



# Deductible Reimbursement Plan (PPO/DRP)

January 2009

## Overview

The Deductible Reimbursement Plan (PPO/DRP) is the new Advocate PPO medical plan option that *replaces* the \$250 and \$500 deductibles, which means you must elect the new PPO. This new option is a PPO, but has a new tax-free retirement medical savings advantage that provides you with “**first-dollar**” coverage. This means you pay nothing out of pocket for the first \$600 of incurred deductible medical expenses if you elect single coverage or \$1,200 for all other types of coverage.

The PPO/DRP option:

- Has an Advocate-funded Deductible Reimbursement Account (DRA) of \$600 for single coverage/\$1,200 for all other coverage levels to provide you with “first dollar” coverage for your deductible expenses.
- Provides 100% coverage for preventive care.
- Has a deductible of \$1,000 single coverage/\$2,000 all other coverage levels.
- Provides the opportunity to save the funds in your Deductible Reimbursement Account for medical expenses during retirement by electing to suspend these funds at the beginning of the year and then using your Flexible Spending Account (FSA).
- Provides prescription drug coverage (subject to copayments) under the Advocate Prescription Drug Program.
- Requires completion of the Succeed Questionnaire for enrollment.
- Choice of Coresource or Humana for network and administration.

## How the Deductible Reimbursement Plan (PPO/DRP) Works

1. Advocate contributes \$600 for single coverage and \$1,200 for all other coverage levels to your Deductible Reimbursement Account.

2. At open enrollment, you may elect to suspend to save your Advocate Deductible Reimbursement Account contribution for medical expenses during retirement. This means that your entire contribution will automatically roll over to your Health Futures account on April 1 of the following year.

Although there are many advantages to saving these funds for the future, it’s important to know that if you suspend your account, these funds will not be available during the current plan year to pay for expenses you may incur. This means that if you incur expenses throughout the year, you will be responsible for meeting your deductible either out-of-pocket or through your health flexible spending account (FSA). The suspend feature is a one-time annual election that may not be changed after December 10th, the end of the enrollment period.

3. If you do not suspend your Advocate Deductible Reimbursement Account contribution, during the year, you can choose to use the funds in your account or pay out of pocket for eligible medical expenses, which counts toward your deductible.

**Preventive care is 100% covered in the Deductible Reimbursement Plan, so you will have no costs for receiving these services.**

4. After you have used the funds in your Deductible Reimbursement Account, you are responsible for 100% of your medical costs until you meet the deductible of \$1,000 for single coverage and \$2,000 for all other coverage levels. Keep in mind, that if you use your Deductible Reimbursement Account funds, the most you will pay out of pocket before meeting the deductible is \$400 for single coverage or \$800 for all other coverage levels.

5. After meeting the deductible, you pay coinsurance until you reach your out-of-pocket maximum of \$2,000 for single coverage or \$4,000 for family coverage.
6. Once you reach the out-of-pocket maximum, all of your medical costs are covered at 100% by the plan.
7. If you have unused funds in your Deductible Reimbursement Account at the end of the year, they will automatically roll over into your Health Futures Account (HFA) to help you save for medical expenses during retirement.

### Highlights of the Deductible Reimbursement Plan (PPO/DRP)

Features	Advocate	In-Network	Out-of-Network
<b>Deductible</b>			
Single	\$1,000	\$1,000	\$2,000
Associate + Child(ren)	\$2,000	\$2,000	\$4,000
Associate + Spouse	\$2,000	\$2,000	\$4,000
Family	\$2,000	\$2,000	\$4,000
<b>Out-of-Pocket Maximum</b>			
Single	\$2,000	\$2,000	\$5,000
Associate + Child(ren)	\$4,000	\$4,000	\$10,000
Associate + Spouse	\$4,000	\$4,000	\$10,000
Family	\$4,000	\$4,000	\$10,000
<b>Preventive Care</b>	100% covered	100% covered	40%
<b>Office Visits</b>	20%	20%	40%
<b>Lab and X-Rays</b>			
Doctor's Office	20%	20%	40%
Lab*	10%	20%	40%
PET, CT, MRI*	10%	20%	40%
<b>Emergency Room Visits</b>	\$100 Copayment 10%	\$100 Copayment 20%	\$100 Copayment 40%
<b>Hospitalizations</b>			
Inpatient*	10%	20%	40%
Outpatient*	10%	20%	40%
<b>Behavioral Health (care must be precertified)</b>			
Inpatient	10%	20%	40%
Outpatient	10%	20%	40%
<b>Lifetime Maximums</b>	Unlimited*	\$1,000,000	\$1,000,000

All benefits except preventive care are subject to the deductible first.  
 \* When charged as an Advocate facility charge

### Prescription Drug Benefits

Prescription drug benefits under the Deductible Reimbursement Plan (PPO/DRP) are covered under the Advocate Prescription Benefits Program, which is administered by Caremark. Benefits are provided for prescription drugs purchased at retail pharmacies in the Caremark network or through Caremark's mail order program. To find a pharmacy in the Caremark network or use the mail order program, go to [www.caremark.com](http://www.caremark.com).

Prescription Drug Benefit Costs		
Type	Retail (up to 30-day supply)	Mail (up to 90-day supply)
<b>Generic</b>	\$15 copayment	\$20 copayment
<b>Preferred Brand Name</b>	\$30 copayment	\$60 copayment
<b>Non-preferred Brand Name</b>	\$50 copayment	\$80 copayment

### The Deductible Reimbursement Plan (PPO/DRP) May Be a Good Option for You If...

- You want the ability to use the Deductible Reimbursement Account to save and pay for medical expenses tax-free during retirement.
- You want to use your Deductible Reimbursement Account to provide "first dollar coverage."
- You are comfortable with, and have the ability to pay, for out-of-pocket expenses that exceed Advocate's contributions to your Deductible Reimbursement Account.

### For More Information

More details are available online on the Benefits Pages at [www.advocateinfoexpress.com](http://www.advocateinfoexpress.com) then click on Advocate Benefits Online. Click on Medical in the menu on the left side of the page, then Deductible Reimbursement Plan. Specific questions can also be directed to Advocate InfoExpress at (800) 775-4784.