

Medical Services	In-Network JPS Network	In-Network CIGNA Network	Out-of-Network
<b>Lifetime Maximum</b>	\$2,000,000	\$1,000,000	\$1,000,000
<b>General Level of Coverage (Coinsurance)</b>	100%	100%	50% of Usual and Customary
	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>
<b>Calendar Year Deductible</b>			
Individual	\$0	\$0	\$1,000/person
Family Maximum	\$0	\$0	\$3,000/family
<b>Out of Pocket Maximum <sup>1</sup></b>			
Individual	\$2,000	\$2,000	Unlimited
Family Maximum	\$6,000	\$6,000	Unlimited
<b>Physician Office Visit</b>			
Primary Care	\$10 Co-pay	\$25 Co-pay	Deductible + 50%
Specialty Care	\$10 Co-pay	\$25 Co-pay	Deductible + 50%
In Office Surgery	\$50 Co-pay	\$50 Co-pay	Deductible + 50%
<b>Preventive Care</b>	\$0	\$25 Co-pay	Deductible + 50% <sup>2</sup>
<b>Hospital Services</b>			
Inpatient	\$150 Co-pay	\$500 Co-pay	Deductible + 50%
Emergency Room	\$75 Co-pay <sup>3</sup>	\$75 Co-pay	\$75 Co-pay
Urgent Care	\$25 Co-pay	\$50 Co-pay	\$50 Co-pay
<b>Outpatient Services</b>			
Outpatient Surgery	\$50 Co-pay	\$100 Co-pay	Deductible + 50%
Outpatient Services	\$0	\$0	Deductible + 50%
<b>Outpatient Diagnostic</b>			
X-Ray, Mammogram	\$0	\$25 Co-pay	Deductible + 50%
CT/ PET Scan	\$50 Co-pay	\$125 Co-pay	Deductible + 50%
MRI / MRA	\$75 Co-pay	\$225 Co-pay	Deductible + 50%
<b>Mental Health &amp; Substance Abuse</b>			
Inpatient (Unlimited days)	\$150 Co-pay	\$500 Co-pay	Deductible + 50%
Outpatient (Unlimited visits)	\$10 Co-pay	\$25 Co-pay	Deductible + 50%
<b>JPS Prescription Drug Plan</b>			
<b>JPS Pharmacy</b>		<b>Non - JPS Pharmacy</b>	
Formulary	\$8 Co-pay	Greater of 20% or \$8 per 30 day supply through JPS Benefit Services claim reimbursement <sup>4</sup>	
Non Formulary	\$16 Co-pay		
Brand Specific	\$25 Co-pay		
<b>Mail Order</b>		Mail Order Not Covered	
Formulary	\$8 Co-pay		
Non Formulary	\$16 Co-pay		
Brand Specific	\$75 Co-pay		

<sup>1</sup> Out of Pocket Maximum does not include the deductible or co pays.

<sup>2</sup> No change for immunizations birth to age 6.

<sup>3</sup> Waived if admitted.

<sup>4</sup> The employee pays retail prescription drug cost and submits reimbursement claim to JPS Benefit Services for reimbursement of employer covered expense.