

Plan	Aetna or UnitedHealthcare (UHC) ^{1,2}		Aetna ³
	Point-of-Service (POS)	Preferred Provider Organization (PPO)	High Deductible Health Plan (HDHP)
2011 Medical Plan Coverage - Active Associate Annual Contributions⁴			
You Alone	\$1,092	\$660	\$144
You + 1 Dependent	\$2,364	\$1,476	\$324
You + 2 Dependents	\$3,564	\$2,208	\$492
You + 3 or more Dependents	\$4,248	\$2,616	\$552
Plan Features			
Deductible	In-Network: None	In-Network: \$300 individual/\$900 family	\$2,500 individual/\$7,500 family
	Out-of-Network: \$500 individual/\$1,500 family	Out-of-Network: \$600 individual/\$1,800 family	
Co-Insurance	In-Network: Plan pays 90%	In-Network: Plan pays 80%	Plan pays 80%
	Out-of-Network: Plan pays 70%	Out-of-Network: Plan pays 60%	
Preventive Care Visit	In-Network: Plan pays 100% (co-pay waived) for eligible routine age- and gender-appropriate services	In-Network: Plan pays 100% (deductible waived) for eligible routine age- and gender-appropriate services	Plan pays 100% (deductible waived) for eligible routine age- and gender-appropriate services
	Out-of-Network: Plan pays 70% (deductible waived)	Out-of-Network: Plan pays 60% (deductible waived)	
Primary Care Visit	In-Network: \$25 Co-pay	In-Network: Plan pays 80% after deductible	Plan pays 80% after deductible
	Out-of-Network: Plan pays 70% after deductible	Out-of-Network: Plan pays 60% after deductible	
Specialist Visit	In-Network: \$40 Co-pay	In-Network: Plan pays 80% after deductible	Plan pays 80% after deductible
	Out-of-Network: Plan pays 70% after deductible	Out-of-Network: Plan pays 60% after deductible	
Urgent Care	In-Network: \$50 Co-pay	In-Network: 80% after the deductible	Plan pays 80% after deductible
	Out-of-Network: 70% after the deductible	Out-of-Network: 60% after the deductible	

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Emergency Room	In-Network: \$100 co-pay (waived if admitted within 24 hours)		In-Network: Plan pays 80% after deductible		Plan pays 80% after deductible
	Out-of-Network: \$100 co-pay (waived if admitted within 24 hours)		Out-of-Network: Plan pays 80% after deductible		
Hospital Stay	In-Network: Must be preauthorized or benefits will be reduced. Plan pays 90%		In-Network: Must be preauthorized or benefits will be reduced. Plan pays 80% after the deductible		Plan pays 80% after deductible
	Out-of-Network: Must be preauthorized or benefits will be reduced. Plan pays 70% after the deductible		Out-of-Network: Must be preauthorized or benefits will be reduced. Plan pays 60% after the deductible		
Surgery	In-Network: Some surgeries must be preauthorized. Plan pays 90%		In-Network: Some surgeries must be preauthorized. Plan pays 80% after the deductible		Plan pays 80% after deductible
	Out-of-Network: Some surgeries must be preauthorized. Plan pays 70% after the deductible		Out-of-Network: Some surgeries must be preauthorized. Plan pays 60% after the deductible		
Out-Of-Pocket (OOP) Maximum Individual/Family (Pay based ⁵ ; deductible included if applicable) ⁶					
	Point-of-Service (POS)		Preferred Provider Organization (PPO) ⁷		High Deductible Health Plan (HDHP)
	In-Network	Out-of-Network	In-Network	Out-of-Network	
\$39,999 or less	\$650/\$1,300	\$2,000/\$4,000	\$1,200/\$2,400	\$2,800/\$5,600	\$5,000/\$10,000 (Flat amount; not based on pay)
\$40,000 - \$59,999	\$1,500/\$3,000	\$3,000/\$6,000	\$2,050/\$4,100	\$4,000/\$8,000	
\$60,000 - \$79,999	\$2,300/\$4,600	\$4,000/\$8,000	\$2,850/\$5,700	\$5,200/\$10,400	
\$80,000 - \$124,999	\$3,200/\$6,400	\$5,500/\$11,000	\$3,800/\$7,600	\$7,000/\$14,000	
\$125,000 - \$199,999	\$4,900/\$9,800	\$7,800/\$15,600	\$5,500/\$11,000	\$9,500/\$19,000	
\$200,000 - \$249,999	\$7,000/\$14,000	\$9,700/\$19,400	\$7,500/\$15,000	\$11,500/\$23,000	
\$250,000 or more	\$9,000/\$18,000	\$12,000/\$24,000	\$9,500/\$19,000	\$14,000/\$28,000	
Lifetime Maximum	The maximum benefit paid in an individual's lifetime for all covered services is unlimited.				