



State Farm Group Medical PPO Plan
Option 3E (features an HRA)
Benefits Summary

Benefits effective January 1, 2011

Statement on Grandfathered Status as required by the Affordable Care Act	It is believed this plan is a "grandfathered health plan" under the Affordable Care Act. Questions can be directed to the Human Resources Services Center at 1-877-272-1999. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform . This website has a table summarizing which protections do and do not apply to grandfathered health plans.	
Customer Service Numbers	BlueCross BlueShield 1-888-652-4013 Caremark 1-800-388-2058 Good Neighbor Healthy Living Condition Management Program (Alere) ¹ 1-800-698-8546	
Related Internet Sites	www.bcbsil.com/statefarm www.caremark.com or www.caremark.com/statefarm www.SFLiveWell.com (Alere)	
Annual Deductible for Employee Only Coverage	\$2,500	
HRA allocation ²	\$1,000	
Deductible Gap	\$1,500 (The deductible gap may be less depending on any carryover HRA balance.)	
NOTE: This section applies to Employee ONLY coverage with no covered dependents		
Annual Aggregate Deductible for Emp. + one or more dependents	\$5,000	
HRA allocation ²	\$2,000	
Deductible Gap	\$3,000 (The deductible gap may be less depending on any carryover HRA balance.)	
NOTE: This section applies to <u>Employee plus one or more dependents</u>	The entire aggregate deductible must be satisfied before benefits are paid after the exhaustion of the HRA. The full aggregate deductible may be satisfied by one or more family members. There are no "individual" deductibles.	
Lifetime Maximum Aggregate Benefit Per Individual	For eligible charges incurred on or after January 1, 2011, there is no maximum lifetime benefit. Through December 31, 2010, the maximum lifetime benefit per individual is \$2,000,000, which includes the net cost of prescription drugs (the amount State Farm pays).	
Annual Out-of-Pocket Expense Limit (includes the Annual Deductible) ³ for Employee ONLY coverage with no covered dependents	<i>PPO Provider</i>	<i>Non-PPO Provider</i>
	\$5,000	\$7,500
Annual Aggregate Out-of-Pocket Expense Limit (includes the Annual Deductible) ³ for <u>Employee plus one or more dependents</u>	\$10,000	\$15,000
	Prior to eligible charges being covered at 100%, the entire aggregate out-of-pocket expense limit must be satisfied. The full aggregate out-of-pocket expense limit may be satisfied by one or more family members. There are no "individual" out-of-pocket expense limits.	

Coinsurance Percentage	After the satisfaction of the deductible, 10% coinsurance required for charges from PPO Providers until the annual Out-of-Pocket Expense Limit is reached. Eligible charges are not subject to U&C limitations.	After the satisfaction of the deductible, 40% coinsurance required for charges from Non-PPO Providers until the annual Out-of-Pocket Expense Limit is reached. Eligible charges are subject to U&C limitations.
Physician Services	Eligible charges subject to deductible and 10% PPO Provider coinsurance.	Eligible charges subject to deductible, U&C and 40% Non-PPO Provider coinsurance.
Inpatient Hospitalization ⁴	Eligible charges subject to deductible and 10% PPO Provider coinsurance.	Eligible charges subject to deductible, U&C and 40% Non-PPO Provider coinsurance.
Emergency Care For each visit to an Emergency Room, the member will be responsible for the first \$100 in eligible charges.	After the application of the Emergency Room Visit Charge, remaining eligible charges subject to deductible and 10% PPO Provider coinsurance.	After the application of the Emergency Room Visit Charge, remaining eligible charges subject to deductible, U&C and 10% PPO Provider coinsurance.
Ambulance	Eligible charges subject to deductible and 10% PPO Provider coinsurance.	Eligible charges subject to deductible and 10% coinsurance of billed charges.
Maternity Care: Pre-/Post-Natal Office Visit	Eligible charges subject to deductible and 10% PPO Provider coinsurance.	Eligible charges subject to deductible, U&C and 40% Non-PPO Provider coinsurance.
Maternity Care: Inpatient Delivery ⁴	Eligible charges subject to deductible and 10% PPO Provider coinsurance.	Eligible charges subject to deductible, U&C and 40% Non-PPO Provider coinsurance.
Well Child Care (Not subject to annual deductible) Sports and employment physicals are not eligible.	100% coverage for regularly scheduled checkups, immunizations, screening lab tests, and other associated diagnostic services from birth through age 16.	60% coverage subject to U&C allowance for regularly scheduled checkups, immunizations, screening lab tests, and other associated diagnostic services from birth through age 16. Coinurance is not eligible for HRA reimbursement.
Preventive Care - adults age 17 or older (Not subject to annual deductible)	100% coverage for preventive diagnostic tests and services not provided under the Cancer Prevention Screenings.	60% coverage subject to U&C allowance for preventive diagnostic tests and services not provided under the Cancer Prevention Screenings. Coinurance is not eligible for HRA reimbursement.
Cancer Prevention Screenings (Not subject to annual deductible)	100% coverage for preventive cancer screenings for breast, colorectal, cervical and prostate cancer. Eligible screening intervals may vary.	60% coverage subject to U&C allowance for preventive cancer screenings for breast, colorectal, cervical and prostate cancer. Eligible screening intervals may vary. Coinurance is not eligible for HRA reimbursement.
Mental Health and Substance Abuse	Eligible charges subject to deductible and 10% PPO Provider coinsurance. Treated as any other illness.	Eligible charges subject to deductible, U&C and 40% Non-PPO Provider coinsurance. Treated as any other illness.
Physical, Occupational and Speech Therapy Coverage	Eligible charges subject to deductible and 10% PPO Provider coinsurance with the following calendar year visit limitations per covered individual: Physical Therapy - 50 visits Occupational Therapy - 25 visits Speech Therapy - 25 visits	Eligible charges subject to deductible, U&C and 40% Non-PPO Provider coinsurance with the following calendar year visit limitations per covered individual: Physical Therapy - 50 visits Occupational Therapy - 25 visits Speech Therapy - 25 visits
Organ/Tissue Transplants ⁵	Eligible charges subject to deductible and 10% PPO Provider coinsurance.	Eligible charges subject to deductible, U&C and 40% Non-PPO Provider coinsurance.

