2010 Medical Plan Summary
Consumer Choice Plan

TYPE OF SERVICE	NETWORK	NON-NETWORK
Health Savings Account	ACS contributes a pro-rated amount per pay check: $540 single coverage ($45/month) $1,080 family coverage ($90/month)	
Deductible	$1,500 single coverage/$3,000 family coverage	
Annual out-of-pocket max	$5,000 single coverage/$10,000 family coverage (includes deductible)	$10,000 single coverage/$20,000 family coverage (includes deductible)
Physician's Services		
• Primary Care Physician	80% after deductible	60% after deductible
• Specialist	80% after deductible	60% after deductible
Inpatient Hospital	80% after deductible	60% after deductible
Outpatient Surgery – facility charges	80% after deductible	60% after deductible
Outpatient Surgery – doctor's office	80% after deductible	60% after deductible
Maternity Care		
• Inpatient	80% after deductible	60% after deductible
• First Office Visit	80% after deductible	60% after deductible
• Other Maternity	80% after deductible	60% after deductible
Ambulance	80% after deductible	60% after deductible
Emergency Room	80% after deductible	60% after deductible
Urgent Care	80% after deductible	60% after deductible
Preventive Care and Routine Well Care	100%, no deductible	60% after deductible
CT Scan and MRI	80% after deductible	60% after deductible
Physical Therapy (Outpatient) / Visit	80% after deductible	60% after deductible
Chiropractic Care / Visit (Annual Max Visits)	80% after deductible (24 visits)	60% after deductible (24 visits)
Hearing Aids / (Lifetime Max)	80% after deductible ($800)	60% after deductible ($800)
Prescription Drugs	Prescription drug coverage administered by Prime Therapeutics	
• Retail Rx	80% after deductible	60% after deductible
• Mandatory Generic (Yes/No)	no	no
• Mail Order Rx	80% after deductible	60% after deductible
Mental Health		
• Inpatient	80% after deductible	60% after deductible
• Outpatient	80% after deductible	60% after deductible
Substance Abuse		
• Inpatient	80% after deductible	60% after deductible
• Outpatient	80% after deductible	60% after deductible
Lifetime Max	$2,000,000 combined benefit for all ACS-sponsored medical plans, excluding HMOs	

Contact the carrier directly for a list of medical exclusions.