

- This is an expense-incurred medical program that provides limited benefits with a more traditional look.
- Covered persons are required to satisfy **deductibles** and a **pre-existing conditions limitation on inpatient services**.
- Choose from four benefit options.
- These plans are not comprehensive major medical plans and they are not intended to replace a major medical plan. Each one provides eligible employees and their covered dependents with basic coverage.
- Choose to enhance benefits with an optional, competitively-priced program of Dental and Life & Short-Term Disability benefits (See ValuMed Ancillary Benefits Program info sheet enclosed.)

Limited to: part-timers, hourly, seasonal and/or irregularly scheduled, high-turnover employees in the following industries: unarmed security guards; home healthcare workers; hotel, restaurant and cafeteria workers; retail and convenience store workers; customer service and telemarketing workers; janitorial and cleaning workers; temporary employment agency workers specializing in multi-functional employment services; agricultural, farm, landscaping, and ranch workers; seasonal construction workers; supermarket workers; and movie theater personnel.

BENEFIT	OPTION 1	OPTION 2	OPTION 3	OPTION 4
INPATIENT (per Calendar Year):*				
Maximum Benefit:	\$2,500	\$5,000	\$7,500	\$10,000
Deductible:	\$150	\$150	\$150	\$150
Percentage of usual and customary charges paid by the Plan:	70%	70%	70%	70%
OUTPATIENT (per Calendar Year):				
Maximum Benefit:	\$500	\$1,000	\$1,500	\$2,000
Deductible:	\$50	\$100	\$100	\$100
Percentage of usual and customary charges paid by the Plan:	70%	70%	70%	70%
PRESCRIPTION DRUGS:				
Generic Drug Co-Pay:	\$10	\$10	\$10	\$10
Branded Drug Co-Pay:	\$20	\$20	\$20	\$20
Maximum Monthly Benefit:	\$50	\$50	\$50	\$50

*Pre-Existing Limitation applies to Inpatient services

Weekly Rates (under age 45)

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Employee	\$15.90	\$21.70	\$26.00	\$28.70
Employee + 1	\$33.60	\$45.80	\$54.90	\$60.60
Employee + Family	\$53.50	\$72.90	\$87.40	\$96.50

- PLEASE NOTE: A minimum of 1,000 eligible lives is required for **ValuMed Series II** to be offered.
- If the average age of an enrolled case is 45+ years, BCS reserves the right to re-rate the plan.

(Over)

Summary of Exclusions & Limitations

What is not covered ...

- suicide or attempted suicide, or any intentionally self-inflicted injuries, while sane or insane;
- acts of war (declared or undeclared);
- covered person's commission of a felony;
- covered person's operating, riding in, or descending from any aircraft, other than while a fare-paying passenger on a licensed, commercial, non-military aircraft;
- services by an immediate family member or by the covered person's employer;
- mental or nervous disorders;
- alcoholism or substance abuse;
- full-time military duty;
- illnesses and injuries related to covered person's work;
- eye or ear examinations, glasses or hearing aids;
- treatment in a government facility or other facility not unconditionally requiring payment;
- dental treatment or cosmetic surgery;
- inpatient private-duty nursing charges; and
- expenses used toward deductibles, or in excess of benefit maximums or U & C charges.

Pre-existing Conditions Limitation for Inpatient Services

A pre-existing condition is any injury or illness for which a covered person has received medical advice, treatment, or care within 6 months before becoming insured. Inpatient services received for pre-existing conditions are covered after insurance is in effect for 12 continuous months. This period may be reduced by any creditable coverage with a previous employer-sponsored or individual insurance plan. No pre-existing limitation will be applied to pregnancy or newly born and adopted children under age 18, added to coverage within 31 days of birth or placement for adoption.

This gives a brief description of important features of the benefit plan. Every effort has been made to ensure its accuracy; however, it is not a contract. The contractual terms and conditions of coverage are set forth in the group policy. In the event of a discrepancy, the policy would be the determining factor. The exclusions and limitations described herein apply to the residents of most states; however, state laws do vary.

