

At-A-Glance: Comparing the 2013 PPO, EPO, and CDHP Medical Programs

● Medical Program Benefit Comparison	PPO Benefits & Cost-Sharing		CDHP + HRA Benefits & Cost-Sharing		EPO Benefits & Cost-Sharing
	Preferred Provider (In-Network)	Nonpreferred Provider (Out-of-Network)	Preferred Provider (In-Network)	Nonpreferred Provider (Out-of-Network)	Preferred Provider (Only limited coverage for out-of-network care)
Calendar Year Deductible - All services are subject to deductible unless otherwise indicated below.	\$250 Individual \$750 Family	\$500 Individual \$1500 Family	\$1500/Individual \$2250/Employee + Adult OR \$2250/Employee + Child(ren) \$3000/Family		\$150 Individual \$450 Family
	Family deductible is an aggregate of three times the Individual amount. PPO and non-PPO deductibles do NOT cross-apply.		Family deductible is an aggregate of two times the Individual amount. There is a single, shared PPO and non-PPO deductible.		Family deductible is an aggregate of three times the Individual amount.
Calendar Year Out-of-Pocket Limit - Does not include penalty amounts, if any, noncovered charges, or amounts over the covered charge. Under the PPO and CDHP programs, the PPO and non-PPO amounts do not cross-apply. After a member (or family) reaches the applicable out-of-pocket limit, the Medical Program pays 100 percent of most of that member's (or family's) covered charges for the rest of the year.	\$3,000 Individual \$9,000 Family	\$6,000 Individual \$18,000 Family	Individual - \$2,750 Employee + Adult - \$4,125 Employee + Child(ren) - \$4,125 Family - \$5,500	Individual - \$8,500 Employee + Adult - \$12,750 Employee + Child(ren) - \$12,750 Family - \$17,000	\$2,000 Individual \$6,000 Family
	Out-of-pocket limit includes deductible, copays, and percentage coinsurance, but does NOT include: out-of-network inpatient hospital copay, residential treatment center copay, or drug plan copays.		Out-of-pocket limit includes percentage coinsurance and amounts paid by you under the drug plan, but does NOT include: deductible or the residential treatment center copayment.		Out-of-pocket limit includes deductible, copays, and percentage coinsurance, but does NOT include: residential treatment center copay or drug plan copays.
Health Reimbursement Account (HRA) - Used to offset the CDHP Medical Program deductible, copayments, and coinsurance. Up to a three-year cap on rolled over dollars. Funds may also be used to offset certain expenses not covered under the Medical Program.	N/A		Employee Only - \$750 per calendar year Employee + Adult - \$1125 per calendar year Employee + Child(ren) - \$1125 per calendar year Family - \$1500 per calendar year		N/A
Lifetime Maximum Benefit Limit (per member)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
● BASIC HOSPITAL AND PHYSICIAN SERVICES					
Office Visit/Exam Charge (Nonroutine)	\$20/visit (<i>deductible waived</i>)	40% after deductible	10% after deductible	40% after deductible	\$20/visit (<i>deductible waived</i>)
Therapeutic injections and diagnostic tests; Office surgery and supplies; Allergy care; Family planning surgery and injections	10% after deductible	40% after deductible	10% after deductible	40% after deductible	10% after deductible
Routine/Preventive Care (Includes exams, physicals, checkups, lab tests, immunizations, colonoscopies, etc.)					
<i>Well-Baby (Through Age 2)</i>	No Charge	40% (<i>deductible waived</i>)	No Charge	40% (<i>deductible waived</i>)	No Charge
<i>Well-Child (Ages 3-18)</i>	\$20/visit (<i>deductible waived</i>)	40% after deductible	No Charge	40% after deductible	\$20/visit (<i>deductible waived</i>)
<i>Adult Physicals and Colonoscopies (Ages 19 and Older)</i>					
<i>Lab, X-Ray, and Other Testing</i>	No Charge	40% after deductible	No Charge	40% after deductible	No Charge
Inpatient Hospital Charges/Inpatient Surgery	10% after deductible	\$250 + 40% after deductible	10% after deductible	40% after deductible	10% after deductible
<i>Inpatient Physician Medical Visits/Consultations</i>	No Charge	40% after deductible	No Charge	40% after deductible	No Charge
<i>Inpatient OB/Gyn Maternity Delivery Global Fee</i>	No Charge	40% after deductible	10% (<i>deductible waived</i>)	40% after deductible	No Charge
Outpatient Hospital/Ambulatory Surgery Center	10% after deductible	40% after deductible	10% after deductible	40% after deductible	10% after deductible

