

**Current Medical Benefits - CharterLIFE vs. WGBCO: Renewal 2018**

Benefits	CURRENT Anthem	New Charterlife Anthem	New Warren Bender Anthem	New/Old Charterlife Kaiser	New Warren Bender Kaiser
	<b>Annual Deductible Individual</b>	None	None	None	None
<b>Family</b>	None	None	None	None	None
<b>Out of Pocket Maximum Individual</b>	\$1,500	\$2,000	\$2,000	\$1,500	\$3,000
<b>Family</b>	\$3,000	\$4,000	\$4,000	\$3,000	\$6,000
<b>Office Visit / Specialist</b>	\$10	\$10/\$30	\$10/\$20	\$10	\$10/\$20
<b>Preventative Care</b>	No charge	No charge	No charge	No charge	No charge
<b>Inpatient Hospital</b>	No charge	\$250 per admission	\$200/day (3 days max)	No charge	\$500/day (3 days max)
<b>Outpatient (Surgery Services)</b>	No charge	\$125 per admission	\$20/\$40	\$10	\$20/\$40
<b>Lab &amp; X-Rays</b>	No charge	Diagnostic no charge, advanced imaging \$100 per test	\$10/\$10	No Charge	\$20/\$40
<b>Emergency Room</b>	\$100 (waived if admitted)	\$100 (waived if admitted)	\$100 (waived if admitted)	\$75 (waived if admitted)	\$200 (waived if admitted)
<b>Urgent Care</b>	\$10	\$10	\$10	\$10	\$10
<b>Prescription Drugs (Rx)</b>	\$5/\$15	\$5/\$15	\$5/\$15	\$5	\$5
<b>Specialty Drugs*</b>	\$30	\$50	\$35/\$70	30% (\$250 max script)	10% (\$250 max/script)
<b>Annual</b>	<b>\$311,087.16</b>	<b>\$316,785.96</b>	<b>\$312,300</b>	<b>769,895.04</b>	<b>\$508,248</b>