

2010 Non-Represented Employee Medical Plans Comparison Chart



	UnitedHealthcare Premier PPO		Sandia Total Health (administered by UnitedHealthcare)		CIGNA In-Network Plan	Kaiser (CA) HMO
2010 Plan Features ▼	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK ONLY	IN-NETWORK ONLY
Funding Status	Self-funded	Self-funded	Self-funded	Self-funded	Self-funded	Fully insured
Annual Calendar Year Deductible	\$0 per person / \$0 family	\$500 per person / \$1,500 family (excludes prescription drugs)	\$750 maximum per person up to \$1,500 Employee + spouse or child(ren) up to \$2,250 Employee + spouse + child(ren) (excludes prescription drugs)	\$2,000 maximum per person up to \$4,000 Employee + spouse or child(ren) up to \$6,000 Employee + spouse + child(ren) (excludes prescription drugs)	\$0 per person / \$0 family	\$0 per person / \$0 family
Annual Calendar Year Out-of-Pocket Maximum	\$1,500 per person / \$3,000 family Prescription Drugs: no out-of-pocket maximum	\$3,000 per person / \$6,000 family Prescription Drugs: no out-of-pocket maximum (includes deductible)	\$2,750 maximum per person \$5,500 Employee + spouse or child(ren) \$8,250 Employee + spouse + child(ren) (includes deductible) Prescription Drugs: \$1,500 individual out-of-pocket maximum	\$6,000 maximum per person up to \$12,000 Employee + spouse or child(ren) \$18,000 Employee + spouse + child(ren) (includes deductible) Prescription Drugs: no out-of-pocket maximum	\$1,500 per person / \$3,000 family Prescription Drugs: no out-of-pocket maximum	\$1,500 per person / \$3,000 family (two or more) Member is responsible for tracking annual out-of-pocket costs through accumulation of Kaiser receipts Prescription Drugs: no out-of-pocket maximum
Health Reimbursement Account	N/A	N/A	\$250 Employee only / \$500 Employee + spouse or child(ren) / \$750 Employee + spouse + child(ren) (HRA amount(s) reduced by \$250 if Employee does not complete Health Assessment and Biometric Screening)		N/A	N/A
Preventive Care ►						
Annual Routine Physical (age 11 & over)						\$20 copay
Well Baby/Child Exam (0 to 10 yrs.)	No cost to you	30% of eligible expenses (Subject to Deductible)	No cost to you	40% of eligible expenses (Subject to Deductible)	No cost to you	No Copay 0-23 months (\$20 Copay 2 to 10 years)
Immunizations/Flu Shots						No Copay
Certain Cancer Screenings						No Copay
Outpatient Services ►						
Office Visit – Primary Care Physician	\$20 copay Lab, radiology, supplies, diagnostic tests and injections, other than immunizations, performed in a physician's office will result in a 15% coinsurance.	30% of eligible expenses (Subject to Deductible)	20% of negotiated fees (Subject to Deductible)	40% of eligible expenses (Subject to Deductible)	\$20 copay	\$20 copay
Office Visit – Specialist	\$35 copay Lab, radiology, supplies, diagnostic tests and injections, other than immunizations, performed in a physician's office will result in a 15% coinsurance.		20% of negotiated fees (Subject to Deductible)		\$30 copay	\$20 copay
Urgent Care			20% of negotiated fees (Subject to Deductible)		\$40 copay	\$20 copay
Emergency Room	15% of negotiated fees		20% of negotiated fees (Subject to Deductible)		\$125 per visit	\$100 per visit (waived if admitted)
Outpatient Surgery					\$125 copay	\$100 copay
Chemotherapy/Radiation Therapy	15% of negotiated fees	30% of eligible expenses (Subject to Deductible)	20% of negotiated fees (Subject to Deductible)	40% of eligible expenses (Subject to Deductible)	No copay	No Copay
Allergy Treatment:						
Testing	15% of negotiated fees	30% of eligible expenses (Subject to Deductible)	20% of negotiated fees (Subject to Deductible)	40% of eligible expenses (Subject to Deductible)	\$30 copay	\$20 copay
Serum	15% of negotiated fees		20% of negotiated fees (Subject to Deductible)		No copay	No copay
Shot Only					\$10 copay	\$5 copay
Acupuncture	15% of negotiated fees Calendar year maximum of \$1,000 combined for in-network and out-of-network charges.	30% of eligible expenses (Subject to Deductible) Calendar year maximum of \$1,000 combined for in-network and out-of-network charges.	20% of negotiated fees (Subject to Deductible) Calendar year maximum of \$750 combined for in-network and out-of-network charges.	40% of eligible expenses (Subject to Deductible) Calendar year maximum of \$750 combined for in-network and out-of-network charges.	\$20 copay Combined maximum of 60 visits/calendar year for in-network and out-of-network charges for Chiropractic, Acupuncture, Speech Therapy, Physical Therapy, and Occupational Therapy.	\$15 copay Chiropractic care with a maximum of 30 visits/calendar year. Acupuncture allowed with referral for Medical Management of Chronic Pain only.
Chiropractic	15% of negotiated fees Calendar year maximum of \$1,000 combined for in-network and out-of-network charges.	30% of eligible expenses (Subject to Deductible) Calendar year maximum of \$1,000 combined for in-network and out-of-network charges.	20% of negotiated fees (Subject to Deductible) Calendar year maximum of \$750 combined for in-network and out-of-network charges.	40% of eligible expenses (Subject to Deductible) Calendar year maximum of \$750 combined for in-network and out-of-network charges.		
Speech, Physical/ Occupational Therapy						
Lab/Radiology (Outpatient)	15% of negotiated fees	30% of eligible expenses (Subject to Deductible)	20% of negotiated fees (Subject to Deductible)	40% of eligible expenses (Subject to Deductible)		





