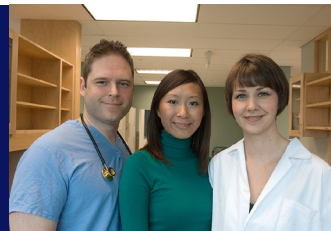



BenefitsSnapshot

November 2009



Health and Welfare Benefits

 Advocate Health Care

BenefitsSnapshot outlines what's new for Advocate Health Care's 2010 benefits. Additional information is provided in the accompanying enrollment guide and online via AdvocateOnline's Benefits pages, *BenefitsUpdate* and www.advocateinfoexpress.com.

Succeed questionnaire no longer required

Please note that you no longer have to complete a Succeed questionnaire in order to enroll in an Advocate-sponsored medical plan. Succeed will still play an important role in our HealthYou program, and participation will continue to be completely voluntary. More details are coming in December.

Coverage for dependent children extended to age 26

Eligibility for medical, dental and vision coverage for a dependent child will be extended to the child's 26th birthday. An affidavit and verification of the dependent's eligibility will be required.

New associate contribution rates for 2010

Associate contributions for medical and dental coverage are changing for 2010. Current associate contributions for vision coverage will remain in effect for 2010.

New provider network for PPO/DRP and HDHP coverage

Aetna Signature AdministratorsSM will replace PHCS as the provider network under two Advocate-sponsored medical coverage options: CoreSourcePPO/DRP and CoreSource HDHP. This change applies to the provider network only; CoreSource will continue to administer and pay claims for these plans.

New deductibles for PPO/DRP coverage

Coverage level	Current deductible	2010 deductible
Single	\$1,000	\$1,200
Associate + Child(ren)	\$2,000	\$2,200
Associate + Spouse/ Domestic Partner (DP)	\$2,000	\$2,400
Family	\$2,000	\$2,400

New copays for HMO coverage

Service	Current copay	2010 copay
Primary care visit	\$20	\$30
Behavioral care visit	\$20	\$30
Specialist visit	\$30	\$40
Outpatient surgery:		
At Advocate facility	\$50	\$100
At non-Advocate facility	\$100	\$200
Inpatient hospital stay:		
At Advocate facility	\$100 per admission	\$100 per day
At non-Advocate facility	\$200 per admission	\$200 per day

New annual copay maximums for HMO coverage

Coverage level	Current annual copay maximum	2010 annual copay maximum
Single	\$1,500	\$2,000
All other coverage levels	\$3,000	\$4,000

New emergency room copay* for all plans

Coverage level	Current copay	2010 copay
At Advocate facility	\$100	\$200
At non-Advocate facility	\$100	\$200

* As in the past, this copay will be waived if the visit leads to a hospital admission.

New copays for mail-order prescription drugs

There will be slight copay changes to generic and brand name drugs for mail order.

Type of drug	Retail copay	Mail order copay
Generic	\$15	\$25
Preferred Drug List (PDL)	\$30	\$60
Other brand name drugs	\$50	\$110

“Mandatory mail-order” for prescription maintenance medications

Starting January 1, all maintenance medications must be filled via mail order. Up to two 30-day retail prescriptions for a maintenance medication may be filled after the start of the new year. After that, benefits for these medications will be paid only if you fill the prescription via the CVS/Caremark mail order service for a 90-day supply.

MetLife dental options adopt ADA “standards of care”

Starting January 1, 2010, both MetLife dental plans will pay benefits based on the American Dental Association’s standards of care. These standards of care reflect best practices among dental professionals.

Questions? There are many ways you can get additional information or assistance with your 2010 benefits.

You may call Advocate InfoExpress at 800.775.4784. Customer service representatives are available to answer questions and assist you with the benefits enrollment process between 8 a.m. and 6 p.m. Central time, Monday through Friday.

Information and resources also are available online via AdvocateOnline’s Benefits pages, *BenefitsUpdate* and www.advocateinfoexpress.com.

**Benefits enrollment for 2010 starts
Monday, November 9 and ends Monday, November 30, 2009**