



# WorldCare HDHP

## High Deductible Health Insurance Plans

### Coverage at a Glance for PPO Plans

	WorldCare HDHP 100	WorldCare HDHP 80
<b>–Lifetime Maximum–</b>	Choice of \$2 million or \$5 million	
<b>–Deductible– –Out of Pocket Maximum–</b>	Determined annually from the Consumer Price Index. Please see the back of this insert for current details.	
<b>–Physician Office Visits– –Prescription Drugs– –Inpatient Hospital– –Outpatient Medical–</b>	In-PPO: 100% after deductible. (You pay \$0)  Out-of-PPO: 80% after deductible (You pay 20% up to your out-of-pocket maximum)	In-PPO: 80% after deductible. (You pay 20% up to your out-of-pocket maximum)  Out-of-PPO: 60% after deductible (You pay 40% up to your out-of-pocket maximum)
<b>–Emergency Room–</b>	In-PPO: 100% after deductible Out-of-PPO: 80% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.	In-PPO: 80% after deductible Out-of-PPO: 60% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.
<b>–Foreign Travel Emergency–</b> (Emergency care that begins during first 60 days outside U.S.)	In-PPO: 100% after deductible Out-of-PPO: 80% after deductible \$100,000 lifetime maximum	In-PPO: 80% after deductible Out-of-PPO: 60% after deductible \$100,000 lifetime maximum

Please note that expenses at non-PPO providers are subject to the usual and customary charge limitation described in the back of this brochure. Generally speaking, the “usual and customary” charge is the amount we would expect most physicians to charge for a particular medical procedure, service or supply.

### Coverage at a Glance for Traditional Plans

	WorldCare Traditional HDHP 100	WorldCare Traditional HDHP 80
<b>–Lifetime Maximum–</b>	Choice of \$2 million or \$5 million	
<b>–Deductible– –Out of Pocket Maximum–</b>	Determined annually from the Consumer Price Index. Please see the back of this insert for current details.	
<b>–Physician Office Visits– –Prescription Drugs– –Inpatient Hospital– –Outpatient Medical–</b>	100% after deductible. (You pay \$0)	80% after deductible. (You pay 20% up to your out-of-pocket maximum)
<b>–Emergency Room–</b>	100% after deductible \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.	80% after deductible Plus \$100 copayment if visit is for an illness and patient is not admitted directly into hospital as inpatient.
<b>–Foreign Travel Emergency–</b> (Emergency care that begins during first 60 days outside U.S.)	100% after deductible \$100,000 lifetime maximum	80% after deductible \$100,000 lifetime maximum

Expenses are subject to the usual and customary charge limitation described in the back of this brochure, unless they are incurred at providers in World’s PPO network listed on your policy/certificate ID card. Generally speaking, the “usual and customary” charge is the amount we would expect most physicians to charge for a particular medical procedure, service or supply.

## Discount Drug Card Included With Your WorldCare HDHP Plan

You will automatically receive a discount drug card with your WorldCare HDHP policy/certificate. The card entitles you to discounts on prescription drugs at any pharmacy in World’s extensive nationwide pharmacy network, Express Scripts, including more than 90 percent of the nation’s pharmacies.

There is no cost to you for the discount card.

*This insert is to be used only in conjunction with the WorldCare Flex product brochure (F4100).*



## WorldCare HDHP High Deductible Health Insurance Plans

### Calendar Year 2004 Deductibles and Out-of-Pocket Maximums

The deductibles and out-of-pocket maximums for high-deductible health insurance plans are determined annually based on the Consumer Price Index.

The WorldCare HDHP family of high-deductible health insurance plans offers the following deductible choices and corresponding out-of-pocket maximums for 2004.

Your out-of-pocket maximum includes your deductible. After you pay your deductible, you pay coinsurance based on your WorldCare HDHP health insurance plan provisions until you have paid your out-of-pocket maximum for the calendar year.

**Single Coverage:** You choose a deductible of \$1,700 or \$2,600, with a corresponding out-of-pocket maximum (that includes the deductible):

#### WorldCare HDHP 100 (PPO)

\$1,700 Deductible: Your out-of-pocket maximum is \$1,700 at PPO providers and \$3,450 at non-PPO providers.

\$2,600 Deductible: Your out-of-pocket maximum is \$2,600 at PPO providers and \$3,450 at non-PPO providers.

#### WorldCare HDHP 80 (PPO) and Traditional HDHP 80

\$1,700 Deductible: Your out-of-pocket maximum is \$3,450.

\$2,600 Deductible: Your out-of-pocket maximum is \$3,450 – *available with Traditional 80 only.*

#### WorldCare Traditional HDHP 100

\$1,700 Deductible: Your out-of-pocket maximum is \$1,700.

\$2,600 Deductible: Your out-of-pocket maximum is \$2,600.

**Family Coverage:** You choose a deductible of \$3,450 or \$5,150, with a corresponding out-of-pocket maximum (that includes the deductible):

#### WorldCare HDHP 100 (PPO)

\$3,450 Deductible: Your out-of-pocket maximum is \$3,450 at PPO providers and \$6,300 at non-PPO providers.

\$5,150 Deductible: Your out-of-pocket maximum is \$5,150 at PPO providers and \$6,300 at non-PPO providers.

#### WorldCare HDHP 80 (PPO) and Traditional HDHP 80

\$3,450 Deductible: Your out-of-pocket maximum is \$6,300.

\$5,150 Deductible: Your out-of-pocket maximum is \$6,300 – *available with Traditional 80 only.*

#### WorldCare Traditional HDHP 100

\$3,450 Deductible: Your out-of-pocket maximum is \$3,450.

\$5,150 Deductible: Your out-of-pocket maximum is \$5,150.

Deductibles and out-of-pocket maximums are per calendar year and are determined annually based on the Consumer Price Index. If you receive care at non-PPO providers, you will also be responsible for any charges above the "Usual and Customary" amount described in the WorldCare Flex brochure (F4100); these charges are in addition to your out-of-pocket maximum. The Usual and Customary charge provision does not apply at PPO providers.

*This insert is to be used only in conjunction with the WorldCare Flex product brochure (F4100).*