Sandia National Laboratories		UnitedHealthcare Premier PPO		Sandia Total Health (administered by UnitedHealthcare)		CIGNA In-Network Plan		Kaiser (CA) HMO					
2010 Plan Features ▼		IN-NETWORK		OUT-OF-NETWORK		IN-NETWORK ONLY		IN-NETWORK ONLY					
Infertility Services		15% of negotiated fees (\$30,000 lifetime maximum)		30% of eligible expenses (Subject to Deductible) (\$30,000 lifetime maximum)		20% of negotiated fees (Subject to Deductible) (\$30,000 lifetime maximum)		40% of eligible expenses (Subject to Deductible) (\$30,000 lifetime maximum)		Not a covered service		Specific service copays apply	
Maternity Care ▶													
Pre/Postnatal Visits		15% of negotiated fees		30% of eligible expenses (Subject to Deductible)		20% of negotiated fees (Subject to Deductible)		40% of eligible expenses (Subject to Deductible)		No copay		No copay	
Delivery Charge										See Inpatient Admit		See Inpatient Admit	
Hospital Services ▶													
Inpatient Admit		15% of negotiated fees		30% of eligible expenses (Subject to Deductible)		20% of negotiated fees (Subject to Deductible)		40% of eligible expenses (Subject to Deductible)		\$400 per admission		\$500 per admission	
Ambulance										\$75 copay		\$75 copay	
Other Benefits ▶													
Durable Medical Equipment/ External Prosthetic Appliances (EPA)		15% of negotiated fees Pre-authorization required for over \$1000 purchased or cumulative rental value		30% of eligible expenses (Subject to Deductible) Pre-authorization required for over \$1000 purchased or cumulative rental value.		20% of negotiated fees (Subject to Deductible) Pre-authorization required for over \$1000 purchased or cumulative rental value.		40% of eligible expenses (Subject to Deductible) Pre-authorization required for over \$1000 purchased or cumulative rental value.		No copay EPA - \$200 deductible, then no charge. \$200 annual deductible for external prosthetic appliances. Benefit is unlimited.		No copay	
Prescription Drugs (Retail) ▶ (Up to 30-day supply)													
Generic		20% of retail network price with a \$6/min and \$12/max		50% retail network price less applicable minimum copay		20% of retail network price		50% retail network price		20% of retail network price with a \$6/min and \$12 max		\$10 copay	
Brand-Name		Preferred 30% of retail network price with a \$25/min and \$40/max Non Preferred 40% of retail network price with a \$40/min and \$60/max				Preferred 30% of retail network price Non Preferred 40% of retail network price				Preferred 30% of retail network price with a \$25/min and \$40/max Non Preferred 40% of retail network price with a \$40/min and \$60/max		Preferred \$30 copay Non Preferred Not covered	
Prescription Drugs (Mail Order) ▶ (Up to 90-day supply)													
Generic		20% of mail order price with a \$12/min and \$24/max		N/A		20% of mail order price		N/A		20% of mail order price with a \$12/min and \$24/max		\$20 copay (up to 100-day supply)	
Brand-Name		Preferred 30% of mail order price with a \$50/min and \$80/max Non Preferred 40% of mail order price with a \$80/min and \$120/max				Preferred 30% of mail order price Non Preferred 40% of mail order price				Preferred 30% of mail order price with a \$50/min and \$80/max Non Preferred 40% of mail order price with a \$80/min and \$120/max		Preferred \$60 copay (up to 100-day supply) Non Preferred Not covered	
Behavioral Health ▶													
Mental Health:													
Inpatient		15% of negotiated fees		30% of eligible expenses Subject to Deductible		20% of negotiated fees (Subject to Deductible)		40% of eligible expenses (Subject to Deductible)		\$400 per admission		\$500 copay	
Outpatient		\$35 Copay		30% of eligible expenses Subject to Deductible		20% of negotiated fees (Subject to Deductible)		40% of eligible expenses (Subject to Deductible)		\$30 copay		\$20 copay	
Substance Abuse:													
Inpatient		15% of negotiated fees		30% of eligible expenses Subject to Deductible		20% of negotiated fees (Subject to Deductible)		40% of eligible expenses (Subject to Deductible)		\$400 per admission		\$500 copay	
Outpatient		\$35 Copay		30% of eligible expenses Subject to Deductible		20% of negotiated fees (Subject to Deductible)		40% of eligible expenses (Subject to Deductible)		\$30 copay		\$20 copay	
Employee Assistance Program		Pre-certification required up to eight visits/yr with no copay		N/A		Pre-certification required up to eight visits/yr with no copay		N/A		Up to eight visits/yr with no copay; pre-certification required		Sandia on-site EAP at no charge up to eight visits/CY (non-Kaiser benefit)	

