

New Medical Insurance Option for OE3 Public Employees



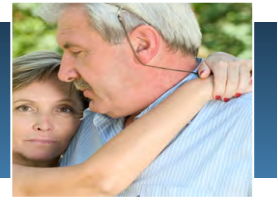
OE3 Public is pleased to offer our members a unique new Kaiser benefit option (A+) in addition to Kaiser Plan B and the PPO Plans A, B, C, and D. This plan has a lower premium, but requires more member engagement in contributing to the cost of medical services. However, this plan is paired with an accident policy that fills in the gaps by giving you cash to help pay your out of pocket costs such as deductibles, copayments and coinsurance when accidents occur. This accident plan is included at no additional cost to employees.

	Kaiser A-Plus Plan
	\$1500 Deductible HMO plan
Single Deductible	\$1,500
Family Deductible	\$3,000
Coinsurance	80%
Single Out-Of-Pocket (Includes Deductible)	\$4,000
Family Out-Of-Pocket (Includes Deductible)	\$8,000
Designated Preventative Services	Covered 100%
Office Visit*	\$20
Specialty Doctor Office Visit*	\$20
Urgent Care	\$20
Emergency Room	Plan pays 80% After Deductible
Inpatient Hospital Services	Plan pays 80% After Deductible
Outpatient Hospital Services	Plan pays 80% After Deductible
Ambulance	\$150 per trip (deductible does not apply)
Mental Health and Chemical Dependency	Inpatient-Plan pays 80% after Deductible Individual treatment - \$20 Mental Health Group treatment-\$10, Chemical Dependency Group treatment - \$5
Lab & X-Ray	Most Lab and X-rays-\$10 per encounter; MRI, CT & PET-\$50 per procedure
RX	\$10-Generic and \$30-Brand Mail Order (100 day supply): \$20-Generic and \$60-Brand

This is a very brief summary of the most frequently asked benefits. Please see full benefit summary and/or the EOC for complete explanation of benefits, limitation or exclusions.

***Included in this Plan is an employee only Allstate accident plan will pay \$100 for each doctor visit with max of 2 visits per calendar year for individual coverage. Additional spouse and dependent coverage is available and pays up to a total of 4 total visits.**

Allstate Accident Plan



No one plans on having an accident. But they can happen at any moment through the day to any member of your family, whether at home or at play. This coverage helps pick up where other insurance leaves off, and provides cash to help cover unexpected expenses.

Accident Plan Benefits -

- Cash is paid to **you** to help cover the costs not covered by insurance
- Off-the-Job coverage for you or your entire family
- Pays regardless of what health insurance pays
 - Up to \$40,000 for Accidental Death for an employee, reduced for spouse and child(ren)
 - \$1,000 Initial Hospital Benefit
 - \$200 Daily Hospital Benefit
 - \$60 per day for Physical Therapy, up to a max of 6 treatments per accident.
 - \$300 per day for a Rehabilitation Unit, up to a max of 30 days
 - \$1,000 for Ruptured Disc Surgery
 - Up to \$4,000 for Fractures or Dislocations for an employee, reduced for spouse and child(ren)
 - Up to \$500 for medical charges for ER treatment (\$200), X-rays (\$200) and Physician Treatment (\$100)
- **Physician Treatment Benefit of two \$100 benefits for visiting a doctor, a dentist, a chiropractor or getting an eye exam outside a hospital, for ANY reason and does not have to be related to an accident. This benefit increases to four total benefits for family coverage. To summarize, this benefit provides up to \$200 for employee only coverage and up to \$400 for Spouse, Child(ren) or Family coverage that can be collected every calendar year.**
- Portable Coverage – you can take this with you if you leave your current employer for as long as you continue to pay premium
- Plus much more. Please see the full brochure for more details

9 out of 10 deaths and about two thirds of the disabling injuries suffered by workers each year occurred off the job.*

*Injury Facts, 2007 Edition, National Safety Council



<http://www.allstatevoluntary.com/videos/gvap2.htm>

OE3 Trust Funds

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Allstate

Benefits