

	HealthPass/GHI HP GHI Std 20(EPO)		HealthPass/GHI HP GHI Std 20(EPO)		HealthPass/GHI HP GHI Std 15(EPO)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Drug Card						
Prescription Card	10/20/40/Yes/50/2000	UCR=N/A	None	UCR=N/A	10/20/40/Yes/50/2000	UCR=N/A
Major Medical						
Deductible Ind/Fam	N/A		N/A		N/A	
Co-Insurance	N/A		N/A		N/A	
Out-of-Pocket	N/A		N/A		N/A	
Office Co-pay	\$20		\$20		\$15	
DXL/Lab Fees	\$20		\$20		\$15	
Specialist Co-pay	\$20		\$20		\$15	
Lifetime Maximum	Unlimited		Unlimited		Unlimited	
Hospital Benefits						
Hospital In-Patient	\$500/Admission		\$500/Admission		No Charge	
Hospital Out-Patient	No Copay		No Copay		No Charge	
Emergency Room	\$50 Co-pay		\$50 Co-pay		\$50 Co-pay	
Private Nursing	Covered		Covered		Covered	
Surgical Benefits						
Surgical In-Patient	\$500		\$500		No Charge	
Surgical Out-Patient	No Charge		No Charge		No Charge	
Mental Health						
Mental Nervous In-Patient	\$500/Admission 30 days/Cal.Yr.		\$500/Admission 30 Days/Cal.Yr.		30 Days Psych./Cal.Yr No Charge	
Substance Abuse In-Patient	Not Covered		Not Covered		30 Days/Cal.Yr 7 Days/Detox. No Charge	
Mental Nervous Out-Patient	20 Visits/Cal.Yr. \$20 Co-pay		20 Visits/Cal.Yr. \$20 Co-pay		20 Visits/Cal.Yr. \$15 Co-pay	
Substance Abuse Out-Patient	60 Visits/Cal.Yr. \$20 Co-pay		60 Visits/Cal.Yr. \$20 Co-pay		60 Visits/Cal.Yr. \$15 Co-pay	
Other						
Well Care(Up to 19)	No Charge		No Charge		No Charge	
Routine Adult Care	\$20 Co-pay		\$20 Co-pay		\$15 Co-pay	
Chiropractic Care	\$20 Co-pay		\$20 Co-pay		\$15 Co-pay per visit	
Home Health Care	40 Vst/Cal.Yr.- No Charge		40 Vst/Cal.Yr.- No Charge		40 Vst/Cal.Yr.- No Charge	
Non-Authorization	50% Penalty					
Single	1 x \$578.20		1 x \$498.76		1 x \$622.54	
EE with Spouse	1 x \$1,256.73		1 x \$1,081.92		1 x \$1,354.03	
EE with Child(ren)	1 x \$1,114.30		1 x \$963.36		1 x \$1,199.00	
Family	1 x \$1,705.14		1 x \$1,470.74		1 x \$1,836.03	
Medicare	0 \$0.00		0 \$0.00		0 \$0.00	
Monthly Cost	4 \$4,654.37		4 \$4,014.78		4 \$5,011.60	
Annual Cost	\$55,852.44		\$48,177.36		\$60,139.20	