

SOUTHERN OPERATORS HEALTH FUND

1/1/2017

BASIC BREAKDOWN OF BENEFITS

◆ DEATH BENEFIT		Accidental
ACTIVE MEMBERS	\$10,000.00	\$10,000.00
RETIRED MEMBERS	\$5,000.00	\$ -
◆ MAJOR MEDICAL BENEFITS		
CIGNA OAP		
LIFETIME MAXIMUM	UNLIMITED	
ANNUAL MAXIMUM	UNLIMITED	
◆ CALENDAR YEAR DEDUCTIBLE		
PER PERSON	\$300.00	
FAMILY	\$600.00	
◆ CO-INSURANCE		
IN NETWORK	80%	
◆ ROUTINE CARE - NOT SUBJECT TO DEDUCTIBLE		100%
MAMMOGRAMS (WOMEN OVER AGE 40)	ONE PER YEAR	
PROSTATE SPECIFIC ANTIGEN TEST (MEN)	ONE PER YEAR	
PAP SMEARS (WOMEN OVER 18)	ONE PER YEAR	
◆ ROUTINE PHYSICAL EXAM	ONE PER YEAR	
EMPLOYEES & SPOUSES ONLY	UNLIMITED	
◆ DRUG CARD / MAIL ORDER		
<u>PHARMACY</u>		
ANNUAL MAXIMUM	UNLIMITED	
BRAND CO-PAY (NO GENERIC AVAILABLE)	\$30.00	
GENERIC CO-PAY	\$7.00	
<i>**NOTE MULTI-SOURCE NO LONGER AVAILABLE UNDER THE PLAN</i>		
<u>MAIL ORDER</u>		
90-DAY SUPPLY BRAND (NO GENERIC AVAILABLE)	\$60.00	
90-DAY SUPPLY GENERIC	\$14.00	
◆ DENTAL BENEFITS		
ANNUAL MAXIMUM PER PERSON	\$1,000.00	
ANNUAL DEDUCTIBLE PER PERSON	NONE	
PREVENTIVE CARE CO-PAY	100%	
RESTORATIVE SERVICE	80%	
MAJOR SERVICES	50%	
◆ VISION BENEFIT		
BI-ANNUAL - PER PERSON	\$200.00	
◆ DISABILITY BENEFIT - WEEKLY		
13 WEEKS MAXIMUM PAYMENTS	\$250.00	
◆ NEW BENEFIT		
SWIFT MD		
24/7 PHONE Access to Physicians for Non Emergency medical diagnosis and treatment		