

## 2010 Medical Benefit Summary

PLAN COMPARISON				
	NPOS1		NPOS2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (single/family)	\$250/\$500	\$500/\$1000	\$500/\$1000	\$1000/\$2000
Co-Insurance	90/10%	70/30%	80/20%	60/40%
Out-of-Pocket Maximum	\$1000/\$2000	\$2000/\$4000	\$2000/\$4000	\$4000/\$8000
*Physician Office Visits: (primary care)	\$15 Co-pay	Deductible & Co-Insurance	\$20 Co-pay	Deductible & Co-Insurance
Physical, Occupational & Speech Therapy office visits	\$15 Co-pay	Deductible & Co-Insurance	\$20 Co-pay	Deductible & Co-Insurance
*Physician Office Visits: (specialists)	\$30 Co-pay	Deductible & Co-Insurance	\$40 Co-pay	Deductible & Co-Insurance
Emergency Room	\$150 Co-pay	\$150 Co-pay	\$150 Co-pay	\$150 Co-pay
Lifetime Maximum	\$2 million	\$2 million	\$2 million	\$2 million
Prescription Drugs (generic/formulary/brand)	RX4 \$10/\$30/\$50/25%	50% Co-pay	RX4 \$10/\$30/\$50/25%	50% Co-pay
Mail-Order Drugs	<b>90 day supply at 2 times monthly co-payment.</b>			

## 2011 Medical Benefit Summary

NPOS1		NPOS2	
In-Network	Out-of-Network	In-Network	Out-of-Network
\$500/\$1000	\$1000/\$2000	\$750/\$1500	\$1500/\$3000
90/10%	70/30%	80/20%	60/40%
\$1000/\$2000	\$2000/\$4000	\$2000/\$4000	\$4000/\$8000
*\$15 Co-pay	Deductible & Co-Insurance	\$20 Co-pay	Deductible & Co-Insurance
\$15 Co-pay	Deductible & Co-Insurance	\$20 Co-pay	Deductible & Co-Insurance
*\$30 Co-pay	Deductible & Co-Insurance	\$40 Co-pay	Deductible & Co-Insurance
\$150 Co-pay	\$150 Co-pay	\$150 Co-pay	\$150 Co-pay
Unlimited	Unlimited	Unlimited	Unlimited
RX4 \$10/\$30/\$50/25%	50% Co-pay	RX4 \$10/\$30/\$50/25%	50% Co-pay
<b>90 day supply at 2 times monthly co-payment.</b>			

**\*In 2011 all preventive care visits are covered at 100%.**

**Also, effective 1/1/2011, dependents up to age 26 can remain on your family medical insurance plan regardless of their student status.**

2011 Payroll Deductions (2x per month)				
	Medical		Dental	Vision
	NPOS1	NPOS2		
Single	\$38.09	\$19.20	\$13.28	\$2.97
Family	\$160.42	\$107.52	\$36.50	\$7.49