

HEALTH SYSTEMS, INC.
 MINI-MEDICAL PLAN (A LIMITED BENEFIT MEDICAL PLAN)
 EFFECTIVE 7/1/2011

ANNUAL MAXIMUM FOR ALL BENEFITS \$4000.00

NETWORK PROVIDER	NON-NETWORK PROVIDER
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HOSPITAL EXPENSES (FACILITY ONLY)
 (INCL. INPAT PSYCHE)

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INPATIENT CHARGES OR	80% OF ALLOWABLE EXPENSES, MAX OF \$3000 PER CALENDAR YEAR
OUTPATIENT SURGERY	50% OF URC CHARGES MAX OF \$3000 PER CALENDAR YEAR

(THERE IS NO COVERAGE FOR THE SURGEON OR DOCTOR)

PHYSICIAN EXPENSES
 (INCL. CHIROPRACTIC AND PSYCHE)

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PHYSICIAN OFFICE BENEFIT	\$20 COPAY, 100% OF ALLOWABLE CHARGES UP TO \$100 PER VISIT LIMIT 6 PER YEAR
	70% OF URC CHARGES UP TO \$100 PER VISIT LIMIT 6 PER YEAR

X-ray and Lab and diagnostic testing	100% OF ALLOWABLE CHARGES, UP TO \$50 MAX PER YEAR
	No coverage

EMERGENCY ROOM/ ACCIDENT-LIFE-THREATENING ILLNESS (FACILITY ONLY)	\$50 COPAY, 100% OF ALLOWABLE CHARGES UP TO \$1000 PER INCIDENT LIMIT 1 PER YEAR
	70% OF URC CHARGES UP TO \$500 PER INCIDENT LIMIT 3 PER YEAR

(THERE IS NO COVERAGE FOR THE ER PHYSICIAN OR DOCTOR)

IMMUNIZATIONS FOR CHILDREN UNDER 18	100% OF ALLOWABLE CHARGES, UP TO \$300 PER YEAR; STANDARD IMMUNIZATIONS ONLY
	NO COVERAGE

WELLNESS	100% OF ALLOWABLE CHARGES, UP TO \$150 PER YEAR (includes contraceptive device)
	NO COVERAGE

AMBULANCE	UP TO \$500 YR FOR GROUND AMBULANCE UP TO \$1000 YR FOR AIR AMBULANCE
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EXCLUSIONS - NOT MEDICALLY NECESSARY SURGERY i.e. VASECTOMY

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PRESCRIPTION DRUGS - INSURED PAYS \$10 COPAY PER GENERIC RX UP TO \$50 THEN 100% OF COSTS OVER \$50 LIMIT OF 24 SCRIPTS PER YEAR

MINI-MED RX GROUP: SYS1200 RX BIN: 004758 PCN: NPS	MAJOR-MED RX GROUP: SYS1300 RX BIN: 004758 PCN: NPS
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DEPENDENT CHILDREN

COVERED UNTIL THE END OF THE MONTH IN
WHICH THEY TURN 19 OR 25, IF A FULL TIME
STUDENT AT AN APPROVED INSTITUTION

SUBMIT ALL CLAIMS TO:

HEALTHLINK, INC. (Payer ID# 90001)
P O BOX 419104
ST. LOUIS, MO 63141-9104
877-284-0102

NO PRECERT REQ'D.

THIS IS ONLY A SUMMARY OF THE BENEFITS, AND NOT A GUARANTEE OF
BENEFITS. BENEFITS ARE DETERMINED AT THE TIME OF CLAIMS
SUBMISSION. IN THE CASE OF A DISCREPANCY BETWEEN THIS SUMMARY
AND THE ACTUAL PLAN DOCUMENTS, THE PLAN DOCUMENTS WILL GOVERN.