



NASCC
Health Insurance Plan
Benefit Summary

NASCC BENEFITS	
Deductible	\$100 per Service Year
Out of Pocket Maximum	\$1,000 (including deductible) *
Per Cause Maximum	\$50,000
Motor Vehicle Injury	\$50,000
Sports Injury	\$50,000
Hospital	
Room & Board	80%
Intensive Care	80%
Other Hospital Services	80%
Professional Services	
Office	80%
Surgery	80%
Diagnostic, Lab, X-ray	80%
Preventive Care	<i>\$150 maximum</i>
Routine Care	80% (deductible waived)
Mammogram/Pap Smear	100% (deductible waived)
Physiotherapy	
Inpatient	80%
Outpatient	80%, <i>\$500 lifetime maximum</i>
Mental Health	
Inpatient	80%, <i>45 days maximum</i>
Outpatient	75% for the first 40 visits, 60% thereafter
Chemical Dependency	
Inpatient	80%, <i>28 days maximum</i>
Outpatient	80%, <i>30 visits maximum</i>
Injury to Teeth	80%, <i>\$200 maximum per tooth</i>
Ambulance	80%
Prescription Drugs	80% - Prescriptions must be purchased by the member at the pharmacy and then filed with Summit America for payment
Oral Contraceptives	Covered under the Prescription Drug Benefit
Durable Medical Equipment	80%
Preexisting Conditions	\$5,000 maximum in first 12 months
Provider Network	MultiPlan (not required); Discounted prices for network doctors and billing is done for patient
Rate (Per Member Per Month)	\$114.55**

All benefits are subject to deductible, coinsurance maximum and per cause maximum unless otherwise specified.

The plan pays based on Usual and Customary (U&C) charges for non-PPO providers' charges.

* After out of pocket maximum is met the plan pays at 100%. U&C applies for non-PPO providers' charges.

**Rate effective July 1, 2005 and guaranteed until July 1, 2006.