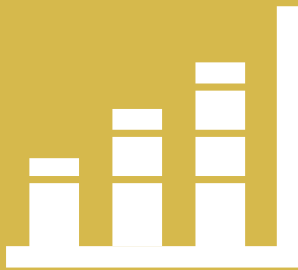


2016 BlueEssentialssm Gold Plans



Benefits



	GOLD 1	GOLD 2	HD GOLD 3
Deductible	Individual: \$1,200 Family: \$2,400	Individual: \$800 Family: \$1,600	Individual: \$2,000 Family: \$4,000
Coinsurance	20%	30%	0%
Out-of-pocket Maximum	Individual: \$4,200 Family: \$8,400	Individual: \$4,000 Family: \$8,000	Individual: \$2,000 Family: \$4,000
Primary Care Physician (PCP)	\$15 copayment	\$15 copayment	Deductible
Specialist	\$30 copayment	\$40 copayment	Deductible
Urgent Care (other than Doctors Care)	\$50 copayment	\$50 copayment	Deductible
Emergency Room Services	\$300 copayment per visit, then 20% after deductible	\$300 copayment per visit, then 30% after deductible	Deductible
Inpatient Hospitalization	20% after deductible	30% after deductible	Deductible
PHARMACY BENEFITS			
Prescription Drugs	Tier 0: \$0 Tier 1: \$10 Tier 2: \$35 Tier 3: \$100 Tier 4: 30%	Tier 0: \$0 Tier 1: \$6 Tier 2: \$30 Tier 3: \$100 Tier 4: 30%	Tier 0: \$0 Tier 1: Deductible Tier 2: Deductible Tier 3: Deductible Tier 4: Deductible
Mail Order (90 Day)	Tier 1: \$14 Tier 2: \$95 Tier 3: \$270	Tier 1: \$9 Tier 2: \$81 Tier 3: \$270	Tier 1: Deductible Tier 2: Deductible Tier 3: Deductible