

2010 Plan Design	United Healthcare Indemnity Plan
Retirees Over Age 65	Group # 195643
BENEFITS	
Monthly Rates	Single over 65: \$195
Annual Deductible	Single, \$250; family, \$750; Separate deductible for Mental Health/Substance Abuse claims
Annual Out-of-pocket limit	Single, \$2,000; family \$4,000; prescriptions per person, \$1,500.
Lifetime maximum	\$2 million
Out-of-Network Option	Not Applicable
HOSPITAL / Inpatient Care	
Hospital care (semi-private room), surgery, x-rays and lab	80% coverage of R & C; after deductible
Skilled Nursing Facility	80% coverage of R & C; after deductible (up to 120 days per benefit period)
EMERGENCY CARE	
Emergency Room	80% of R & C, after deductible
Emergency transportation	80% of R & C, after deductible
OUTPATIENT CARE	
Office visit	80% of R & C, after deductible
Immunizations and injections	80% of R & C, after deductible
Preventive care	80% of R & C, after deductible
Maternity care	80% of R & C, after deductible
Pediatric care	80% of R & C, after deductible
Gynecological care	80% of R & C, after deductible
X-ray, lab and diagnostic testing	80% of R & C, after deductible
OTHER BENEFITS	
Mental health *	
	Outpatient 80% of R & C, after deductible
	Inpatient 80% of R & C, after deductible
Substance abuse *	
	Outpatient 80% of R & C, after deductible
	Inpatient 80% of R & C, after deductible
Outpatient Short-term speech, physical, occupational and respiratory therapy	80% of R & C, after deductible
Medical Supplies	80% of R & C, after deductible
Prescriptions	30-day Supply: \$10 copay generic; \$35 copay brand (formulary); \$55 copay brand (non-formulary); \$55 copay specialty drug. 90-day Supply Retail: \$30, 105, \$165, \$165 copays. Mail Order 90-day Supply: \$25, \$87.50, \$137.50, \$137.50.
Vision	None
Website address	www.unitedhealthcare.com

* Mental Health and Substance Abuse benefits will be administered by United Healthcare beginning 1/1/2010.

The above contains a brief overview of the various benefit programs and does not describe any plan, its provisions or limitations in any detail. Please refer to the benefit plan booklet for more information