

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 effective **9/23/2009** are as follows:

Individual Coverage	\$26.64
Single Parent Coverage	\$47.91
Employee/Spouse	\$55.89
Family	\$79.82

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	\$25/\$40	60% after deductible
Non-Routine Diagnostic Services	80% after deductible	60% after deductible
Provider Administered Specialty Pharmacy Products	\$40 co-pay	60% after deductible
Preventative Healthcare Services		
Well Child Care (to age 6)	\$25 co-pay	
Well-Woman Visit	\$25 co-pay	
Inpatient Services	80% after deductible	
Outpatient Surgery	80% after deductible	
Emergency Care Services	80% after deductible	
Prescription Drugs	\$10 - Generic \$35 - Preferred Brand \$50 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.