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	Preferred Provider (In-Network)	Nonpreferred Provider (Out-of-Network)	Preferred Provider (In-Network)	Nonpreferred Provider (Out-of-Network)	Preferred Provider (Only limited coverage for out-of-network care)
Emergency Room Visit (<i>emergency condition only</i>)	\$75/visit (deductible waived)		10% after PPO deductible		\$75/visit (deductible waived)
<i>Physician and Other Professional Provider Charges</i>	10% after PPO deductible		10% after PPO deductible		10% after deductible
Independent Lab/X-Ray Facility	10% after deductible	40% after deductible	10% after deductible	40% after deductible	10% after deductible
Urgent Care Facility	\$20/visit (<i>deductible waived</i>)	40% after deductible	10% after deductible	40% after deductible	\$20/visit (<i>deductible waived</i>)
- Ancillary Services (lab tests, x-rays, supplies, etc.)	10% after deductible	40% after deductible	10% after deductible	40% after deductible	10% after deductible
Hospice Care (Respite care limited to 10 days for every 6-month period.)	10% (<i>deductible waived</i>)	40% (<i>deductible waived</i>)	10% after deductible	40% after deductible	10% (<i>deductible waived</i>)
Short-Term Rehabilitation, Outpatient and Office (Includes physical, occupational, and speech therapy.)	\$20/visit (<i>deductible waived</i>)	40% after deductible	10% after deductible	40% after deductible	\$20/visit (<i>deductible waived</i>)
Acupuncture/Spinal Manipulation & Naprapathy (Each therapy limited to 20 visits/calendar year.)					
Office Chemotherapy/Radiation Therapy	\$20/visit (<i>deductible waived</i>)	40% after deductible	10% after deductible	40% after deductible	\$20/visit (<i>deductible waived</i>)
Mental Health/Chemical Dependency	\$20/visit (<i>deductible waived</i>) 10% after deductible 10% after deductible No Charge \$250 facility copay plus 20% after deductible	40% after deductible 40% after deductible \$250 + 40% after deductible 40% after deductible \$250 copay plus 40% after deductible	10% after deductible 10% after deductible 10% after deductible No Charge \$250 facility copay plus 20% after deductible	40% after deductible 40% after deductible 40% after deductible 40% after deductible \$250 facility copay plus 40% after deductible	\$20/visit (<i>deductible waived</i>) 10% after deductible 10% after deductible No Charge \$250 facility copay plus 20% after deductible
- Office, Outpatient, Intensive Outpatient Programs (IOP)					
- Outpatient Suboxone Treatment					
- Inpatient and/or Partial Hospitalization					
- Residential Treatment Center (For chemical dependency only; max. 130 days/lifetime), including physician					
● PRESCRIPTION DRUGS, INSULIN, SPECIFIED VACCINES, DIABETIC SUPPLIES, ENTERAL NUTRITION, SPECIAL MEDICAL FOODS					
Retail Pharmacy/Specialty Pharmacy Programs (Up to a 30-day supply or 180 units, whichever is less. Some drugs require prior approval before coverage will be available. Benefits include flu, pneumococcal, and Zostavax vaccines for which no copayment is required.)	\$15/generic; \$30/brand-name drug on Drug List; \$45/brand-name drug not on Drug List and for special medical foods/enteral nutrition*		You pay 20% of covered charges after the deductible is met.*		\$15/generic; \$30/brand-name drug on Drug List; \$45/brand-name drug not on Drug List and for special medical foods/enteral nutrition*
Mail-Order Program (Up to a 90-day supply or 540 units, whichever is less.)	Two copayments as listed above*				Two copayments as listed above*
*If you require a brand-name drug for which there is a generic equivalent, you will pay the difference in cost plus the generic drug copayment. You must use a participating pharmacy.	Charges payable under the drug plan are not subject to the medical plan deductible or out-of-pocket limit provisions.		Deductible and out-of-pocket limit provisions apply to charges payable under the drug plan.		Charges payable under the drug plan are not subject to the medical plan deductible or out-of-pocket limit provisions.

This document is a basic comparison of the non-Medicare LANS medical programs for 2013. It is not a complete overview and additional exclusions and limitations will apply. This document highlights the major differences among the programs in order to assist you with making a decision about which program best suits your and your family's health care needs. To obtain more details about each plan please refer to the Summary of Benefits provided for each Medical Program available on your benefits homepage www.lanl.gov/worklife/benefits.

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