

**Greater Pennsylvania Carpenters' Medical Plan  
Comparison of Current and Alternative Medical Plan Design for 2011**

<b>Plan Design for Active and Non-Medicare Retirees</b>		
<b>Category / Plan Provision</b>	<b>Current Plan</b>	<b>Plan Effective 01/01/2011</b>
<b>Dependent Eligibility</b>	Up to age 19; For full-time students, up to age 23	Up to age 26 regardless of whether employer-based coverage is available
<b>Medical Benefits</b>		
<b>Coinsurance Out-of-Pocket Maximum (deductible is additional)</b>		
Single	None	\$1,000
Family	None	\$2,000
<b>Physician / Outpatient Med Surgical Services</b>		
Deductible	\$100	\$200
Plan Benefit %	80%	80%
Maximum Benefit per Year for Office Visits	\$1,000	Unlimited
<b>Preventive Services</b>		
Adult Exam Copay	\$0	\$0
Pediatric Exam Copay	\$10	\$0
Immunizations, etc.	100% (limited)	100% (expanded)
<b>Emergency Room</b>		
Copay	\$0	\$200 (waived if admitted)
Benefit %	100 %	100 %
<b>Hospitalization Services</b>		
Hospital Deductible per Family per Year	\$400	\$600
Inpatient Plan Benefit %	100 %	90%
Outpatient Plan Benefit %	100 %	80%
<b>Mental Health</b>		
Inpatient Deductible per Family per Year (combined with hospital deductible)	\$400	\$600
Inpatient Benefit %	100 %	90%
Inpatient Days Limit per Admit	120	120
Outpatient Benefit %	50%	50%
Outpatient Visit Limit per Yr	35	35
<b>Substance Abuse</b>		
Inpatient Deductible per Family per Year (combined with hospital deductible)	\$400	\$600
Inpatient Detox Benefit %	100 %	100 %
Inpatient Detox Day Limit per Admit	7	7
Inpatient Detox Admit Limit per Lifetime	4	4
Inpatient Treatment Benefit %	100 %	90%
Inpatient Treatment Days per Year	30	30
Inpatient Treatment Days per Lifetime	90	90
Outpatient Benefit %	100 %	80%
Outpatient Visits per Year	60	60
Outpatient Visits per Lifetime	120	120
<b>Other Medical Services</b>		
Chiropractic	100 %	100 %, \$15 copay
Speech Therapy	100 %	100 %, \$15 copay
Occupational Therapy	100 %	100 %, \$15 copay
Rehabilitation Therapy	100 %	100 %, \$15 copay