

DOCUMENT 7.7

Presentation Slide on
Benefits

Benefit Provision for Active Employees

Benefit	Traditional Plan	PPO¹ in-network	PPO¹ out-of-network
Outpatient Physical Therapy	Plan pays 80% of allowable charges after you meet your deductible. The benefit is limited to \$800 per insured per benefit period.	See Outpatient Therapy Services	
Inpatient Physical Therapy	Plan pays 80% of allowable charges after you meet your deductible. The benefit is limited to \$15,000 per insured per benefit period.	Plan pays 85% of allowable charges after you meet your deductible. There is a \$150,000 lifetime benefit limit.	
Temporomandibular Joint Syndrome (TMJ)	Plan pays 80% of allowable charges after you meet your deductible. The benefit is limited to \$2000 per lifetime.		
Transplant Services	Plan pays 80% of allowable charges after you meet your deductible. The benefit is limited to \$350,000 lifetime maximum per insured. ²	Plan pays 85% of allowable charges after you meet your deductible.	Plan pays 70% of allowable charges after you meet your deductible.

1. There is a \$350,000 lifetime maximum per insured in-network and out-of-network combined.
2. There is an additional \$5,000 living expenses benefit.