

Southern Design Services, Inc.  
 Employee Medical Offerings 2009 - 2010

High Option

Low Option

Carrier	Blue Cross Blue Shield of SC Renewal In network/Out	Blue Cross Blue Shield of SC Renewal In network/Out
<b>Benefits</b>		
<b>Deductible</b>		
Individual	\$1000/\$1000	\$3000/\$3000
Family	\$2000/\$2000	\$6000/\$6000
<b>Coinsurance</b>	70/50	70/50
<b>Out of Pocket Max</b>		
Individual	\$2000/\$4000	\$2000/\$4000
Family	\$4000/\$8000	\$4000/\$8000
<b>CoPays</b>		
Per Admit to Hospital	\$0	\$0
Primary Care Physician	\$25	\$25
Specialist	\$50	\$50
Emergency Room	Deductible	Deductible
Urgent Care	Deductible	Deductible
MRI	Deductible	Deductible
Generic Drug	\$15	\$15
Brand Drug	\$35	\$35
Non-Preferred Drug	\$50	\$50
Mail Order	3 mon. for 2	3 mon. for 2
Chiropractic	Not Covered	Not Covered
Wellness Benefit	Included up to a \$500 max	Included up to a \$500 max
<b>Employee Pricing Effective August 1, 2009</b>		
Employee	\$358.14	\$306.94
Employee/Spouse	\$861.87	\$738.81
Employee/Child	\$701.21	\$582.90
Family	\$1,205.25	\$1,067.90