

Ben-e-lect Medical Schedule of Benefits
 For
Sample Standard Plan
 with
Blue Cross EPO 2000
 for the first
\$2000/\$4000
Eligible Charges

Benefits for the first \$2000/\$4000 of Eligible Charges
 are self-funded and shared by the Member and Employer.

No primary care physician required.

MEDICAL BENEFIT	Employee Pays	Employer Pays
DEDUCTIBLE (Family Max / 2 Deductible Aggregate)	\$250	\$0
PHYSICIAN OFFICE VISITS (Deductible Waived)	\$20 copay	100% After Co-pay
LAB & X-RAY	20%	80%
INPATIENT HOSPITAL		
Hospital Services	20%	80%
Physician & Professional Services	20%	80%
OUTPATIENT HOSPITAL		
Hospital Services	20%	80%
Physician & Professional Services	20%	80%
Emergency Room	20%	80%
OUTPATIENT SURGERY	20%	80%
PHYSICAL/OCCUPATIONAL THERAPY (Subject to Carrier Limitations)	20%	80%
CHIROPRACTIC SERVICES (Subject to Carrier Limitations)	20%	80%
AMBULANCE (Subject to Carrier Limitations)	20%	80%
PRESCRIPTION DRUG SERVICES	\$10/25	100% After Co-pay

OUT OF POCKET COST FOR THE FIRST \$2000/\$4000 of Eligible Charges

HRA Allowance	Employee	Employer
Employee Only	\$600.00	\$1,400.00
Employee + Family	\$1,200.00	\$2,800.00

BENEFITS AFTER FIRST \$2000/\$4000 of Eligible Charges

	Employee	Carrier
MEDICAL	20%	80%
PRESCRIPTIONS	\$10/25	100%

TOTAL OUT OF POCKET MAXIMUM

	Employee Only	Employee + Family
FIRST \$2000/\$4000 OF ELIGIBLE CHARGES	\$600.00	\$1,200.00
AFTER \$2000/\$4000 OF ELIGIBLE CHARGES	\$1,100.00	\$1,700.00
TOTAL	\$1,700.00	\$2,900.00

Out of Pocket expenses may vary based on copay selected and carrier internal plan limits.
 Copay amounts & Prescription Deductibles are not included in the out of pocket total.

Printed 11/16/2006

This proposal is for illustration purposes only. Results may vary based on utilization.

Administrative fees will apply: One Time Medical Startup Fee: \$500, One Time Dental Startup Fee: \$250 (waived if written with medical), Annual Renewal Fee: \$100.

Plan administered by Ben-e-lect Employee Benefit Plans

The above rates and benefits are for general information and discussion purposes only and not valid unless approved by the carrier. Final rates are determined by the carrier's underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this website or printed output, will form the contract between the insured and the carrier.