

MEDICAL EXPENSE BENEFITS

When the Insured Person receives medical Treatment for a covered Injury or Sickness, the Company will pay up to the Usual and Reasonable (U&R) charges incurred for medically necessary expenses while the Insured Person's coverage is in effect as described below and in the following Schedule of Benefits, not to exceed the Policy Maximum Benefit Amount. The first Treatment for a covered Injury must be rendered within 90 days of the date of Injury.

When an Insured Person uses the services of a PHCS provider, covered medical expenses will be payable up to 90% of the PPO allowance. Otherwise, the Basic Benefit will be payable up to 70% of the Usual and Reasonable covered medical expenses when such services are rendered outside the PPO network. The aggregate maximum benefit of the plan is \$100,000 per covered Injury or Sickness. The difference between the PPO allowance and the Usual and Reasonable amount paid by the Company will be the responsibility of the Insured Person.

IN-PATIENT BENEFITS	INSIDE PPO	OUTSIDE PPO
Room & Board Expense	90% of PPO Allowance	70% of Semi-private Rate
Intensive Care , including 24-hour nursing care	90% of PPO Allowance	70% of U&R*
Hospital Miscellaneous Expenses for services and supplies limited to: cost of operating room; lab tests; X-ray exams, anesthesia, drugs or medicines (excluding take home drugs), miscellaneous supplies & pre-admission testing	90% of PPO Allowance	70% of U&R
Physiotherapy when prescribed by attending Physician	90% of PPO Allowance	70% of U&R
Surgery	90% of PPO Allowance	70% of U&R
Anesthetist Services	90% of PPO Allowance	70% of U&R
Registered Graduate Nurse services when prescribed by attending physician	90% of PPO Allowance	70% of U&R
Physician's Visits	90% of PPO Allowance	70% of U&R
Mental Health & Substance Abuse	90% of PPO Allowance	70% of U&R
OUTPATIENT BENEFITS		
Surgery	90% of PPO Allowance	70% of U&R
Day Surgery Miscellaneous when surgery is performed in a hospital emergency room, trauma center, physician's office, outpatient surgical center or clinic for services and supplies limited to: operating room; lab tests; X-ray exams; anesthesia; drugs or medicines (excluding take-home drugs); and miscellaneous supplies	90% of PPO Allowance	70% of U&R
Anesthetist Services in conjunction with surgery	90% of PPO Allowance	70% of U&R
Physician's Visits	90% of PPO Allowance after \$15 co-payment	70% of U&R after \$15 co-payment
Physiotherapy when prescribed by attending Physician	90% of PPO Allowance	70% of U&R
Medical Emergency Expenses	90% of PPO Allowance	70% of U&R
Diagnostic X-ray Services	90% of PPO Allowance	70% of U&R
Miscellaneous Diagnostic & Laboratory Tests & Procedures	90% of PPO Allowance	70% of U&R
Shots or Injections administered in an emergency room or physician's office & charged on emergency room statement or physician's statement	90% of PPO Allowance	70% of U&R
Chemotherapy	90% of PPO Allowance	70% of U&R
Mental or Nervous Disorders	50% of PPO Allowance	50% of U&R
OTHER BENEFITS		
Ambulance Service	90% of PPO Allowance	70% of U&R
Braces & Appliances	90% of PPO Allowance	70% of U&R
Consultant Physician Services	90% of PPO Allowance	70% of U&R
Dental Treatment for injury to sound, natural teeth	90% of PPO Allowance; \$500 Policy Year Max	70% of U&R; \$500 Policy Year Max
Intercollegiate Sports (\$1,000 Policy Yr Max per injury)	Covered as any other injury	Covered as any other injury
Prescription Drug Expense	Thru Express Scripts: \$10 co-pay for generic and \$20 co-pay for brand name prescription drugs up to a maximum of \$500 per policy year. Asthma & allergy meds included.	

*U&R means Usual and Reasonable