

HDHP Side-by-Side Comparison

BENEFITS	Blue Shield HDHP (Old Plan - <u>No longer Available</u>) Preferred Provider Network	Anthem Blue Cross HDHP (<u>New Plan - Effective 1/1/2011</u>) Preferred Provider Network	Kaiser HDHP (Existing Plan) Kaiser Network
Calendar Year Deductible Individual Family <small>(Each insured person only needs to satisfy his/her individual deductible, not the entire family deductible)</small>	\$3,000 \$6,000	\$2,500 \$5,000	\$2,500 \$5,000
Calendar Year Out-of-Pocket Maximum <small>(includes plan deductible and pharmacy)</small> Individual Family	\$3,000 \$6,000	\$2,500 \$5,000	\$2,500 \$5,000
Physician Services Physician office visits Urgent Care Visits Outpatient surgery	No charge after Deductible No charge after Deductible No charge after Deductible	No charge after Deductible No charge after Deductible No charge after Deductible	No charge after Deductible No charge after Deductible No charge after Deductible
X-rays and lab tests	No charge after Deductible	No charge after Deductible	No charge after Deductible
Hospital Admission Co-pay Per Admission	No charge after Deductible <small>(not to exceed \$1,500)</small>	No charge after Deductible	No charge after Deductible
Emergency Room Co-pay	No charge after Deductible <small>(waived if admitted to the hospital)</small>	No charge after Deductible	No charge after Deductible
Ambulance Services	No charge after Deductible	No charge after Deductible	No charge after Deductible
Durable Medical Equipment	No charge after Deductible <small>(plan payment up to \$2,000 maximum per calendar year)</small>	No charge after Deductible	No charge after Deductible <small>(plan payment up to \$2,500 maximum per calendar year)</small>
Prescription Drugs Generic drugs Formulary brand-name drugs	No charge after Deductible No charge after Deductible	No charge after Deductible No charge after Deductible	No charge after Deductible No charge after Deductible

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, nor does it list all benefits and cost sharing.