

Health Choice 1000

Effective January 1, 2009

This chart provides a summary of the benefits and prescription drug program for Health Choice 1000. See the reverse side for a glossary of terms used.

PLAN FEATURES		
In-network	Deductible for an individual	\$1,000
	Deductible for a family	\$2,000
	Plan pays/individual pays	80%/20%
	Annual out-of-pocket maximum for an individual	\$4,000 after deductible
	Annual out-of-pocket maximum for a family	\$4,000 after deductible
	Primary care physician copay / Specialist copay	\$25/\$35
	Wellness and preventive care copay (primary care/specialist)	\$25/\$35
	Hospital inpatient including maternity (per admission)	80% after deductible
	Outpatient surgery (per occurrence)	80% after deductible
	Emergency room (per visit)	80% after \$100 copay
	Outpatient services (CT scans; MRI; diagnostic)	80% after deductible
	Chiropractic services copay (20 visits annually)	\$35
	Mental health and substance abuse (inpatient)	80% after deductible (30 days annually)
	Mental health and substance abuse (outpatient)	80% visits 1–10, 50% visits 11–50 (after deductible)
Out-of-network	Deductible for an individual	\$2,000
	Deductible for a family	\$4,000
	Plan pays/individual pays	50% / 50%
	Annual out-of-pocket maximum for an individual	\$10,000 after deductible
	Annual out-of-pocket maximum for a family	\$10,000 after deductible
	Wellness and preventive care	Not covered
	Hospital inpatient including maternity (per admission)	50% after deductible
	Outpatient surgery (per occurrence)	50% after deductible
	Emergency room (per visit)	50% after deductible
	Mental health and substance abuse (inpatient)	50% after deductible (30 days annually)
Mental health and substance abuse (outpatient)	50% visits 1–50 (after deductible)	

PRESCRIPTION DRUG PROGRAM		
	Individual/family ¹	\$50/\$100
Retail (30-day supply)	Generic	\$15 copay
	Preferred	\$35 copay ²
	Non-preferred	\$50 copay ²
Home Delivery (90-day supply)	Generic	\$35 copay
	Preferred	\$90 copay ²
	Non-preferred	\$125 copay ²
	Specialty drug	\$50 copay ³

¹Individual and family deductible is combined for retail and home delivery.

²If a preferred or non-preferred drug is purchased when a generic is available, the member must pay the generic copayment and the difference in the cost between the preferred/non-preferred drug and its generic equivalent.

³Eligible through specialty drug mail order program. \$50 copay (up to 30-day supply).

If the cost of the prescription is less than the copay, the participant will pay the full cost of the prescription.



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Glossary of terms

Copay — The fixed, up-front dollar amount you pay for certain covered expenses. Office visit copay amounts do not apply toward your deductible or coinsurance, and they do not accumulate toward the out-of-pocket maximum.

Deductible — The up-front, out-of-pocket expense. Participants must meet their deductible with eligible charges before claims will be paid.

Family deductible — When family members meet the plan amount determined to be the family deductible, the plan will consider all family members to have met their deductibles. One individual cannot contribute to the family deductible more than the amount determined to be the individual deductible.

Generic — A term used for prescription drugs identified by their chemical name. A bioequivalent to the brand name drug made available to the public after the patent has expired on the brand name drug. The generic version usually results in a less expensive drug.

Home delivery — When you need a prescription drug on an ongoing basis, you can mail your prescription to the Medco Health Home Delivery Pharmacy Service™ to receive prescriptions for up to a 90-day supply of medication.

In-network — Health care services received from a provider in a network.

Network provider — A doctor, hospital or other health care facility that has entered into a contract to provide medical services or supplies at agreed upon rates to you or your covered dependents under the plan.

Preferred brand name drugs — Also known as formulary drugs; this is a list of commonly prescribed medications that are selected based on their clinical effectiveness and opportunities to help control your plan's costs.

Primary care physician copay — The amount you pay for an office visit to a network primary care physician such as a pediatrician, general practitioner, family practitioner, internist or gynecologist. (Care received from a chiropractor is not subject to the primary care physician office visit copay but subject to the plan's deductible and coinsurance.)

Retail pharmacy benefits — When you need a prescription on a short-term basis, you can fill your prescription at a local participating network pharmacy to receive prescriptions for up to a 30-day supply.

Specialist — Any physician not considered a primary care physician. Chiropractic care is paid according to standard plan provisions.

Wellness and preventive care — Covered services are based on a preventive health schedule which includes preventive services for children and adults based on recommendations from the U.S. Preventive Service Task Force, the Centers for Disease Control and Prevention, the American College of Obstetricians and Gynecologists and the American Academy of Pediatrics.

This information only highlights the depth of coverage and benefits you can receive when you protect yourself with GuideStone. There are limitations and exclusions that apply. This is a general summary of plans that are offered. The official plan documents and insurance contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan.