

# 2018 Benefits At A Glance

FloridaBlue MEDICAL	BlueCare HMO	BlueOptions HDHP (HSA) In-Network/Out-of-Network	BlueOptions POS In-Network/Out-of-Network
<b>Annual Deductible</b>			
<b>Individual</b>	NONE	\$1,500/\$5,000	\$500/\$1,000
<b>Family</b>	NONE	\$3,000/\$15,000	\$1,500/\$3,000
<b>Coinsurance After Deductible</b>	NONE	10%/40%	0%/30%
<b>Lynn Contribution to HSA</b>			
<b>Individual</b>	NONE	\$1,000	NONE
<b>Family</b>	NONE	\$2,500	NONE
<b>Out-of-Pocket Maximum (Inc ded.)</b>			
<b>Individual</b>	\$1,500	\$2,500/\$10,000	\$1,500/\$3,000
<b>Family</b>	\$3,000	\$5,000/\$30,000	\$4,500/\$9,000
<b>Physician's Office Visit</b>			
<b>Primary Care</b>	\$20 copay	10% After Ded/40% After Ded	\$20 Copay/30% After Ded
<b>Specialist</b>	\$30 copay	10% After Ded/40% After Ded	\$30 Copay/30% After Ded
<b>Diagnostic Test</b>			
X-ray	\$30 copay	10% After Ded/40% After Ded	\$30 Copay/30% After Ded
Labs	100%	10% After Ded/40% After Ded	100%/30% After Ded
<b>Well Child Care</b>			
<b>Office Visits</b>	100%	100%/Not Covered	100%/Not Covered
<b>Immunizations</b>	100%	100%/Not Covered	100%/Not Covered
<b>Adult Preventative Care</b>			
<b>Routine Physicals</b>	100%	100%/Not Covered	100%/Not Covered
<b>OB/GYN Exams</b>	100%	100%/Not Covered	100%/Not Covered
<b>Prostate Exams</b>	100%	100%/Not Covered	100%/Not Covered
<b>Mammograms</b>	100%	100%/40% After Ded	100%/30% After Ded
<b>Hospital Care</b>			
<b>Inpatient Treatment</b>	\$500 Copay	10% After Ded/40% After Ded	\$500 Per Admission after Ded/30% After Ded
<b>Emergency Services</b>			
<b>Urgent Care</b>	\$50 Copay	10% After Ded/40% After Ded	\$100 Copay/ 30% After Ded
<b>Emergency Room Services</b>	\$150 Copay	10% After Ded/10% After Ded	\$150 Copay
<b>Behavioral Health</b>			
<b>Inpatient</b>	\$500 Copay	10% After Ded/40% After Ded	\$500 Per Admission after Ded/30% After Ded
<b>Outpatient</b>	\$30 Copay	10% After Ded/40% After Ded	\$30 Copay/30% After Ded
<b>Physical, Speech &amp; Occupational Therapies</b>			
<b>Office Visits</b>	\$30 Copay	10% After Ded/40% After Ded	\$30 Copay/30% After Ded
<b>Retail Drugs (31-day Supply)</b>			
<b>Generic</b>	\$10 Copay	\$10 Copay After Ded/Not Covered	\$10 Copay/Not Covered
<b>Preferred Brand</b>	\$30 Copay	\$30 Copay After Ded/Not Covered	\$30 Copay/Not Covered
<b>NonPreferred Brand</b>	\$50 Copay	\$50 Copay After Ded/Not Covered	\$50 Copay/Not Covered
<b>Mail-Order Drugs (90-day Supply)</b>			
<b>Generic</b>	\$20 Copay	\$20 Copay After Ded/Not Covered	\$20 Copay/Not Covered
<b>Preferred Brand</b>	\$60 Copay	\$60 Copay After Ded/Not Covered	\$60 Copay/Not Covered
<b>NonPreferred Brand</b>	\$100 Copay	\$100 Copay After Ded/Not Covered	\$100 Copay/Not Covered

1. You may pay all the costs up to the deductible amount, where applicable, before the plan begins to pay for covered services.

2. In the event of any variations between summary descriptions and plan documents, the plan documents will govern

MetLife DENTAL		Basic Dental In-Network	Basic Dental Out-of-Network	Enhanced Dental In-Network	Enhanced Dental Out-of-Network
Annual Deductible	Individual	\$50	\$50	\$50	\$50
	Family	\$150	\$150	\$150	\$150
Preventative Treatment		100%	100%	100%	100%
Basic Treatment		80%	50%	80%	80%
Major Treatment		30%	30%	50%	50%
Annual Max Benefit (per person)		\$1,000	\$1,000	\$2,000	\$2,000
Orthodontia Treatment		No Coverage	No Coverage	50%	50%
Orthodontia Lifetime Maximum (per person) Child to age 19 only		No Coverage	No Coverage	\$1,500	\$1,500

EyeMed VISION	In-Network	Out-of-Network
Annual Eye Exam	\$15 Copay	Up to \$30
Frames (every 24 months)	\$100 Allowance + 20% off balance	Up to \$50
Prescription Lenses (every 12 months)		
Single Vision	\$25 Copay	Up to \$25
Bifocal	\$25 Copay	Up to \$40
Trifocal	\$25 Copay	Up to \$60
Lenticular	\$25 Copay	Up to \$60
Contact Lenses (every 12 months)		
Medically Necessary	\$0 Copay - Paid in Full	Up to \$210
Elective - Conventional	\$100 Allowance + 15% off balance	Up to \$80
Elective - Disposable	\$100 Allowance < 12 month supply	Up to \$80
	\$150 Allowance > 12 month supply	Up to \$80
Lasik or PRK	15% Off retail price or 5% off promo price	No Coverage

Additional Voluntary Benefits	Additional Company Paid Benefits
Short-Term Disability	1x Annual Salary Life and AD&D Insurance
Voluntary Life and AD&D Insurance	Long-Term Disability
Employee	Employee Scholarship
Spouse	Health Advocate
Child	Employee Assistance Program
Retirement Plan and Employer Match	Life Planning Financial & Legal Resources
Supplemental Insurance	Worldwide Travel Assistance
Accident	
Critical Illness	
Supplemental Health	
Legal Plan	
Group Auto Insurance	
Pet Insurance	
Pet Discount Plan	