Sandia Total Health Benefits at-a-Glance

Here's a look at the 2010 benefits available under Sandia Total Health.

2010 Plan Feature	New Sandia Total Health	
	In-Network	Out-of-Network
Annual Deductible[1]		
Retiree or Surviving Spouse	$750	$2,000
Retiree + Spouse	Up to $1,500 (max. of $750 per person)	Up to $4,000 (max. of $2,000 per person)
Retiree + Family	Up to $2,250 (max. of $750 per person)	Up to $6,000 (max. of $2,000 per person)
Note: In- and out-of-network deductibles do not cross-apply.		
Annual Health Reimbursement Account Contribution from Sandia (if you complete a Health Assessment and screenings)		
Retiree or Surviving Spouse	$250 Sandia contribution	
Retiree + Spouse	$500 Sandia contribution	
Retiree + Family	$750 Sandia contribution	
Note: If you **don't** take a Health Assessment and complete your screenings, you will receive $250 less than if you do take a Health Assessment and complete your screenings. For retiree or surviving spouse coverage, this means you will receive $0.		
Preventive Care[2]	100% covered	60% covered
Coinsurance[1] (% of the cost of services you pay)	You pay 20%	You pay 40%
Office Visits	You pay 20%	You pay 40%
Prescription Drugs[2] (maximum 30-day supply for retail and 90-day supply for mail-order)		
Generic	You pay 20%	You pay 50%
Brand-Name Preferred	You pay 30%	You pay 50%
Brand-Name Non-Preferred	You pay 40%	You pay 50%
	Note: There is an annual out-of-pocket maximum of $1,500 per person for prescription drugs.	*Note:* There is no out-of-pocket maximum for out-of-network prescription drugs.
Annual Calendar-Year Out-of-Pocket Maximum (maximum amount *you* pay each year)		
Retiree or Surviving Spouse	$2,750 (includes deductible)	$6,000 (includes deductible)
Retiree + Spouse	$5,500 (includes deductible; max. of $2,750 per person)	$12,000 (includes deductible; max. of $6,000 per person)
Retiree + Family	$8,250 (includes deductible; max. of $2,750 per person)	$18,000 (includes deductible; max. of $6,000 per person)
Note: In- and out-of-network out-of-pocket maximums do not cross-apply.	(excludes prescription drug costs)	(excludes prescription drug costs)

[1] If one person in your family meets the $750 per person deductible, coinsurance will start for that person only.
[2] Not subject to the annual deductible.

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