Durable Medical Equipment	Eligible charges subject to deductible and 10% PPO Provider coinsurance.	Eligible charges subject to deductible, U&C and 40% Non-PPO Provider coinsurance.
Contraceptive Coverage	Oral contraceptives are covered under the Outpatient Prescription Drug Benefit; FDA approved prescription devices, procedures, and supplies and corresponding office visits subject to deductible and 10% PPO Provider coinsurance.	Oral contraceptives are covered under the Outpatient Prescription Drug Benefit; FDA approved prescription devices, procedures, and supplies and corresponding office visits subject to deductible, U&C and 40% Non-PPO Provider coinsurance.
Prescription Drug Coverage	Prescription Drug Coinsurance amounts do not apply toward the Out-of-Pocket Expense Limits nor eligible for HRA reimbursement.	
Retail <ul style="list-style-type: none"> • Generic • Preferred Brand-Name • Non-Preferred Brand-Name 	Maximum 30-Day Supply <ul style="list-style-type: none"> • 20% coinsurance for generics with a \$10 minimum and \$25 maximum • 30% coinsurance for medications included on the Preferred Drug List with a \$10 minimum and \$50 maximum • 50% coinsurance with a \$10 minimum and a \$75 maximum for medications not included on the Preferred Drug List 	
Mail Order or retail CVS/pharmacy <ul style="list-style-type: none"> • Generic • Preferred Brand-Name • Non-Preferred Brand-Name 	Maximum 90-Day Supply <ul style="list-style-type: none"> • 20% coinsurance for generics with a \$20 minimum and \$50 maximum • 30% coinsurance for medications included on the Preferred Drug List with a \$20 minimum and \$100 maximum • 50% coinsurance with a \$20 minimum and a \$150 maximum for brand name medications not included on the Preferred Drug List 	
Maintenance Medications at Retail	A maintenance medication can be filled at a retail pharmacy three times during the calendar year (maximum 30-day supply), however, for the 4 th and subsequent fills, you will receive each 30-day supply at the mail order cost. This does not apply to maintenance medications purchased at a retail CVS/pharmacy.	
CVS Caremark Value Generic Program for Maintenance Medications To obtain a current Value Generic Drug List log in to www.Caremark.com or contact CVS Caremark at 1-800-388-2058.	Certain generic maintenance medications (maximum 90-day supply) can be purchased at a retail CVS/pharmacy or through mail order at a cost of \$9.99* in most states. The coinsurance percentage or the minimum and maximum amounts do not apply to Value Generic medications purchased at a retail CVS/pharmacy or via mail order. The Value Generic Program does not apply to generic maintenance medications purchased at non-CVS retail pharmacies. *These drugs may be priced higher in CA, HI, MN, MT, PA, TN, WI, and WY due to state legislation. These medications are noted in the Value Generic Drug List and are consistent with other pharmacies operating in these states.	
Quantity Limitations	All drugs prescribed for the treatment of erectile dysfunction will be limited to 8 pills per 30-day supply and 24 pills per 90-day supply, however, Cialis [®] for daily use (2.5 mg and 5 mg dosages only) has been added allowing coverage for 30 pills per 30-day supply or 90 pills per 90-day supply.	
Diabetic Supplies	Insulin, insulin syringes, lancets, lancing devices and glucagon emergency kits are eligible under the Outpatient Prescription Drug Expense Benefit through Caremark. A separate prescription is required for each item and each prescription will be subject to the applicable coinsurance. Test strips for glucose monitors will be provided free of charge when purchased at a Caremark participating pharmacy or through Caremark's Mail Order Pharmacy. Alcohol wipes and cotton balls are not eligible under the Plan.	

Disclaimer: This summary does not create a contract or binding agreement. This information is provided in summary for ease of comparison only. In the event there is a discrepancy between the information presented here and the actual plan document, the plan document or contract will prevail.

¹ The Good Neighbor Healthy Living Condition Management Program is a program designed to help individuals with certain chronic health conditions better understand and manage those conditions through the use of care coordinators, educational materials and other resources. In addition, Live Well, Be Well provides a variety of on-line healthy living programs and resources to promote healthier lifestyles for associates and their eligible dependents.

² This is the maximum amount that will be contributed in a calendar year. This amount may be prorated as determined by any mid-year enrollment. Refer to the Summary Plan Description for more information.

³ Eligible Charges incurred by PPO Providers will be used toward satisfying the Non-PPO Provider Out-of-Pocket Expense Limits up to the PPO Provider Out-of-Pocket Expense Limits and Eligible Charges incurred by Non-PPO Providers will be used to satisfy the PPO Provider Out-of-Pocket Expense Limits up to the PPO Provider Out-of-Pocket Expense Limits.

⁴ An additional **\$100** Pre-Admission Utilization Review Charge (per hospitalization) is applied if Blue Cross Blue Shield is not contacted within one business day prior to a scheduled hospital admission or within two business days of an emergency admission, maternity care, mental health or substance abuse admission.

⁵ For transplants performed at Blue Distinction Centers for Transplants, after the applicable annual deductible is satisfied, benefits will be increased 10% (not to exceed 100%) for the global transplant care and/or treatment performed at a Blue Distinction Center for Transplants. For other benefits associated with this program, contact BCBS.