Georgia Market Overview

Georgia

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)		
Eligibles (as of 5/1/17)	1,594,002	
YOY Eligible Growth	3.2%	
MA Penetration	25.5%	
YOY MA Enrollment Growth	9.1%	
UHC Market Share	33.3%	

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint

Current Footprint (includes PFFS)





Market Highlights

- Strong UnitedHealthcare® brand recognition in the area with large Georgia state retiree group account
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Expanding HMO-POS plans H8748-008 and H8748-009 to Douglas and Paulding counties providing new options in the market
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- HMO-POS plans offer POS benefit for behavioral health only
- · Portfolio includes affordable PPO options for those seeking open network access
- UnitedHealth Passport® on HMOs Great for snowbirds or those who travel



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- · Key health systems; WellStar, Emory, Northside and DeKalb Medical Center
- · Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- · HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- · UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months with HMO and HMO-POS plans
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included with HMO and HMO-POS plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



Atlanta Market Landscape 698.261 Eligibles (as of 5/1/17) YOY Eligible Growth 3.9% MA Penetration 29.0% YOY MA Enrollment Growth 9.6% **UHC Market Share** 20.0%

Current Footprint







Plan Name	AARP [®] MedicareComplete [®] Plan 1	AARP [®] MedicareComplete [®] Plan 2	Care Improvement Plus [®] Medicare Advantage
H-PBP	H1111-006	H1111-007	H6528-006
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Moderate premium plan with open access out-of-network coverage
Plan Type	НМО	НМО	Local PPO
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Barrow, Chatham, Cherokee, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Henry, Walton
Premium	\$0	\$55	\$39
PCP Copay	\$10	\$0	\$10
Specialist Copay	\$40	\$25	\$40
Referral Required	Υ	Υ	N
npatient Hospital	\$345 days 1-5	\$195 days 1-8	\$325 days 1-5
Outpatient Surgery	\$325	\$195	\$325
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
_ab Copay	\$10	\$10	\$5
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$3/\$10/\$47/\$95/28%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$225 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine



Plan Name	AARP [®] MedicareComplete [®] Plus Plan 1	AARP [®] MedicareComplete [®] Plus Plan 2	Care Improvement Plus [®] Medicare Advantage
H-PBP	H8748-008	H8748-009	R7444-008
Plan Highlights	\$0 premium plan for consumers shopping for value, comfortable with higher out-of-pocket costs and a national out-of-network POS for behavioral health	Moderate premium plan with lower copays, additional ancillaries and a national out-of-network POS for behavioral health	Moderate premium plan with statewide out-of-network coverage
Plan Type	HMO-POS	HMO-POS	Regional PPO
Service Area	Georgia: Barrow, Douglas, Hall, Jackson, Paulding	Georgia: Barrow, Douglas, Hall, Jackson, Paulding	Georgia: Statewide South Carolina: Statewide
Premium	\$0	\$52	\$41
PCP Copay	\$10	\$0	\$10
Specialist Copay	\$40	\$25	\$50
Referral Required	Υ	Υ	N
npatient Hospital	\$325 days 1-5	\$225 days 1-8	\$395 days 1-4
Outpatient Surgery	\$325	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$195 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available





Market Highlights

- Strong UnitedHealthcare® brand recognition in the area with large Georgia state retiree group account
- Expansion of HMO-POS plans into Jackson county providing new options in the market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Portfolio includes an affordable PPO option for those seeking open network access
- HMO-POS plans utilize primary care providers to coordinate care for consistency and improved health
- · HMO-POS plans offer POS benefit for behavioral health only
- Dental coverage provided on H8748-009 and R7444-008



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- · Key health systems: Emory, Northside Health System
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months with HMO-POS plans
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovationsTM
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included with HMO-POS plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



