	Network Providers	Other Providers
High Deductible Health Plan HD4	(In Network)	(Out of Network)
Deductible		
Single coverage	\$2,600	\$2,600
Family coverage	\$5,200	\$5,200
Coinsurance		
After the deductible, here is how we pay all eligible charges:		
BlueCross pays:	100%	60%
The employee pays:	0%	40%
Maximum Out-of-Pocket Expenses		
Single coverage	\$2,600	\$5,200
Family coverage	\$5,200	\$10,400
Hospital Admission Copayment	\$0	\$0
Maternity	Included	Included
Preventive Benefits		
Covered according to:	Included	N/A
United States Preventive Services Task Force (USPSTF) recommendations		
Grade A or B		
Centers for Disease Control and Prevention (CDC) recommendations for		
immunizations		
Health Resources and Services Administration (HRSA) recommendations for		
children and women preventive care and screenings		
These are independent organizations that provide health guideline information on		
behalf of BlueCross BlueShield of South Carolina.		
Prostate (PSA) screening		
Chiropractic Benefits	Not Selected	Not Selected
Dental		
See attached sheet for benefit details.	Not Selected	Not Selected



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