



PACE Benefit Comparison

	HMO 10	HMO 15	HMO 25
Annual Deductible: Self Only / Indv / Family	None / None / None	None / None / None	None / None / None
Maximum Out-Of-Pocket: Self Only / Indv / Family	\$1,500 / \$1,500 / \$3,000	\$1,500 / \$1,500 / \$3,000	\$1,500 / \$1,500 / \$3,000
Maximum Lifetime Benefit	None / None	None / None	None / None
Hospital Inpatient (all services rendered while hospitalized)	No charge	No charge	\$250 per admit
Outpatient (specialty, routine, eye/hearing exams, and urgent care)	\$10 per visit / \$10 spec	\$15 per visit / \$15 spec	\$25 per visit / \$25 spec
Well-child preventive care visits (23 months or younger)	No charge	No charge	No charge
Scheduled prenatal care and first postpartum visit	No charge	No charge	No charge
Outpatient surgery	\$10 per procedure	\$15 per procedure	\$25 per procedure
Allergy Injections / Immunizations	No charge	No charge	No charge
X-rays and Lab tests	No charge	No charge	No charge
Ambulance services	No charge	No charge	No charge
Emergency department visits	\$100 per visit	\$100 per visit	\$100 per visit
Outpatient Prescription Drugs (pharmacy and mail order)	\$10 gen / \$20 brand / 20% spec, \$20 gen / \$40 brand MOI	\$10 gen / \$20 brand / 20% spec, \$20 gen / \$40 brand MOI	\$10 gen / \$20 brand / 20% spec, \$20 gen / \$40 brand MOI
Days supply	30 days, 30 days spec, 100 days MOI	30 days, 30 days spec, 100 days	30 days, 30 days spec, 100 days
Mental Health Services			
Inpatient psychiatric care / days per calendar year	No charge	No charge	\$250 per admit
Outpatient individual therapy visits	\$10 per visit	\$15 per visit	\$25 per visit
Outpatient group therapy visits	\$5 per visit	\$7 per visit	\$12 per visit
Chemical Dependency Services			
Inpatient detoxification	No charge	No charge	\$250 per admit
Outpatient individual therapy visits	\$10 per visit	\$15 per visit	\$25 per visit
Outpatient group therapy visits	\$5 per visit	\$5 per visit	\$5 per visit
Transitional Residential Recovery Services	No charge	No charge	No charge
Infertility Services			
Covered services related to the diagnosis and treatment of infertility	50% per visit	50% per visit	50% per visit
Additional Benefits			
Supplemental Durable Medical Equipment	No charge	No charge	No charge
Skilled Nursing	No charge	No charge	No charge
Optical eyewear (frames, lenses, contact lenses)	Not covered	Not covered	Not covered
Hearing aids	Not covered	Not covered	Not covered
Chiropractic	Not covered	Not covered	Not covered
Dental	Not covered	Not covered	Not covered



PACE Benefit Comparison

	HMO 40	DHMO 90	DHMO 80
Annual Deductible: Self Only / Indv / Family	None / None / None	\$500 / \$500 / \$1,000	\$500 / \$500 / \$1,000
Maximum Out-Of-Pocket: Self Only / Indv / Family	\$1,500 / \$1,500 / \$3,000	\$3,000 / \$3,000 / \$6,000	\$3,000 / \$3,000 / \$6,000
Maximum Lifetime Benefit	None / None	None / None	None / None
		* Benefit applies to deductible	* Benefit applies to deductible
Hospital Inpatient (all services rendered while hospitalized)	\$500 per admit	10% per admit *	20% per admit *
Outpatient (specialty, routine, eye/hearing exams, and urgent care)	\$40 per visit / \$40 spec	\$20 per visit / \$20 spec	\$20 per visit / \$20 spec
Well-child preventive care visits (23 months or younger)	No charge	No charge	No charge
Scheduled prenatal care and first postpartum visit	No charge	No charge	No charge
Outpatient surgery	\$40 per procedure	10% per procedure *	20% per procedure *
Allergy Injections / Immunizations	\$3 per visit	No charge	No charge *
X-rays and Lab tests	No charge	\$10 per encounter	\$10 per encounter *
Ambulance services	No charge	\$150 per trip	\$150 per trip *
Emergency department visits	\$100 per visit	10% per visit *	20% per visit *
Outpatient Prescription Drugs (pharmacy and mail order)	\$10 gen / \$20 brand / 20% spec, \$20 gen / \$40 brand MOI	\$10 gen / \$30 brand / \$30 spec, \$20 gen / \$60 brand MOI	\$10 gen / \$30 brand / \$30 spec
Days supply / Deductible	30 days, 30 days spec, 100 days MOI	30 days, 30 days spec, 100 days	100 days, 30 days spec / \$100
Mental Health Services			
Inpatient psychiatric care / days per calendar year	\$500 per admit	10% per admit *	20% per admit *
Outpatient individual therapy visits	\$40 per visit	\$20 per visit	\$20 per visit
Outpatient group therapy visits	\$20 per visit	\$10 per visit	\$10 per visit
Chemical Dependency Services			
Inpatient detoxification	\$500 per admit	10% per admit *	20% per admit *
Outpatient individual therapy visits	\$40 per visit	\$20 per visit	\$20 per visit
Outpatient group therapy visits	\$5 per visit	\$5 per visit	\$5 per visit
Transitional Residential Recovery Services	No charge	10% per admit *	20% per admit *
Infertility Services			
Covered services related to the diagnosis and treatment of infertility	50% per visit	50% per visit	50% per visit
Additional Benefits			
Supplemental Durable Medical Equipment	No charge	20% per item	20% per item
Skilled Nursing	No charge	10% per admit	20% per admit *
Optical eyewear (frames, lenses, contact lenses)	Not covered	Not covered	Not covered
Hearing aids	Not covered	Not covered	Not covered
Chiropractic	Not covered	Not covered	Not covered
Dental	Not covered	Not covered	Not covered