

Choose the Health Insurance Plan That's Right For You!

Coverage at a Glance for Individual PPO Plans

	HD Advantage 100	HD Advantage 80	HD Advantage 50 <i>Not available in Georgia</i>
Lifetime Maximum	Choice of \$2 million or optional \$5 million		
Deductible/Out of Pocket Maximum (each calendar year)	In-PPO: \$1,500/\$1,500, \$2,500/\$2,500 or \$5,000/\$5,000 Out-of-PPO: \$3,000/\$4,500, \$5,000/\$8,750 or \$10,000/\$13,750	In-PPO: \$1,500/\$2,500 or \$2,500/\$5,000 Out-of-PPO: \$3,000/\$6,000 or \$5,000/\$12,500	In-PPO: \$1,500/\$3,000 or \$2,500/\$5,000 Out-of-PPO: \$3,000/\$6,150 \$5,000/\$10,250
Physician Office Visits Prescription Drugs Inpatient Hospital Outpatient Medical	In-PPO: 100% after deductible. (You pay \$0) Out-of-PPO: 80% after deductible (You pay 20% up to your out-of-pocket maximum)	In-PPO: 80% after deductible. (You pay 20% up to your out-of-pocket maximum) Out-of-PPO: 60% after deductible (You pay 40% up to your out-of-pocket maximum)	In-PPO: 50% after deductible. (You pay 50% up to your out-of-pocket maximum) Out-of-PPO: 30% after deductible (You pay 70% up to your out-of-pocket maximum)
Emergency Room	In-PPO: 100% after deductible Out-of-PPO: 80% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.	In-PPO: 80% after deductible Out-of-PPO: 60% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.	In-PPO: 50% after deductible Out-of-PPO: 30% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.
Wellness Benefit (Eligibility starts six months after plan is effective.)	Subject to deductible and coinsurance, each PPO plan provides up to \$250 in eligible covered expenses for in-PPO wellness services per person, per calendar year.		
Foreign Travel Emergency (Emergency care that begins during first 60 days outside U.S.)	In-PPO: 100% after deductible Out-of-PPO: 80% after deductible \$100,000 lifetime maximum	In-PPO: 80% after deductible Out-of-PPO: 60% after deductible \$100,000 lifetime maximum	In-PPO: 50% after deductible Out-of-PPO: 30% after deductible \$100,000 lifetime maximum

Coverage at a Glance for Family PPO Plans

	HD Advantage 100	HD Advantage 80	HD Advantage 50 <i>Not available in Georgia</i>
Lifetime Maximum	Choice of \$2 million or optional \$5 million		
Family Deductible/Out of Pocket Maximum (each calendar year)	In-PPO: \$2,500/\$2,500, \$5,000/\$5,000 or \$10,000/\$10,000 Out-of-PPO: \$5,000/\$8,750, \$10,000/\$17,500 or \$20,000/\$27,500	In-PPO: \$2,500/\$5,000 or \$5,000/\$10,000 Out-of-PPO: \$5,000/\$12,500 or \$10,000/\$25,000	In-PPO: \$2,500/\$6,000 or \$5,000/\$10,000 Out-of-PPO: \$5,000/\$12,350 or \$10,000/\$20,500
Physician Office Visits Prescription Drugs Inpatient Hospital Outpatient Medical	In-PPO: 100% after deductible. (You pay \$0) Out-of-PPO: 80% after deductible (You pay 20% up to your out-of-pocket maximum)	In-PPO: 80% after deductible. (You pay 20% up to your out-of-pocket maximum) Out-of-PPO: 60% after deductible (You pay 40% up to your out-of-pocket maximum)	In-PPO: 50% after deductible. (You pay 50% up to your out-of-pocket maximum) Out-of-PPO: 30% after deductible (You pay 70% up to your out-of-pocket maximum)
Emergency Room	In-PPO: 100% after deductible Out-of-PPO: 80% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.	In-PPO: 80% after deductible Out-of-PPO: 60% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.	In-PPO: 50% after deductible Out-of-PPO: 30% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.
Wellness Benefit (Eligibility starts six months after plan is effective.)	Subject to deductible and coinsurance, each PPO plan provides up to \$250 in eligible covered expenses for in-PPO wellness services per person, per calendar year.		
Foreign Travel Emergency (Emergency care that begins during first 60 days outside U.S.)	In-PPO: 100% after deductible Out-of-PPO: 80% after deductible \$100,000 lifetime maximum	In-PPO: 80% after deductible Out-of-PPO: 60% after deductible \$100,000 lifetime maximum	In-PPO: 50% after deductible Out-of-PPO: 30% after deductible \$100,000 lifetime maximum

Please note that expenses at non-PPO providers are subject to the usual and customary charge limitation described in the back of this brochure. Generally speaking, the "usual and customary" charge is the amount we would expect most physicians to charge for a particular medical procedure, service or supply.