

SCHEDULE OF MEDICAL BENEFITS

EMPIRE BLUECROSS BLUESHIELD

HDHP/HSA PLAN

PLAN IS EFFECTIVE AS OF JANUARY 1, 2010

	Annual Deductibles (Medical & Prescription Drugs)	Annual Coinsurance Maximums (Excludes Deductible)	Annual Out-of-Pocket Maximums
Network	\$2,700 Individual \$5,450 Family	\$1,500 Individual \$3,000 Family	\$4,200 Individual \$8,450 Family
Non-Network	\$3,000 Individual \$6,000 Family	\$4,000 Individual \$7,000 Family	\$7,000 Individual \$13,000 Family

Lifetime Benefit Maximum

(Includes All Other Maximums)

\$5 Million Individual

The following schedule summarizes coinsurance amounts paid by the Plan, benefit maximums, and any additional explanation needed for your benefits. The Plan's coinsurance will be reduced if you do not follow the procedures outlined in the "Medical Management" section of this Handbook. Please refer to the text for additional Plan provisions that may affect your benefits.

COVERED HEALTH SERVICE	YOUR COINSURANCE AMOUNT	COINSURANCE APPLY TO ANNUAL OOP MAX?	NEED TO MEET ANNUAL DEDUCTIBLE?	ADDITIONAL LIMITATIONS AND EXPLANATIONS
Acupuncture Services	Network 20%	Yes	Yes	Any combination of Network and Non-Network Benefits for pain therapy is limited to 12 visits per calendar year. Acupuncture services received on an inpatient basis are not covered.
	Non-Network 20%	Yes	Yes	
Allergy Testing (Injections)	Network 20%	Yes	Yes	
	Non-Network 45%	Yes	Yes	
Ambulance Services - Emergency Only	Network 20%	Yes	Yes	
	Non-Network 45%	Yes	Yes	
Diagnostic Tests/X-Ray and Laboratory Services	Network 20% ²	Yes	Yes	
	Non-Network %	Yes	Yes	
Durable Medical Equipment (DME)	Network 20%	Yes	Yes	
	Non-Network 20%	Yes	Yes	

This benefit summary is provided for informational purposes, is not all-inclusive, and does not constitute an agreement. Additional limitations and explanations, including specific benefit maximums will be provided to eligible, enrolled members in the Plan Document Handbook. In the event of a conflict between this document and the official plan documents, the official plan documents will govern. The Episcopal Church Medical Trust retains the right to amend, terminate or modify the terms of the plan at any time, without notice and for any reason.

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Emergency Room Services	Network & Non-Network 20%	Yes	Yes	Services for non-emergencies will not be covered. Hospital admission must be precertified within 24 hours.
Home Health Care	Network 20%	Yes	Yes	Limited to 200 visits per plan year; precertification is required.
	Non-Network 45%	Yes	Yes	
Hospice Care	Network 20%	Yes	Yes	Limited to one episode per lifetime. Benefits include bereavement counseling. Precertification is required.
	Non-Network 45%	Yes	Yes	
Hospital Services (Inpatient)	Network 20%	Yes	Yes	The Plan's coinsurance for hospital expenses will be reduced to 50% if you do not follow the procedures required by the Medical Management Program. This penalty does not apply to the out-of-pocket maximum.
	Non-Network 45%	Yes	Yes	
Hospital Services (Outpatient)	Network 20%	Yes	Yes	
	Non-network 45%	Yes	Yes	
Maternity Services Hospital Services	Network 20%	Yes	Yes	The Plan's coinsurance for hospital expenses will be reduced to 50% if you do not follow the procedures required by the Medical Management Program. This penalty does not apply to the out-of-pocket maximum. Well-newborn care is also covered, but is not subject to the inpatient hospital deductible.
	Non-Network 45%	Yes	Yes	
Outpatient Services	Network 20%	Yes	Yes	Antepartum care only.
	Non-Network 45%	Yes	Yes	

