

Understanding your new office visit benefit.

Effective May 1st 2011



Jane Doe visits her doctor and has an office visit. The examples below reflect how the office visit benefit is provided with the new "full benefit amount". Even if the charge is less than the benefit, the provider is paid and then any difference is sent directly to the policyholder.

Prior Benefit

Office Visit Examples of Payment for Covered Services

Office Visit Benefit

Doctor Office Visit Charge Amount *

PPO Discount = 35% (Discounts May Vary)

Policyholder Responsibility (Out of pocket cost)

CHI pays provider

"Physician" Plan Benefits	"Value" Plan Benefits	"Gold" Plan Benefits	"Platinum" Plan Benefits
100% after \$30 Co-pay	100% after \$30 Co-pay	100% after \$30 Co-pay	100% after \$30 Co-pay
\$125	\$125	\$125	\$125
<u>-\$43.75</u>	<u>-\$43.75</u>	<u>-\$43.75</u>	<u>-\$43.75</u>
\$30 Co-pay	\$30 Co-pay	\$30 Co-pay	\$30 Co-pay
= \$51.25	= \$51.25	= \$51.25	= \$51.25

New Benefit

Office Visit Examples of Payment for Covered Services

Office Visit Benefits

Doctor Office Visit Charge Amount *

PPO Discount = 35% (Discounts May Vary)

CHI pays provider

Policyholder Responsibility (Out of pocket cost)

CHI Pays you remaining balance of benefits.

"Physician" Plan Benefits	"Value" Plan Benefits	"Gold" Plan Benefits	"Platinum" Plan Benefits
\$100	\$110	\$120	\$125
\$125	\$125	\$125	\$125
<u>-\$43.75</u>	<u>-\$43.75</u>	<u>-\$43.75</u>	<u>-\$43.75</u>
= \$81.25	= \$81.25	= \$81.25	= \$81.25
\$0	\$0	\$0	\$0
= \$18.75	= \$28.75	= \$38.75	= \$43.75

* This is only a sampling of the covered office visit with each plan's schedule of benefit. A complete schedule of all covered services can be accessed by visiting www.CoreHealthInsurance.com