

Vigilant Group Benefits Trust
D Plans - Medical Plan Comparison
For Effective Dates 1/01/2016 through 12/31/2016

Plan Options	HSA D 80% Plan 1500		HSA D 80% Plan 2500		HSA D 80% Plan 3500		HSA D 80% Plan 5000	
Annual Deductible (Individual/Family)	\$1,500 / \$3,000		\$2,500 / \$5,000		\$3,500 / \$7,000		\$5,000 / \$10,000	
Coinsurance Maximum (Individual/Family)	\$5,000 / \$10,000		\$5,000 / \$10,000		\$5,000 / \$10,000		\$6,350 / \$12,700	
Plan Benefits	<u>Category 1</u>	<u>Category 2 & 3</u>	<u>Category 1</u>	<u>Category 2 & 3</u>	<u>Category 1</u>	<u>Category 2 & 3</u>	<u>Category 1</u>	<u>Category 2 & 3</u>
Coinsurance Level	80%	60%	80%	60%	80%	60%	80%	60%
ER Copay	80%		80%		80%		80%	
Physician Office Visit	80%	60%	80%	60%	80%	60%	80%	60%
Preventive Care (Deductible Waived)	100%		100%		100%		100%	
Diagnostic X-Ray and Lab	80%	60%	80%	60%	80%	60%	80%	60%
Spinal Manipulations	80% 24 visits PCY shared with acupuncture		80% 24 visits PCY shared with acupuncture		80% 24 visits PCY shared with acupuncture		80% 24 visits PCY shared with acupuncture	
Acupuncture	80% 24 visits PCY shared with spinal manipulations		80% 24 visits PCY shared with spinal manipulations		80% 24 visits PCY shared with spinal manipulations		80% 24 visits PCY shared with spinal manipulations	
Rehabilitation								
Inpatient - 30 days PCY	80%	60%	80%	60%	80%	60%	80%	60%
Outpatient - 25 visits PCY	80%	60%	80%	60%	80%	60%	80%	60%
Mental Health Chemical Dependency	<u>Category 1 & 2</u>	<u>Category 3</u>	<u>Category 1 & 2</u>	<u>Category 3</u>	<u>Category 1 & 2</u>	<u>Category 3</u>	<u>Category 1 & 2</u>	<u>Category 3</u>
	80%	60%	80%	60%	80%	60%	80%	60%
Prescription Drug Plans								
Retail (90 day)	80% *mandatory generics does <i>not</i> apply		80% *mandatory generics does <i>not</i> apply		80% *mandatory generics does <i>not</i> apply		80% *mandatory generics does <i>not</i> apply	
Mail (90 day)	80% *mandatory generics does <i>not</i> apply		80% *mandatory generics does <i>not</i> apply		80% *mandatory generics does <i>not</i> apply		80% *mandatory generics does <i>not</i> apply	