

BCBS Insurance Plans 2009-2010

<b>Benefit Summary</b>	<b>International Plan</b>	<b>Domestic Comprehensive Plan</b>	<b>Domestic Basic Plan</b>
	<b>\$1299</b>	<b>\$1250</b>	<b>\$929</b>
Annual Max	\$250K	\$250K	\$100K
Max Out-of-Pocket	\$10,000	\$10,000	No maximum
Rx Max	\$2500	\$2500	\$300
Rx Co-Pay	\$15/\$40	\$15/\$40	\$15/\$40
Wellness	Yes, anywhere	Yes, anywhere	\$150/year only at TSHC
ER Co-Pay(waived if admitted)	\$350+ded+20%	\$350+ded+20%	\$350+ded+20%
Deductible/year~	\$250/person	\$250/person	\$500/person
Office Visit Co-Pay at TSHC	\$20	\$20	\$20
Psychotherapy	30 visits/year	30 visits/year	20 visits/year
Urgent Care	\$50 Co-pay	\$50 Co-pay	\$50 Co-pay
Allergy covered?	At all locations	At all locations	At TSHC only
Pre-ex Conditions exclusion?*	6/12 months	6/12 months	6/12 months

~There is no family deduction. Every insured person will have the same deductible.

\*Pre-existing conditions limitations apply. BCBS will not pay benefits for a condition for the first 6 months of coverage for which a covered person received medical treatment, care or advice within 12 months prior to enrolling in these plans. A student who has been insured under the current Aetna Student Health plan meets the requirement for proving prior coverage.