

## OneBeacon 2012 Plan Design

### Overview

Welcome to OneBeacon's Medical Benefits 2012 Plan Design. This informational guide is designed to help you make the most of your coverage and provide some guidance when considering changes to the plan.

In this guide you will find simple answers to frequently asked questions on:

- How our policy works
- Definitions and terms
- Other important information

### How our policy works – what do I do when...?

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#### Physician/Physical Services Procedure(s)

The following procedures identify the associated benefits with respect to *Physical* health services.

When you have...	And...	Then...
an annual exam (including well baby exams, Immunizations, screenings, annual Gyn Exams)	It is an in-network doctor (e.g. primary care physician or OBGYN)	<ul style="list-style-type: none"><li>• There will be no co-payment needed as this is a preventive service</li><li>• No deductible applies</li></ul>
	It is an out-of network doctor	<ul style="list-style-type: none"><li>• If you haven't reached your deductible, you will pay that full amount first; then you will pay 40% after the deductible</li><li>• If you have reached your deductible, you will still be responsible for 40% of the amount</li></ul>
a Primary Care in-office visit (non-annual visit)	It is an in-network doctor	<ul style="list-style-type: none"><li>• You will pay a \$20 copay</li><li>• No deductible applies</li></ul>
	It is an out-of network doctor	<ul style="list-style-type: none"><li>• If you haven't reached your deductible, you will pay that full amount first; then you will pay 40% after the deductible</li><li>• If you have reached your deductible, you will still be responsible for 40% of the amount</li></ul>

<b>When you have...</b>	<b>And...</b>	<b>Then...</b>
to visit the emergency room	You are seen but not admitted	<ul style="list-style-type: none"> <li>You will pay a \$150 copay</li> <li>That payment will be applied towards your deductible</li> </ul>
	You are seen and admitted in -network	<ul style="list-style-type: none"> <li>Your copay will be waived</li> </ul>
	You are seen and admitted out-of Network	<ul style="list-style-type: none"> <li>Your copay will be waived</li> </ul>
to see a specialist	It is an in-network doctor	<ul style="list-style-type: none"> <li>You will pay a \$50 copay</li> <li>No deductible applies</li> </ul>
	It is an out-of network doctor	<ul style="list-style-type: none"> <li>If you haven't reached your deductible, you will pay that full amount first; then you will pay 40% after the deductible</li> <li>If you have reached your deductible, you will still be responsible for 40% of the amount</li> </ul>
to have a test done (lab or xray)	It is an in-network doctor	<ul style="list-style-type: none"> <li>If you haven't reached your deductible, you will pay that full amount first; then you will pay 20% after the deductible</li> <li>If you have reached your deductible, you will still be responsible for 20% of the amount</li> </ul>
	It is an out-of network doctor	<ul style="list-style-type: none"> <li>If you haven't reached your deductible, you will pay that full amount first; then you will pay 40% after the deductible</li> <li>If you have reached your deductible, you will still be responsible for 40% of the amount</li> </ul>
to visit a retail service (minute clinic)		<ul style="list-style-type: none"> <li>You will pay a \$10 copay</li> <li>No deductible applies</li> </ul>

## Behavioral Health Care Services Procedure(s)

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The following procedures identify the associated benefits with respect to *Mental* health services.

When you have...	Then the...
a test done (e.g. ADD or ADHD)	<ul style="list-style-type: none"> <li>You will pay a \$20 copay if done by your Primary Care doctor or \$50 if done by a specialist</li> </ul>
to see a therapist in network	<ul style="list-style-type: none"> <li>You will pay a \$20 copay</li> </ul>
to see a therapist out-of network	<ul style="list-style-type: none"> <li>You will pay 40% after deductible</li> </ul>
an outpatient doctor visit for substance abuse or chemical dependency	<ul style="list-style-type: none"> <li>You will pay a \$20 copay</li> </ul>
to go to a facility – in network for substance abuse or chemical dependency	<ul style="list-style-type: none"> <li>You will pay 20% coinsurance</li> </ul>

## Rx (Pharmacy) Services Procedure(s)

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The following procedures identify the associated benefits with respect to *Pharmacy* services. *Remember- the pharmacy benefit deductible is separate from the medical deductible.*

When the prescription is...	And the...	Then the...
From a retail pharmacy network	Prescription is generic	<ul style="list-style-type: none"> <li>If you haven't reached your deductible, you will pay that full amount first; then you pay \$8</li> <li>If you have reached your deductible, you will still be responsible for the \$8</li> </ul>
	Prescription is a preferred Brand	<ul style="list-style-type: none"> <li>If you haven't reached your deductible, you will pay that full amount first; then you pay 30% (minimum \$30, maximum \$60)</li> <li>If you have reached your deductible, you will still be responsible for the 30%</li> </ul>

When the prescription is...	And the...	Then the...
	Prescription is a non-preferred brand	<ul style="list-style-type: none"> <li>• If you haven't reached your deductible, you will pay that full amount first; then you pay 50% (minimum \$50, maximum \$100)</li> <li>• If you have reached your deductible, you will still be responsible for the 50%</li> </ul>
From a mail-order Service (or a three month supply picked up at a CVS store)	Prescription is generic	<ul style="list-style-type: none"> <li>• If you haven't reached your deductible, you will pay that full amount first; then you pay \$20</li> <li>• If you have reached your deductible, you will still be responsible for the \$20</li> </ul>
	Prescription is a preferred Brand	<ul style="list-style-type: none"> <li>• If you haven't reached your deductible, you will pay that full amount first; then you pay 30% (minimum \$75, maximum \$150)</li> <li>• If you have reached your deductible, you will still be responsible for the 30%</li> </ul>
	Prescription is a non-preferred brand	<ul style="list-style-type: none"> <li>• If you haven't reached your deductible, you will pay that full amount first; then you pay 50% (minimum \$125, maximum \$250)</li> <li>• If you have reached your deductible, you will still be responsible for the 50%</li> </ul>