

| | HealthPass/HNet Hnet EPOcs 25-2000(EPOc) | | HealthPass/HNet Hnet EPO 30/45-Rx(EPO) | | HealthPass/HNet Hnet POS 25/50-300(1500max)-1500 (POS) | |
|-----------------------------|---|-------------|---|-------------|--|--|
| | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network |
| Drug Card | | | | | | |
| Prescription Card | 15/25/40/Yes/100 | UCR=N/A | 20/40/60/Yes/50 | UCR=N/A | 15/25/40 | UCR=70% |
| Major Medical | | | | | | |
| Deductible Ind/Fam | \$2,000/\$4,000 | | N/A | | N/A | \$1,500/\$4,500 |
| Co-Insurance | 80% | | N/A | | N/A | 60% of \$10,000 |
| Out-of-Pocket | \$8,000/\$16,000 | | N/A | | N/A | \$4,000/\$12,000 |
| Office Co-pay | \$25 | | \$30 | | \$25 Copay | Ded & Coins |
| DXL/Lab Fees | No Charge | | No Charge | | No Copay | Ded & Coins |
| Specialist Co-pay | \$25 Copay | | \$45 | | \$50 Copay | Ded & Coins |
| Lifetime Maximum | Unlimited | | Unlimited | | Unlimited | \$5,000,000 |
| Hospital Benefits | | | | | | |
| Hospital In-Patient | Ded & Colns | | \$300 per day-up to \$1500 per admission | | \$300 Copay per day to max of \$1,500 max/admission | Ded & Coins |
| Hospital Out-Patient | Ded & Colns | | \$75 Copay | | \$100 Copay | Ded & Coins |
| Emergency Room | \$75 Copay | | \$100 Copay | | \$100 copay | \$100 copay |
| Private Nursing | Authorizatioin required | | Authorizatioin required | | Authorizatioin required | |
| Surgical Benefits | | | | | | |
| Surgical In-Patient | Ded & Colns | | \$300 per day - up to \$1500 | | Incl in Hospital Copay | Ded & Coins |
| Surgical Out-Patient | Ded & Colns | | \$75 Copay | | \$100 copay | Ded & Coins |
| Mental Health | | | | | | |
| Mental Nervous In-Patient | Ded & Colns 30 days max/ry | | \$300 per day-up to \$1500 per admission 30 days max/yr | | \$300 Copay per day to max of \$1,500 max/admission 30 days/cal.yr | Ded & Coins 30 days/cal.yr |
| Substance Abuse In-Patient | Ded & Colns Rehab-30 days max detox-7 days | | \$300 per day-up to \$1500 per admission Rehab-30 days max detox-7 days | | \$300 Copay per day to max of \$1,500 max/admission 30 days/cal.yr Detox- 30 days/cal.yr | Ded & Coins 30 days/cal.yr Detox- 30 days/cal.yr |
| Mental Nervous Out-Patient | Ded & Colns 20 visits max/yr | | \$45 Copay 20 visits max/yr | | \$50 copay 20 visits/cal.yr | Ded & Coins 20 visits/cal.yr |
| Substance Abuse Out-Patient | Ded & Colns 60 visits max/yr | | \$45 Copay 60 visits max/yr | | \$50 copay 60 visits/cal.yr family therapy-20 visits/cal.yr | Ded & Coins 60 visits/cal.yr family therapy-20 visits/cal.yr |
| Other | | | | | | |
| Well Care(Up to 19) | No Charge | | No Charge | | No Copay | No Copay |
| Routine Adult Care | \$25 Copay | | \$30 Copay | | \$25 Copay | Ded & Coins |
| Chiropractic Care | Ded & Colns | | \$45 Copay | | \$50 copay | Ded & Coins |
| Home Health Care | \$50 Ded + 75% Colns-40 vst/Cal.Yr | | 40 vst/Cal.Yr. - No Charge | | No copay; 40 visits/person | \$50 Ded & 75% Coins; 40 visits/person |
| Non-Authorization | No Information Available | | No Information Available | | Required | Required |
| Single | 1 x \$392.50 | | 1 x \$431.27 | | 1 x \$593.01 | |
| EE with Spouse | 1 x \$870.38 | | 1 x \$956.74 | | 1 x \$1,316.93 | |
| EE with Child(ren) | 1 x \$726.45 | | 1 x \$798.48 | | 1 x \$1,098.90 | |
| Family | 1 x \$1,167.06 | | 1 x \$1,282.96 | | 1 x \$1,766.36 | |
| Medicare | 0 \$0.00 | | 0 \$0.00 | | 0 \$0.00 | |
| Monthly Cost | 4 \$3,156.39 | | 4 \$3,469.45 | | 4 \$4,775.20 | |
| Annual Cost | \$37,876.68 | | \$41,633.40 | | \$57,302.40 | |