

## Benefit Listing for East Carolina University-Sponsored Hard Waiver Plan

### In-Network Benefits – Per Policy Year

In-Network Benefits – Per Policy Year	2010 – 2011	2011 - 2012
Major Medical Benefit – Maximum Benefit Lifetime Aggregate	Unlimited	Unlimited
Policy Year Deductible – per covered person (Does not apply to SHS visits)	\$150 Deductible with \$10 office visit co-pay	\$150 Deductible with \$20 office visit co-pay
Maximum Out-of-Pocket – per covered person (Also referred to as Co-insurance Max; does not apply to SHS visits)	\$2,000	\$2,000
Coverage at SHS (Subject to pre-existing review and exclusions & limitations)	100%	100%
Co-pay for ER visits	\$150	\$150
Office visit co-pay (Does not apply to SHS visits; regardless if primary care or specialist)	\$10	\$20
Co-pay for x-rays, laboratory tests and procedures (Does not apply to SHS visits)	\$10	\$20
Prescription Drugs (Purchased at SHS)	Unlimited; \$10 co-pay per 30-day supply	Unlimited; \$10 co-pay per 30-day supply
Prescription Drugs – Generic/Formulary Brand (Purchased at an off-campus pharmacy)	Unlimited; \$20/\$35 co-pay per 30-day supply	Unlimited; \$20/\$35 co-pay per 30-day supply
Prescription Drugs – Non-Formulary Brand (Purchased at an off-campus pharmacy)	Unlimited; \$50 co-pay (or 25% of charges with a \$50 minimum/\$100 maximum specialty co-pay) per 30-day supply	Unlimited; \$50 co-pay (or 25% of charges with a \$50 minimum/\$100 maximum specialty co-pay) per 30-day supply
Injection & Immunization Benefit	\$500	\$500
Wellness Benefit (Preventive Care services both in & outside of SHS; wellness services provided outside SHS are subject to co-pay, deductible and co-insurance)	\$500	\$500
Intercollegiate Sports Benefit (Paid as any other Injury to the maximum benefit)	\$3,000	\$3,000
Vision Care Plan	1 vision exam plus glasses or contacts up to \$200	1 vision exam plus glasses or contacts up to \$200
Dental Care Preventive Plan	1 exam, cleaning and x-rays; \$0 co-pay	1 exam, cleaning and x-rays; \$0 co-pay
Elective Abortion Benefit (Students can decline this specific benefit but it has no bearing on premium cost)	Optional	Optional