

# MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

## Indemnity Choice Plan Effective January 1, 2010

*This is a summary of plan benefits. In the case of any inadvertent discrepancies, the plan document will govern.*

<p><b>BENEFIT</b></p> <ul style="list-style-type: none"> <li>• Deductible</li> <li>• Coinsurance</li> <li>• Calendar Year Out-of-Pocket Maximum</li> <li>• Lifetime Maximum</li> </ul>	<p><b>All charges subject to R&amp;C</b></p> <p>\$100 Single / \$200 Family</p> <p>Plan pays 80%</p> <p>\$1,100 Single/\$2,200 Family</p> <p>\$5,000,000 Per Person</p>
<p><b>Inpatient Services</b></p> <ul style="list-style-type: none"> <li>• Semi-private room</li> <li>• Physician services</li> <li>• Intensive care</li> <li>• Ancillary services, lab, x-rays, anesthesia, meds</li> <li>• Maternity care</li> <li>• Newborn care</li> </ul>	<p>80% after deductible <sup>(1)</sup></p> <p>80% after deductible</p> <p>80% after deductible</p> <p>80% after deductible</p> <p>80% after deductible</p> <p>80% after deductible</p>
<p><b>Outpatient Services</b></p> <ul style="list-style-type: none"> <li>• Office visit, diagnosis and treatment</li> <li>• Lab &amp; X-ray – Diagnostic</li> <li>• Advanced Imaging (e.g., MRI, CT, and PET scans)</li> <li>• Lab &amp; X-ray – Preventive</li> <li>• Physical exams/ Well-child care</li> <li>• Immunizations/Flu Shots</li> <li>• Surgical procedures</li> <li>• Maternity care</li> <li>• Gynecological exam</li> <li>• Physical, Speech, and Occupational Therapy</li> <li>• Outpatient facility fees</li> <li>• Ambulance</li> </ul>	<p>100% after \$25 copay</p> <p>80% after deductible</p> <p>80% after deductible <sup>(1)</sup></p> <p>100%</p> <p>100% after \$25 copay</p> <p>100% after \$25 copay</p> <p>80% after deductible</p> <p>80% after deductible</p> <p>100% after \$25 copay (one per calendar year)</p> <p>80% after deductible</p> <p>80% after deductible</p> <p>80% after deductible</p>
<p><b>Emergency Room</b></p>	<p>80% after deductible</p>
<p><b>Other Services</b></p> <ul style="list-style-type: none"> <li>• Home Health/Hospice</li> <li>• Skilled nursing facility</li> <li>• Transplants</li> <li>• DME</li> <li>• Oral surgery</li> <li>• Routine eye exams</li> <li>• Chiropractic care</li> </ul>	<p>80% after deductible</p> <p>80% after deductible</p> <p>80% after deductible</p> <p>80% (no deductible)</p> <p>80% after deductible</p> <p>Not covered</p> <p>80% after deductible <sup>(2)</sup></p>
<p><b>Prescription Drug</b></p> <p>Up to <b>30-day</b> supply copay (Tier 1/Tier 2/Tier 3)</p> <p>Up to <b>31-90 day</b> supply copay (Tier 1/Tier 2/Tier 3)</p> <p><i>Anthem Rx may exclude coverage for certain prescription drugs when better value clinically-equivalent medications in the same therapeutic class are available. Please contact the Health Trust at 1-800-852-8300 or <a href="mailto:htservice@memun.org">htservice@memun.org</a> for information.</i></p>	<p><b>\$10</b> Tier 1/<b>\$25</b> Tier 2/<b>\$40</b> Tier 3</p> <p><b>\$20</b> Tier 1/<b>\$50</b> Tier 2/<b>\$80</b> Tier 3</p>
<p><b>Mental Health Services / Substance Abuse Service</b></p> <p>All eligible inpatient and outpatient services <sup>(3)</sup></p>	<p>Covered as any medical condition, not subject to any separate deductibles, coinsurance, or copays</p>

For specific information regarding provisions, please contact Health Trust Service Representatives at 1-800-852-8300 or [htservice@memun.org](mailto:htservice@memun.org)

(1) Participant must contact Anthem Blue Cross and Blue Shield seven (7) days prior to any scheduled non-emergency hospital admission, or outpatient advanced imaging procedure, and obtain certification. Failure to receive certification will result in the participant incurring a \$300 penalty. This \$300 penalty does not apply to the Out-of-Pocket Maximum.

(2) Limited to acute chiropractic care –36 visits per calendar year. **Maintenance** chiropractic care is **not covered**.

(3) Covered mental health and substance abuse conditions include psychotic disorders (including schizophrenia); dissociative disorders; mood disorders; anxiety disorders; personality disorders; paraphilias; attention deficit and disruptive behavior disorders; pervasive developmental disorders (autism); tic disorders; eating disorders (including bulimia and anorexia); and substance abuse-related disorders.