



**Virginia United Methodist Conference Benefit Comparison**  
**Retired Under Age 65**  
**Effective January 1, 2016**

	<b>PPO Plan Option 2</b>
	<b>IN Network YOU PAY</b>
Annual Deductible – Individual/Family	\$1000/\$2500 per calendar year
<b>OUTPATIENT CARE</b>	
Doctor's Office and Urgent Care Visits	\$20 per visit copayment to a Primary Care Physician (PCP) \$30 per visit copayment to a Specialist (deductible does not apply)
Diagnostic lab and x-ray tests, allergy shots, therapeutic injections	20% coinsurance (deductible applies)
Routine Wellness Care	\$0 per visit copayment to a Primary Care Physician, \$0 copayment to a Specialist (no coinsurance, no deductible)
Mammography Screenings	\$0 per visit copayment (no coinsurance, no deductible)
Well Woman Gynecological Visit (one per year)	\$0 per visit copayment (no coinsurance, no deductible)
Well Child Coverage to the date the child reaches age 7	\$0 per visit copayment, no coinsurance for screenings, diagnostic tests, or for immunizations (no deductible) \$0 per visit copayment to a Specialist
Maternity Care	20% coinsurance (deductible applies), copays apply
Specialist Office Visit	\$30 per visit copayment
Accidental Injury Care	\$20 per visit copayment in a Primary Care Physician office, \$30 per visit copayment in a Specialist office, 20% coinsurance lab and diagnostic tests (deductible applies)
Vision Exams – one every contract year	Not Covered
Outpatient Hospital Care	20% coinsurance (deductible applies)
Outpatient Mental Health and Substance Abuse Care	\$0 per visit copayment to a Primary Care Physician (PCP) \$0 per visit copayment to a Specialist (deductible does not apply)
Spinal Manipulations	20% coinsurance (deductible applies), 30 visits per year maximum
Home Health Care	20% coinsurance (deductible applies), 100 visit limit per calendar year
Outpatient Speech Therapy	20% coinsurance (deductible applies)
<b>INPATIENT CARE</b>	Advance Hospital Admission Review Required
Inpatient Hospital Care for illness, injury or maternity Semi-private room, ancillaries, intensive care unit or similar unit	20% coinsurance (deductible applies) \$500 additional copayment if Hospital Admission Review is not obtained for out-of-network services only
In-Hospital Physician's Services	20% coinsurance (deductible applies)



<b>PPO Plan Option 2</b>	
<b>IN Network YOU PAY</b>	
Inpatient Mental Health and Substance Abuse Care	20% coinsurance (deductible applies) \$500 additional copayment if Hospital Admission Review is not obtained for out-of-network services only
Skilled Nursing Facility Care (limited to 100 days per illness or condition)	20% coinsurance (deductible applies)
<b>OTHER COVERED SERVICES</b>	
Durable medical equipment and supplies	20% coinsurance (deductible applies)
Ambulance Services	20% coinsurance (deductible applies)
Private Duty Nursing Visits	20% coinsurance (deductible applies), \$500 limit per calendar year)
Outpatient Physical and Occupational Therapy	20% coinsurance (deductible applies)
Hospice Services for members diagnosed with a terminal illness with a life expectancy of 6 months or less	covered, no copayment (deductible applies)
Early Intervention Services – no limit when certified: physical therapy, occupational therapy, speech and language therapy, assistive technology devices and services	Not Covered
Annual Out-of-Pocket Expense Limit: This limit is reached through your deductibles, coinsurance and copayments for covered services. Exceptions are noted below this chart. After the out-of-pocket expense limit has been reached, benefits will be provided at 100% of the allowable charge for covered services for the remainder of the calendar year.	\$4500/Individual** \$9000/Family**
Lifetime Maximum – for each covered person as long as coverage is in effect	No limit

**\*\* Does not include copayments for prescriptions.** This is only a summary of benefits, for more details refer to the plan document.

<b>OUTPATIENT PRESCRIPTION DRUGS *</b>	
<b>Retail Prescription Drugs</b> (up to a 30-day supply per prescription or refill)	\$15 copayment for each prescription (Tier 1) \$30 copayment for each prescription (Tier 2) \$50 copayment for each prescription (Tier 3)
<b>Mail Order Program</b> (up to a 90-day supply per prescription or refill)	\$30 copayment for each prescription (Tier 1) \$60 copayment for each prescription (Tier 2) \$100 copayment for each prescription (Tier 3)

\*Notes:

- 1) In 2016, the total annual out-of-pocket ("OOP") expense associated with outpatient prescription drugs is limited to \$2,000 for those enrolled in individual coverage and \$4,000 for those enrolled in family coverage.
- 2) Diabetic supplies including syringes, lancets, test strips and one glucometer each 12-month period are available through the prescription drug program.



	<b>DENTAL Core Option 1</b>	<b>DENTAL High Option 2</b>
<b>YOUR DENTAL BENEFITS</b>		
Annual Dental Benefits Maximum for each enrolled family member	\$750	\$1000
<b>Diagnostic and Preventive Care</b> , such as: Two exams annually. Oral exam, normal exam x-rays (full x-ray of the mouth is covered once every 36 months), cleaning the teeth (prophylaxis), palliative tooth pain care, biopsies, space maintainers, and fluoride treatments under age 19	No Deductible, no coinsurance	No Deductible, no coinsurance
<b>Primary Dental Care</b> , such as: Fillings, amalgam or tooth colored materials, extracting teeth, root canal treatment (endodontics), denture repairs, oral surgery and anesthesia (except when given by the dentists performing the surgery), care of the gums (periodontics), recementing crowns, inlays and bridges	20% coinsurance after \$50 annual deductible	20% coinsurance after \$50 annual deductible
<b>Prosthetic and Complex Restorative Services</b> , such as: Inlays, onlays, crowns, dentures, bridges, relining dentures to improve fit	Not covered	50% coinsurance after \$50 annual deductible
<b>Orthodontic Services</b> , such as: Installation of orthodontic appliances, treatment to correct malocclusions and side effects, diagnostic services. There is a separate lifetime benefit limit for orthodontic care of \$1000 per person	Not covered	50% coinsurance after \$50 annual deductible