per day
Mental Illness & Substance Abuse	
- Inpatient Benefit	Same as Hospital Confinement Benefit
Maximum Benefit Period	30 days per Plan Year
-Outpatient Benefit	100% of the first \$100 80% of the next \$100 50% of the next \$1,640
Maximum Lifetime Benefit	\$7,500

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Biologically Based Mental Illness

- Inpatient Benefit

Same as Hospital
Confinement Benefit

Maximum Benefit Period

45 days per Plan Year

- Outpatient Benefit

Same as Doctor's Office
Visits

Maximum Benefit Period

45 visits per Plan Year

Surgery & Anesthesia

Surgery per schedule per
plan year - up to \$500 benefit
- Anesthesia (25% of surgical
schedule) per plan year -
\$125 benefit

Accident Benefit

Unlimited visits - up to
\$1,000 per occurrence

Prescription Drug Benefit (Medco)

- Generic

\$15 retail/\$45 mail order

- Benefit Maximum

\$2,500 per member per plan
year

- Brand Name

Discount only

Vision Benefits

Exam - 1 per plan year - \$40
benefit; Hardware - once
every 2 years - \$100 benefit

Accidental Death

\$20000 Employee, \$5000
Spouse, \$1000 Child

Pre-existing Limitations

Pregnancy - 9 mos

Provider Networks

Beech Street/Medco

Other Plan Features

-24/7 Nurse Call Line

-Beech Street PPO

Early Retiree Mini-Med Plan

<u>Level of Coverage</u>	<u>Total Monthly Premium</u>	<u>Retiree Contribution</u>	<u>Spirit Contribution</u>
Employee	\$197.00	\$137.90	\$59.10
Employee/Spouse	\$398.00	\$278.60	\$119.40
Employee/Child	\$361.00	\$252.70	\$108.30
Family	\$573.00	\$453.60	\$119.40