



SCHEDULE OF BENEFITS

Arkansas Comprehensive Health Insurance Pool (CHIP)
January 1, 2008

Refer to your Policy Form for a full explanation of your benefits, the limitations on these benefits, and the services that are not covered.

BENEFIT DESCRIPTION:

Lifetime Maximum Benefit

Aggregate Lifetime \$1,000,000

Calendar Year Deductible

\$5,000

In-Network - Out of Pocket Maximum

\$5,000 + Calendar Year Deductible

Does not include Pre-Certification Penalty, charges for Mental or Nervous Disorders or Chemical or Drug Dependency.

Out-of-Network - Out of Pocket Maximum

Unlimited

Out-of-Network facilities/providers may bill for balances over the CHIP payment level in addition to the deductible and Co-Insurance amount.

Co-Insurance

	<u>In-Network</u>	<u>Out-of-Network</u>
Hospital, Physical Illness	80%	60%
<i>Room & Board Allowance is Average Semi-Private Room Rate</i>		
Prescription Drugs	80%	80%
Mental or Nervous Disorders	50%	50%
Chemical or Drug Dependency	50%	50%
All Other Types of Covered Expenses	80%	60%

Wellness Care

	<u>In-Network</u>	<u>Out-of-Network</u>
Routine Physical, Well Child or Well Baby Exam <i>(Limit one per year)</i>	\$25 Copay *	Not Covered
Routine Mammography Screening <i>(Limit one for women ages 35-39, one every two years for women ages 40-49, and one per year for women ages 50 and older)</i>	\$25 Copay *	Not Covered
Routine Pap Smear <i>(Limit one per year for women age 18 and older)</i>	\$25 Copay *	Not Covered
Routine Prostate Exam Screening <i>(Limit one per year for men age 50 and older)</i>	\$25 Copay *	Not Covered

* Wellness Care charges are not subject to the Calendar Year Deductible.

PRE-ADMISSION CERTIFICATION: For admissions to hospitals, telephone 1-800-451-7302. Failure to Pre-Certify may result in a \$200 penalty being applied.

Call SPECIAL DELIVERY at 1-800-742-6457 as soon as you become aware of your pregnancy in order to receive free educational materials and coupons by mail that encourage good health practices during your pregnancy. Let us help make your delivery a *Special Delivery*.

QUESTIONS: If you have any questions, please call 1-800-285-6477.