

HAMILTON COUNTY GOVERNMENT

MEDICAL INSURANCE

Hamilton County Government employees are covered under a PPO plan through **BlueCross BlueShield of Tennessee (BCBST)** that allows employees to save money by using in-network providers. We offer four levels of coverage to give you options that fit your particular needs. We also offer an optional flexible spending account that allows you to save dollars, pre-tax, for recurring medical expenses like co-pays and prescription drugs. The employee's **monthly** premiums for **2008** are as follows:

| | |
|------------------------|---------|
| Individual Coverage | \$22.58 |
| Single Parent Coverage | \$40.62 |
| Employee/Spouse | \$47.39 |
| Family | \$67.68 |

Below is a summary of the plan benefits.

| HAMILTON COUNTY GOVERNMENT BCBST PLAN SUMMARY | | |
|--|---|----------------------|
| Benefit Features | Network | Out of Network |
| Annual Deductible | | |
| Individual | \$1,000 | \$2,000 |
| Family | \$2,000 | \$4,000 |
| Dependent Age Limit | | To age 24 |
| Life Maximum Benefit | | \$5,000,000 |
| Pre-Existing Condition Waiting Period | | 12 months |
| Practitioner Office Visit | \$30 co-pay | 60% after deductible |
| Non-Routine Diagnostic Services | 80% after deductible | 60% after deductible |
| Provider Administered Specialty Pharmacy Products | \$40 co-pay | 60% after deductible |
| Preventive Healthcare Services | | |
| Well Child Care (to age 6) | \$30 co-pay | |
| Well-Woman Visit | \$30 co-pay | |
| Inpatient Services | 80% after deductible | |
| Outpatient Surgery | 80% after deductible | |
| Emergency Care Services | 80% after deductible | |
| Prescription Drugs | \$5 - Generic \$20 - Preferred Brand \$40 Non-Preferred Brand | |

When using an in-network physician, there is no additional charge for annual mammograms, annual cervical cancer screening, prostate cancer screening, immunizations for children under age 6, routine diagnostic lab, X-ray, injections, outpatient services, or Hospice Services.