

***Affiliated Computer Services  
Blue Preferred<sup>®</sup> Primary (HMO)  
Summary of Benefits, Effective January 1, 2010***

Covered Benefits	Network
Out-of-Pocket Maximum (Single/Family)	\$3,000/\$6,000
Physician Office Services Including Office Surgeries, allergy serum and injections <sup>1</sup> • Allergy testing	\$25 Additional 20%
Preventive Care Medical History Mammography <sup>1</sup> , Pelvic exams, Pap testing and PSA tests Immunizations <sup>1</sup> Annual diabetic eye exam Annual vision and hearing exams	\$25
Outpatient Physical Medicine Therapies (visit limits apply) Physical/Occupational therapy: 10/10 visit limit Spinal manipulations: 12 visit limit Speech therapy: 20 visit limit	Copayments based on place of service
Inpatient Services Unlimited days except for: 180 days for skilled nursing facility	20%
Outpatient Surgery Hospital/Alternative Care Facility	20%
Other Outpatient Services Hospital/Alternative Care Facility	20%
Inpatient and Outpatient Professional Charges	20%
Home Care Services	20%
Hospice Services	Covered in full
Emergency and Urgent Care: Emergency Care in Emergency Room <i>(covers all services, copayment waived if admitted, then inpatient copayment applies)</i> Urgent Care Facility	\$75 \$25
Ambulance Services	20%
Maternity Services	20%
Mental Health and Substance Abuse <sup>2</sup> • Autism: \$500 monthly maximum for children age 2-21	Covered same as any other illness
Lifetime Maximum	\$2 million
Human Organ and Tissue Transplants except Kidney and Cornea transplants <sup>3</sup> A separate \$1 million lifetime maximum applies	Covered in full

Covered Benefits	Network
Medical Supplies, Equipment and Appliances	20%
<b>Prescription Drug Options*:</b> <b>Network Retail Pharmacies:</b> (30-day supply) Includes diabetic test strip  <b>Anthem Rx Direct Mail Service:</b> (60-day supply) Includes diabetic test strip  <b>Specialty Medications</b> must be obtained via our Specialty Pharmacy network.	\$10 gen form/\$30 brand form 50% non-form gen/brand (min \$50, max \$100)  \$20 gen form/\$70 brand form \$125 non-form generic/brand

**Notes:**

- All copayments apply toward the Out-of-Pocket Maximum (except prescription drug, Preventive Care, Physician Office Services and Urgent Care).
  - *Dependent age: To the end of the calendar year in which the child attains age 19; or to the end of the calendar year in which the child attains age 24 if the child qualifies as a Federal tax exemption.*
  - *Certain diabetic and asthmatic supplies are covered in full at network pharmacies except diabetic test strips.*
  - <sup>1</sup> *These covered services are covered in full if you have a flat dollar copayment and if rendered without an office visit.*
  - <sup>2</sup> *We encourage you to contact our Mental Health Subcontractor to assure the use of appropriate procedures, settings and Medical Necessity. Refer to Schedule of Benefits for limitations.*
  - <sup>3</sup> *Kidney and Cornea are treated the same as any other illness and subject to the medical benefits and lifetime maximum.*
- \*If applicable, all prescription drug expenses (Retail/Mail-service combined) apply to the per individual deductible. Once the deductible is met, the appropriate copayment applies.*

**Exclusions include, but are not limited to:** custodial care, marital counseling, reversal of sterilization, and care received in an emergency room that is not emergency care. Refer to the Certificate of Coverage for other applicable exclusions and limitations.

**Pre-existing Exclusion Period:**

We will not provide benefits for services, supplies or charges for any pre-existing condition for the time period specified below (subject to HIPAA portability requirements):

*12 months after the member's enrollment date*

*A pre-existing condition is a condition (mental or physical) which was present and for which medical advice, diagnosis, care or treatment was recommended or received within the 6 month period ending on the member's enrollment date. Pregnancy is not considered a pre-existing condition. Genetic information may not be used as a condition in the absence of a diagnosis.*

*This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.*