BluePreferred HSA Summary of Benefits

Asbury Communities, Inc.

Integrated Deductible

Services	In-Network You Pay[1,2]	Out-of-Network You Pay[1,3]
	Visit www.carefirst.com/doctor to locate providers	
FIRSTHELP—24/7 NURSE ADVICE LINE		
Free advice from a registered nurse. Visit **www.carefirst.com/needcare** to learn more about your options for care.	When your doctor is not available, call FirstHelp at 800-535-9700 to speak with a registered nurse about your health questions and treatment options.	
ANNUAL DEDUCTIBLE (Benefit period)[4]		
Individual	$3,000	$6,000
Family	$6,000	$12,000
ANNUAL OUT-OF-POCKET MAXIMUM (Benefit period)[5]		
Medical[6]	$6,650 Individual/$13,300 Family	$9,000 Individual/$18,000 Family
Prescription Drug[6]	Combined with in-network medical out-of-pocket maximum	All drug costs are subject to in-network out-of-pocket maximum
LIFETIME MAXIMUM BENEFIT		
Lifetime Maximum	None	None
PREVENTIVE SERVICES		
Well-Child Care (including exams & immunizations)	No charge*	CareFirst pays 100% of Allowed Benefit
Adult Physical Examination (including routine GYN visit)	No charge*	50% of Allowed Benefit
Breast Cancer Screening	No charge*	CareFirst pays 100% of Allowed Benefit
Pap Test	No charge*	CareFirst pays 100% of Allowed Benefit
Prostate Cancer Screening	No charge*	CareFirst pays 100% of Allowed Benefit
Colorectal Cancer Screening	No charge*	CareFirst pays 100% of Allowed Benefit
OFFICE VISITS, LABS AND TESTING		
Office Visits for Illness	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Imaging (MRA/MRS, MRI, PET & CAT scans)	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Lab	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
X-ray	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Allergy Testing	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Allergy Shots	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Physical, Speech and Occupational Therapy	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Chiropractic	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Acupuncture	Not covered (except when approved or authorized by Plan for Anesthesia).	Not covered (except when approved or authorized by Plan for Anesthesia).
EMERGENCY SERVICES		
Urgent Care Center	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Emergency Room—Facility Services	Deductible, then 10% of Allowed Benefit after $200 copay per visit	Deductible, then 50% of Allowed Benefit after $200 copay per visit
Emergency Room—Physician Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Ambulance (if medically necessary)	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit

Services	In-Network You Pay[1,2]	Out-of-Network You Pay[1,3]
HOSPITALIZATION (Members are responsible for applicable physician and facility fees)		
Outpatient Facility Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Outpatient Physician Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Inpatient Facility Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Inpatient Physician Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
HOSPITAL ALTERNATIVES		
Home Health Care (100 days of unlimited visits per benefit period)	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Hospice (limited to 180 days per benefit period)	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Skilled Nursing Facility (limited to 60 days per benefit period)	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
MATERNITY		
Preventive Prenatal and Postnatal Office Visits	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Delivery and Facility Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Nursery Care of Newborn	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Artificial and Intrauterine Insemination[7]	Not covered	Not covered
In Vitro Fertilization Procedures[7] (limited to 3 attempts per live birth up to $100,000 lifetime maximum)	Not covered	Not covered
MENTAL HEALTH AND SUBSTANCE ABUSE (Members are responsible for applicable physician and facility fees)		
Inpatient Facility Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Inpatient Physician Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Outpatient Facility Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Outpatient Physician Services	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Office Visits	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Medication Management	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
MEDICAL DEVICES AND SUPPLIES		
Durable Medical Equipment	Deductible, then 10% of Allowed Benefit	Deductible, then 50% of Allowed Benefit
Hearing Aids for ages 0-18 (limited to 1 hearing aid per hearing impaired ear every 3 years)	Not covered	Not covered
VISION		
Routine Exam (limited to 1 visit/benefit period)	Not covered	Not covered
Eyeglasses and Contact Lenses	Not covered	Not covered

Note: Allowed Benefit is the fee that participating providers in the network have agreed to accept for a particular service. The participating provider cannot charge the member more than this amount for any covered service. Example: Dr. Carson charges $100 to see a sick patient. To be part of CareFirst's network, he has agreed to accept $50 for the visit. The member will pay their copay/coinsurance and deductible (if applicable) and CareFirst will pay the remaining amount up to $50.

* No copayment or coinsurance.
[1] When multiple services are rendered on the same day by more than one provider, Member payments are required for each provider.
[2] In-network: When covered services are rendered by a provider in the Preferred Provider network, care is reimbursed at the in-network level. In-network coinsurances are based on a percentage of the Allowed Benefit. The Allowed Benefit is generally the contracted rates or fee schedules that Preferred Providers have agreed to accept as payment for covered services. These payments are established by CareFirst BlueCross BlueShield (CareFirst), however, in certain circumstances, the Allowed Benefit for a Preferred Provider may be established by law.
[3] Out-of-network: When covered services are rendered by a provider not in the Preferred Provider network, care is reimbursed as out-of-network. Out-of-network coinsurances are based on a percentage of the Allowed Benefit. The Allowed Benefit is generally the contracted rates or fee schedules that Preferred Providers have agreed to accept as payment of covered services. These payments are established by CareFirst, however, in certain circumstances, the Allowed Benefit for an out-of-network provider may be established by law. When services are rendered by Non-Preferred Providers, charges in excess of the Allowed Benefit are the member's responsibility.
[4] For family coverage only: The family deductible must be met before any member starts receiving benefits. The deductible may be met by one member or any combination of members.
[5] For family coverage only: The family out-of-pocket maximum must be met before any member's services will be covered at 100% up to the Allowed Benefit. The out-of-pocket maximum may be met by one member or any combination of members.
[6] Plan has an integrated medical and prescription drug out-of-pocket maximum.
[7] Members who are unable to conceive have coverage for the evaluation of infertility services performed to confirm an infertility diagnosis, and some treatment options for infertility. Preauthorization required.

Not all services and procedures are covered by your benefits contract. This summary is for comparison purposes only and does not create rights not given through the benefit plan.

The benefits described are issued under form numbers: CFMI/51+/GC (R. 1/13); CFMI/51+/EOC (4/09); CFMI/DOL APPEAL (R. 9/11); CFMI/51+/DOCS (4/09); CFMI/51+/PPO SOB (4/09); CFMI/VISION RIDER (10/11); CFMI/51+/RX (R. 7/12); CFMI/51+/ELIG (R. 1/10) and any amendments.

CareFirst