

GBA Insurance Trust, Inc.
2012 Summary of Medical Benefits--Plan # 719
High Deductible Health Plan / Health Savings Account Eligible
(Early Retiree Plan)

PPO

<u>Lifetime Maximum</u>	UNLIMITED	
<u>Calendar Year Deductibles</u>		
Individual (In-Network and Out-of-Network)	\$3,050	
Family (In-Network and Out-of-Network)	\$5,000	
	<u>In-Network</u>	<u>Out-of-Network</u>
<u>Out of Pocket Expense Per Calendar Year</u>		
Individual Plan (Deductible Included)	\$5,550	\$5,950
Family Plan (Deductible Included)	\$10,000	\$11,900
<u>Co-Insurance Amount Payable After Deductible Satisfied</u>		
Office Visits	80%	70%
Inpatient Hospital & Physician	80%	70%
Prescription Drugs	80%	70%
Emergency Services (Life Threatening Med. Conditions)	80%	80%
Skeletal Adjustments	80%	70%
Preventive Care*	Included	Limited
<u>Additional Information:</u>		
Physician Network on the Internet	www.bcbsga.com	
Paragon Customer Service	877-380-0193	
Claims on the Internet	www.paragonbenefits.com	
Plan Certificates	http://www.gabankers.com/GBAIT/gbaithome.asp	
Nurse Line "Blue Choice On Call"	888-724-2583	

This is a summary and not a contract. Please refer to certificate booklet for complete benefit details.

**Co-Insurance and Deductibles waived for in-network preventive care services that meet the requirements of federal and state law including certain screenings, immunizations, and physician visits.*