Brief summary of benefits for the Health Insurance options effective April 1, 2014 - ACTIVE EMPLOYEES

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Well Child Care No charge No ch	π			
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Coinsurance: 30%	Out-of-Network Benefits			None
		Coinsurance: 30%	Coinsurance: 30%	

⁽¹⁾ When services are rendered by a non-participating provider, you may be "balance billed" for charges above the Anthem KeyCare or HealthKeepers POS network negotiated reimbursement.

⁽²⁾ Preventive care includes coverage for services meeting the requirements of federal and state law, including routine physical exams, annual gyn exams and pap smears, PSA tests, colorectal cancer tests, routine immunizations, screening colonoscopies, screening mammograms, and expanded women's preventive services.

⁽³⁾ For a list of drugs and applicable tier, refer to the appropriate provider website (anthem.com or optimahealth.com). Generic substition is required by both Anthem and Optima. A 90-day supply of certain maintenance drugs can be filled through the Mail Order Pharmacy. Certain oral contraceptives are covered in full as required by PPACA.