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Mental Health/ Substance Abuse Services - Inpatient	Network 20%	Yes	Yes	Pre-authorization required. The Plan's coinsurance for hospital expenses will be reduced by 50% if you do not follow the procedures required by the Medical Management Program. This penalty does not apply to the out-of-pocket maximum.
	Non-Network 45%	Yes	Yes	
Mental Health/ Substance Abuse Services - Outpatient	Network 20%	Yes	Yes	Limited to 50 visits per calendar year.
	Non-Network 45%	Yes	Yes	
Nutritional Counseling	Network 20%	Yes	Yes	Limited to 6 visits/sessions per calendar year.
	Non-Network 45%	Yes	Yes	
Outpatient Therapy Services	Network 20%	Yes	Yes	Benefits include hearing/speech, physical and occupational therapy. Limited to 60 visits per Plan year for physical therapy, combined facility and office; and 60 visits per year for hearing/speech and occupational therapy combined.
	Non-Network 45%	Yes	Yes	
Physician's Office Services	Network 20%	Yes	Yes	
	Non-Network 45%	Yes	Yes	
Routine & Preventive Services	Network 0%	No	No	Benefits include routine physicals, including gynecological exams, limited to 1 per year; hearing exams performed by your physician during a routine physical, limited to 1 per year; and vaccinations, inoculations, and immunizations. Pap tests, limited to 1 per year; mammograms, limited to 1 per year age 40+, 1 age 35-39; PSA screenings, limited to 2 per year age 40+; and all related routine x-rays and laboratory services. Well-child checkups limited to 7 visits from birth to age 1, 6 visits from age 1 through age 5, 7 visits from age 5 through age 12, 6 visits from age 12 through age 18, and 2 visits age 18 up to the 19th birthday. Benefits include the office visit, vaccinations, inoculations, immunizations, and all related x-ray and laboratory services. Routine sigmoidoscopy limited to 1 every 2 years, age 40+. Routine colonoscopy limited to 1 every 10 years, age 50+.
Routine Exams	Non-Network			
Routine Exam X-Rays & Laboratory Services	45%	Yes	Yes	
Well-Child Checkups				
Routine Colonoscopy Routine Sigmoidoscopy Other Routine Services				
Skilled Nursing Facility/ Inpatient Rehabilitation Facility Services	Network 20%	Yes	Yes	Limited to 60 days per year.
	Non-Network 45%	Yes	Yes	

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Smoking Cessation Program	Network 20%	Yes	No	Smoking cessation Benefits include hypnosis and counseling. Prescription smoking cessation drugs are excluded under the medical plan but are available through your prescription drug plan. Any combination of Network and Non-Network smoking cessation Benefits are limited to \$200 per covered person per calendar year.
	Non-Network 45%	Yes	Yes	
Spinal Treatment	Network 20%	Yes	Yes	Limited to 20 visits per year.
	Non-Network 45%	Yes	Yes	
Surgical Treatment of Morbid Obesity	Network 20%	Yes	Yes	Limited to 1 procedure per lifetime.
	Non-Network 45%	Yes	Yes	
Urgent Care Services	Network 20%	Yes	Yes	
	Non-Network 45%	Yes	Yes	

Additional Benefits

Anesthesiology Services Professional	Network 20%	Yes	No	
	Non-Network 20%	Yes	Yes	
Facility	Network 20%	Yes	Yes	
	Non-Network 20%	Yes	Yes	
Organ Transplants	Network 20%	Yes	Yes	For this benefit, "network plan" refers to the BCBS National Transplant Network. Precertification required. There is a \$10,000 travel and lodging limit.
	Non-Network 45%	Yes	Yes	
All Other Covered Medical Expenses	Network 20%	Yes	Yes	Benefits are provided for expenses listed in the "What's Covered" sections of this Handbook.
	Non-Network 45%	Yes	Yes	

Medical Management Program toll-free number: (800) 352-3152

Mental Health Benefit Program toll-free number:

NOTES: The word "lifetime" refers to the period of time you or your eligible dependents participate in this plan or any other plan sponsored by the Medical Trust.