56,591
4.0%
23.5%
9.0%
23.2%









North Georgia Product Overview

Plan name	AARP [®] MedicareComplete [®] Plus Plan 1	AARP [®] MedicareComplete [®] Plus Plan 2	Care Improvement Plus [®] Medicare Advantage	Care Improvement Plus [®] Medicare Advantage
H-PBP	H8748-008	H8748-009	H6528-006	R7444-008
Plan Highlights	\$0 premium plan for consumers shopping for value, comfortable with higher out-of-pocket costs and a national out-of-network POS for behavioral health	Moderate premium plan with lower copays, additional ancillaries and a national out-of-network POS for behavioral health	Moderate premium plan with open access out-of-network coverage	Moderate premium plan with statewide out-of-network coverage
Plan Type	HMO-POS	HMO-POS	Local PPO	Regional PPO
Service Area	Georgia: Barrow, Douglas, Hall, Jackson, Paulding	Georgia: Barrow, Douglas, Hall, Jackson, Paulding	Georgia: Barrow, Chatham, Cherokee, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Henry, Walton	Georgia: Statewide South Carolina: Statewide
Premium	\$0	\$52	\$39	\$41
PCP Copay	\$10	\$0	\$10	\$10
Specialist Copay	\$40	\$25	\$40	\$50
Referral Required	Υ	Y	N	N
Inpatient Hospital	\$325 days 1-5	\$225 days 1-8	\$325 days 1-5	\$395 days 1-4
Outpatient Surgery	\$325	\$225	\$325	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700	\$6,700
Lab Copay	\$10	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$3/\$10/\$47/\$95/28%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$225 (T3, T4, & T5 only)	\$195 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available



Macon/South Georgia Market Overview

2018



Market Highlights

- · Large expansion of HMO plans into 24 counties providing new options in the market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Portfolio includes an affordable PPO option for those seeking open network access
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- HMO-POS plans offer POS benefit for behavioral health only
- Dental coverage provided on H8748-011 and H1111-007
- UnitedHealth Passport® on HMOs and HMO-POS Great for snowbirds or those who travel



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- · No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- · Central Georgia Medical Care Network including Oconee Regional Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months with HMO and HMO-POS plans
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included with HMO and HMO-POS plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



,240
.6%
2.8%
3.8%
.2%









Plan Name	AARP [®] MedicareComplete [®] Plus Plan 1	AARP [®] MedicareComplete [®] Plus Plan 2	Care Improvement Plus [®] Medicare Advantage
H-PBP	H8748-010	H8748-011	R7444-008
Plan Highlights	Low premium plan for consumers shopping for value, comfortable with higher out-of-pocket costs and a national out-of-network POS for behavioral health	Moderate premium plan with lower copays, additional ancillaries and a national out-of-network POS for behavioral health	Moderate premium plan with open acces out-of-network coverage
Plan Type	HMO-POS	HMO-POS	Regional PPO
Service Area	Georgia: Baldwin, Ben Hill, Crawford, Crisp, Dodge, Dooly, Emanuel, Houston, Irwin, Johnson, Laurens, Macon, Montgomery, Peach, Pulaski, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Wilcox, Wilkinson	Georgia: Baldwin, Ben Hill, Crawford, Crisp, Dodge, Dooly, Emanuel, Houston, Irwin, Johnson, Laurens, Macon, Montgomery, Peach, Pulaski, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Wilcox, Wilkinson	Georgia: Statewide South Carolina: Statewide
Premium	\$16	\$52	\$41
PCP Copay	\$10	\$0	\$10
Specialist Copay	\$40	\$25	\$50
Referral Required	Y	Y	N
npatient Hospital	\$325 days 1-5	\$195 days 1-8	\$395 days 1-4
Outpatient Surgery	\$325	\$195	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
_ab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$195 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available



Plan Name	AARP [®] MedicareComplete [®] Plan 1	AARP [®] MedicareComplete [®] Plan 2
H-PBP	H1111-006	H1111-007
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries
Plan Type	НМО	НМО
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond
Premium	\$0	\$55
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$25
Referral Required	Y	Υ
Inpatient Hospital	\$345 days 1-5	\$195 days 1-8
Outpatient Surgery	\$325	\$195
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine





Market Highlights

- Introducing new HMO-POS \$52 premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Introducing new HMO-POS \$16 plan for those looking for value
- HMO-POS plans introduction into Bryan and Effingham counties provide new options in these markets
- Portfolio approach with choice of MA plans to meet a variety of different needs
- HMO-POS plans offer POS benefit for behavioral health only
- Portfolio includes an affordable PPO option for those seeking open network access
- Dental coverage provided on H1111-007 and H8748-023



