

GBA Insurance Trust, Inc.
2012 Summary of Medical Benefits--Plan # 639 EARLY RETIREE
HMO Open Access

THERE ARE NO BENEFITS FOR OUT OF NETWORK PROVIDERS

<u>Lifetime Maximum</u>	UNLIMITED
<u>Calendar Year Deductibles</u>	
Individual	N/A
Family	N/A
<u>Out of Pocket Expense Per Calendar Year</u>	
Individual	\$2,500
Family	\$5,000
<u>In-Network</u>	
<u>Co-Insurance % Payable Unless Specified</u>	80%
<u>Emergency Services (Life Threatening Medical Conditions)</u>	\$150 copayment Copayment waived if admitted
<u>Co-Payment (Open Access HMO Providers Only)</u>	
Office Visit Co-Pay - Primary Care Physician	\$40
Office Visit Co-Pay - Specialist Physician	\$40
Surgery office visit Copay	\$40
Urgent Care Center Copay	\$60
Inpatient Services - per admission	\$500 copayment then 80%
Outpatient Services	80%
Surgery outside a physician's office	\$500 copayment then 80%
<u>Prescription Drug Program Co-Payment</u>	
Generic/Brand Name Formulary/ Non-Formulary*	\$15/\$35/\$60
Voluntary Mail Order--Maintenance RX (Formulary Only) (2 copays for 3 month supply)	\$30/\$70
Prescriptions must be written by an in-network physician or emergency room physician	
<u>Preventive Care**</u>	Included
<u>Skeletal Adjustments</u>	Not Covered
<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
Mail Order	http://www.gabankers.com/GBAIT/gbaithome.asp

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

**If generic alternative available to a brand name RX, must choose generic; otherwise, \$60 copay will apply*

***Co-Pays, 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.*

When out-of-state, in-network benefits provided by the nationwide PPO Provider Network