

Blue Shield Medical Plan

Effective July 2008

	Plan I	Plan II	Plan III
Maximum Lifetime Benefit Per Employee, Retiree or Dependent	\$5,000,000	\$5,000,000	\$5,000,000
Annual Deductible (1)			
Individual	\$250	\$500	\$750
Family	\$500	\$1,000	\$2,250
In-Hospital Deductible (2)	\$ 250 per incident	\$ 250 per incident	\$ 250 per incident
Co-Insurance			
Preferred Providers	20%	20%	20%
Out-of Pocket Limit	\$ 2,000	\$ 4,000	\$ 4,000
Non-Preferred Providers	40%	40%	40%
Out-of Pocket Limit	\$ 4,000	\$ 8,000	\$ 8,000
Prescription Drug Benefit			
Deductible per individual	\$ 100 Separate Deductible	\$ 100 Separate Deductible	\$ 250 Separate Deductible
Co-insurance	20%	20%	20%
Chiropractic Benefit	80%	80%	Not Covered
Annual Maximum	\$125	\$125	Not Covered
Nervous & Mental Disorder			
Inpatient Services	\$ 10K Lifetime Max	\$ 10K Lifetime Max	\$ 10K Lifetime Max
Outpatient Services	50% up to \$500/year	50% up to \$500/year	50% up to \$500/year
Cost Containment (3)	Included	Included	Included

Preventive Care Benefits	Applies to Plan I, II and III	
	PPO <i>Deductible waived</i>	Non-PPO <i>Deductible Applied</i>
Annual Health Appraisal Examination		
- Annual physical examination	20%	Not covered
- Routine laboratory services, annual mamogram, pap-test, or cervical cancer & HPV screening, annual prostate examination	20%	40%
Well Baby Care Benefits		
- Office visits including eye/ear screening & immunizations, outpatient routine new born circumcision.	20%	Not covered
- Routine laboratory services	20%	40%
Immunizations & vaccinations including flu shot	20%	Not covered
Colorectal cancer screening	20%	Not covered
Osteoporosis screening (medically necessary)	20%	40%
Nurse support	No charge	Not covered

- (1) Deductible waived for Inpatient Services provided by El Centro Regional Medical Center and Pioners Memorial Deductible and Co-Insurance waived for Mexicali, (Mexico) Preferred Providers (PPO).
- (2) In-Hospital deductible is separate from the Annual Deductible and may be charged for inpatient services provided in El Centro Regional Medical Center and Pioneers Memorial Hospital
- (3) Second Surgical Opinion, Hospital Pre-Certification, Length of Stay Review, Pre-Admission Testing and Medical Case Management.