

City of Big Bear Lake Plan Benefit & Design Effective 03/01/09	Blue Cross HMO	Blue Cross PPO Plan 1,000		Kaiser HMO
		In Network	Out Of Network	
Plan Description	HMO \$15 - 100%	20%	40%	HMO \$30 - 100%
Ded. Per Person/Family Addl. Ded. Inpatient/Outpatient	None	\$1,000 / \$3,000	\$1,000 / \$3,000 \$500	None
Annual Maximum Coinsurance Member / Family	\$1,500 / \$3,000	\$3,000 per person on policy plus \$1,000 deductible	\$6,000 per person on policy plus \$1,000 deductible	\$3,000 / \$6,000
Plan-% In/Out Network	\$0 / Not Covered	20%*	40%*	\$0 / Not Covered
Inpatient Hospitalization	No Charge	20%*	40%*	\$250 Per Admission
Outpatient Surgery	No Charge	20%*	40% limited 350 days	\$30 per procedure
Emergency Room	\$100	\$100	\$100	\$100
Physician's Office Visit	\$15 Per Visit	\$20 Per Visit	40%*	\$30 Per Visit
X-Ray & Lab	No Charge	20% After Ded.	40% After Ded.	\$10 per encounter
Prescription Drugs: Co-Pay	\$10 / \$20 / \$40	\$10 / \$20 / \$40	Not Covered	\$10 / \$20
Mail Order	2x Co-Pay 90 Day Supply	2x Co-Pay 90 Day Supply	Not Covered	100 Day Supply
Mental Health Service Inpatient (Yr Max 30 Visits) Outpatient (Yr Max 20 Visits)	No Charge \$35 Co-Pay	Specified Diagnosis Only	Not Covered Not Covered	\$250 Per Admission \$30 Co-Pay
Drug/Alcohol Inpatient/Annual Max Outpatient/Annual Max	\$100 / Day \$15 Co-Pay	Up to 3 days Per Admission	Not Covered Not Covered	\$250 Per Admission \$30 Co-Pay
Chiropractic	\$10 Co-Pay 30 Visits Per Year	20%	Limited	\$10 Co-Pay 30 Visits Per Yr
Preventative & Wellness Care	\$15 Co-Pay	\$25 per Visit	40%*limited benefit	\$30 Co-Pay
Plan Lifetime Maximum	Unlimited	\$5,000,000	\$5,000,000	Unlimited
Monthly Rates Med & Life:				
Single	\$394.57		\$516.15	\$383.13
Two Party	\$817.62		\$1,083.91	\$766.25
Family	\$1,041.13		\$1,548.46	\$1,084.21
Additional Benefits:	Rates	*Percentage After Deductible		
DENTAL:				
Single	\$46.06			
Two Party	\$97.55			
Family	\$113.87			

*Please note: This is to be used as a basic guide. Please refer to your employee packet for specific and detailed benefits.