Employee Medical Plans Comparison Chart

Definitions:

Claims Administrator: The third party designated by Sandia to receive, process, and pay claims according to the provisions of the Plan.

Coinsurance: Cost-sharing feature by which both the Plan and the covered member pay a percentage of the covered charge.

Copayment/copay: Cost-sharing feature by which the Plan pays the remainder of the covered charge after the covered member pays his or her portion as a defined dollar amount.

Deductible: Covered charges incurred during a calendar year that the covered member must pay in full before the Plan pays benefits.

Eligible expenses: Approved charges for health services that meet the claims administrator's reimbursement policy guidelines. For further detail, see the Plan SPD definitions.

Fully insured: A form of insurance whereby the carrier (e.g. Kaiser) assumes all financial risk for claims and charges the employer (Sandia) a fixed premium for claims and administrative services. While the carrier offers various plan design options and covered benefit provisions to an employer (Sandia), the carrier is primarily responsible for determining these features.

Health Maintenance Organization (HMO): An affiliation of health care providers offering health care to enrollees.

In-Network: Services that are provided by a Health Care Provider that is a member of the PPO network.

Non-preferred Drug: A drug not included on the Claim Administrator's prescription preferred drug list selected as a generic or preferred drug.

Negotiated Fees: A contractual fee agreed to by providers or facilities and the Claims Administrator for services provided to PPO plan members.

Out-of-Network: Services provided by a Health Care Provider that is not a member of the Plan's Preferred Provider Organization (PPO), as distinguished from In-Network Services that are provided by a Health Care Provider that is a member of the PPO network.

Out-of-Pocket Maximum: The member's financial responsibility for covered medical expenses before the Plan reimburses additional covered charges at 100%, for the remaining portion of that calendar year (excludes outpatient prescription drugs).

Preferred Drug: A drug included on the Claim Administrator's drug preferred list selected according to the drug safety, efficacy, therapeutic merit, current standard of practice and cost.

Preferred Provider Organization (PPO): A network of physicians and other health care providers who are under contract to provide services for a negotiated fee.

Prior Notification (also known as Pre-Certification or Prior Authorization): The process where the covered member calls the health Claims Administrator to obtain prior approval for certain medical services or procedures.

Self-funded: A form of insurance whereby the employer (Sandia) contracts with a TPA (Third Party Administrator, also known as Claims Administrator) and pays an administrative fee (typically 5-10% of total medical dollars) to process claims, provide a network, etc. The TPA (UHC/CIGNA) bills the employer (Sandia) for the actual claims paid (typically 90-95% of total medical dollars) at the actual amount paid and earns no profit on these dollars. The employer (Sandia), not the TPA, assumes all financial risk and is responsible for plan design (e.g. 15% coinsurance) and covered benefit provisions (e.g. infertility benefits are covered).