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Memorial University Medical Center and physicians
- St. Joseph's Hospital and physicians
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- · HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months with HMO and HMO-POS plans
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovationsTM
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included with HMO and HMO-POS plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



Savannah Metro Market Landscape	
Eligibles (as of 5/1/17)	60,298
YOY Eligible Growth	3.7%
MA Penetration	28.0%
YOY MA Enrollment Growth	10.2%
UHC Market Share	20.5%









Plan Name	AARP [®] MedicareComplete [®] Plus Plan 1	AARP [®] MedicareComplete [®] Plus Plan 2
H-PBP	H8748-022	H8748-023
Plan Highlights	New low premium plan for consumers shopping for value, comfortable with higher out-of-pocket costs and a national out-of-network POS for behavioral health	New moderate premium plan with lower copays, additional ancillaries and a national out-of-network POS for behavioral health
Plan Type	HMO-POS	HMO-POS
Service Area	Georgia: Bryan, Effingham	Georgia: Bryan, Effingham
Premium	\$16	\$52
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$25
Referral Required	Υ	Υ
Inpatient Hospital	\$325 days 1-5	\$195 days 1-8
Outpatient Surgery	\$325	\$195
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine



New Plan



Plan name	AARP [®] MedicareComplete [®] Plan 1	AARP [®] MedicareComplete [®] Plan 2	Care Improvement Plus [®] Medicare Advantage	Care Improvement Plus [®] Medicare Advantage
H-PBP	H1111-006	H1111-007	H6528-006	R7444-008
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Moderate premium plan with open access out-of-network coverage	Moderate premium plan with statewide out-of-network coverage
Plan Type	НМО	НМО	Local PPO	Regional PPO
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Barrow, Chatham, Cherokee, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Henry, Walton	Georgia: Statewide South Carolina: Statewide
Premium	\$0	\$55	\$39	\$41
PCP Copay	\$10	\$0	\$10	\$10
Specialist Copay	\$40	\$25	\$40	\$50
Referral Required	Υ	Υ	N	N
Inpatient Hospital	\$345 days 1-5	\$195 days 1-8	\$325 days 1-5	\$395 days 1-4
Outpatient Surgery	\$325	\$195	\$325	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$3/\$10/\$47/\$95/28%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$225 (T3, T4, & T5 only)	\$195 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available



Plan Name	Care Improvement Plus® Silver Rx	Care Improvement Plus [®] Gold Rx
H-PBP	R7444-009	R7444-010
Plan Highlights	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Plan Type	Regional PPO	Regional PPO
Service Area	Georgia: Statewide South Carolina: Statewide	Georgia: Statewide South Carolina: Statewide
Premium	Varies by LIS Level	\$21
PCP Copay	Varies by LIS Level	\$10
Specialist Copay	Varies by LIS Level	\$45
Referral Required	N	N
npatient Hospital	Varies by LIS Level	\$335 days 1-5
Outpatient Surgery	Varies by LIS Level	20%
Max Out-of-Pocket	Varies by LIS Level	\$6,700
_ab Copay	Varies by LIS Level	\$10
Rx Copays	Varies by LIS Level	\$4/\$12/\$47/\$100/29%
Rx Deductible	Varies by LIS Level	\$210 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Transportation, NurseLine



Georgia CIP Chronic/Dual Plan Product Overview

2018

Plan Name	Care Improvement Plus [®] Dual Advantage
H-PBP	R7444-011
Plan Highlights	Specially designed plan for those who are dually eligible
Plan Type	Regional PPO
Service Area	Georgia: Statewide South Carolina: Statewide
Premium	Varies by LIS Level
PCP Copay	Varies by LIS Level
Specialist Copay	Varies by LIS Level
Referral Required	N
Inpatient Hospital	Varies by LIS Level
Outpatient Surgery	Varies by LIS Level
Max Out-of-Pocket	Varies by LIS Level
Lab Copay	Varies by LIS Level
Rx Copays	Varies by LIS Level
Rx Deductible	Varies by LIS Level
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, OTC Catalog, Transportation, NurseLine

