

Tri-County Schools Insurance Group
Summary of Benefits - HSA Qualified High Deductible Health Plan
2011/2012

Out of Pocket Changed January 1, 2012 per Federal Revenue Code

This outline does not constitute the group policy and is not a contract of insurance. It explains in simple language the essential features of the group benefits provided. All rights with respect to the benefits of an insured person will be governed solely by the group policy.
For a complete copy of the Plan Document please go to our website at: www.tcsig.com ; then click on "Documents."

Benefits	High Deductible Health Plan (HDHP)
Composite	\$618
Emp Only	\$309
Emp + 1	\$587
Emp + 2 or more	\$773
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Maximum Lifetime	No Limit
Calendar Year Deductible	
PPO: Individual	\$1,200
PPO: * Family	\$2,400
Non PPO: Individual	Double PPO
Non PPO: * Family	Double PPO
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Calendar Year Coinsurance	Plan Pays 50% in-network (PPO) / 40% out-of-network (Non PPO)
PPO: Individual	\$4,850
PPO: Family	\$9,700
Non PPO: Individual	Double PPO
Non PPO: Family	Double PPO
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Maximum Out-of-Pocket	Individual \$6,050. Family \$12,100. Out-of-network doubled. Then 100% coverage.
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Pre-existing Limitation	None
Physician/Practitioner Office Visit	Subject to Deductible & Coinsurance
Routine Physical Exam	PPO payable 100% ; Non-PPO subject to Deductible and Coinsurance
Immunizations Per CDC	PPO payable 100% ; Non-PPO subject to Deductible and Coinsurance; foreign travel immunizations excluded
Preventive Child Care	PPO payable 100% ; Non-PPO subject to Deductible and Coinsurance
In-patient Hospitalization	Subject to Deductible and Coinsurance; Pre-Certification required
Out-patient Services	Subject to Deductible and Coinsurance
Surgery	Subject to Deductible and Coinsurance
Anesthesiologist	Subject to Deductible and Coinsurance. If surgeon is PPO, then anesthesiologist treated as PPO.
Skilled Nursing	Subject to Deductible and Coinsurance. 100 Days Per Calendar Year
Home Health Care	Subject to Deductible and Coinsurance. 100 Visits Per Calendar Year
Hospice Care/Lifetime	Subject to Deductible and Coinsurance.
Bereavement Counseling	Subject to Deductible and Coinsurance. Four Sessions / \$25 Maximum.
Hospital Emergency Room	Subject to Deductible and Coinsurance
Maternity	Subject to Deductible and Coinsurance
Ambulance	Subject to Deductible and Coinsurance
Chiropractic Office Visit	Subject to Deductible and Coinsurance; Pre-Certification after 12 visits and for dependent minors
Durable Medical Equipment	Subject to Deductible and Coinsurance
TMJ/Lifetime Benefit	Subject to Deductible and Coinsurance
Prescription Drugs:	Patient Pays 100% at Point of Sale - Reimbursed After Applying Deductible and Coinsurance.
Up To One Month Supply:	Receive up to a 31 day supply at a retail store:
Generic	Subject to Deductible and Coinsurance, then 100% coverage in-network
Preferred Brand	Subject to Deductible and Coinsurance, then 100% coverage in-network
Non-Preferred	Subject to Deductible and Coinsurance, then 100% coverage in-network
3 Month Supply:	Receive up to a 90 day supply through TCSIG's Mail Order
	OR by the " 90-day at Retail Program" at these pharmacies: Bel-Air, CVS, Kmart, Longs, Marysville Medicine Shoppe, P.J's, Peach Tree Pharmacy, Raley's, Rite-Aid, Safeway, Target, Walgreens, Walmart
Generic	Subject to Deductible and Coinsurance, then 100% coverage in-network
Preferred Brand	Subject to Deductible and Coinsurance, then 100% coverage in-network
Non-Preferred	Subject to Deductible and Coinsurance, then 100% coverage in-network
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Mental Health:	Pre-certification required for both Inpatient and Outpatient services
In-patient Hospitalization	PPO only. Subject to Deductible and Coinsurance, then 100% coverage in-network.
Days Limitation	30 per yr/90 lifetime
PPO Out-patient	Maximum Allowed \$100, Subject to Deductible and Coinsurance
Non PPO Out-patient	Maximum Allowed \$50, Subject to Deductible and Coinsurance
Calendar Year Maximum	Subject to Deductible and Coinsurance. 52 visits, 1 per day
Chemical Dependency	Subject to Deductible and Coinsurance.

* If 2 or more in the family, the entire family deductible must be met before the Plan begins to pay