### Comparison of Benefits available through health care plans offered by Princeton University in 2010

#### Summary of Services

This is intended to provide an overview of covered benefits. Please refer to the various carrier forms or web sites for the exact coverage level of specific services.

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
<td>In-network</td>
<td>Individual</td>
<td>High Deductible</td>
<td>Individual</td>
</tr>
<tr>
<td>Annual deductible</td>
<td>individual: $2,500</td>
<td>Family: $1,200</td>
<td>Individual: $1,400</td>
<td>Individual: $1,800</td>
<td>None</td>
<td>Individual: $1,800</td>
</tr>
<tr>
<td></td>
<td>Uncovered</td>
<td>Uncovered</td>
<td>Uncovered</td>
<td>Uncovered</td>
<td>Uncovered</td>
<td>Family: $1,500</td>
</tr>
<tr>
<td></td>
<td>unlimited</td>
<td>unlimited</td>
<td>unlimited</td>
<td>Individual: $4,000</td>
<td>Individual: $5,000</td>
<td>Individual: $12,000</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum (coinsurance limit, including deductible)</td>
<td>Family: $1,000,000</td>
<td>Individual: $5,000,000</td>
<td>Individual: $1,000,000</td>
<td>Individual: $1,500,000</td>
<td>Individual: $2,000,000</td>
<td>Individual: $2,000,000</td>
</tr>
<tr>
<td>Lifetime maximum medical/surgical/mental health</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
</tr>
</tbody>
</table>

#### HOSPITAL BENEFITS

- **Inpatient (including maternity)**
  - 10% after deductible

- **Emergency room**
  - 10% after deductible

- **Outpatient**
  - 30% after deductible

- **Laboratory**
  - 30% after deductible

#### RETAIL BENEFITS

- **Generic**
  - $5 copay per visit

- **Brand name**
  - $20 copay per visit

#### **For the Aetna PPO and POS Plans, when searching for providers on the Aetna website, please select the Aetna choice POS II (open access) network.**

**2010 Plan changes are noted below in bold.**

**UnitedHealthcare (POS) and Aetna (POS and HMO) forms are available online at www.princeton.edu/hr/ben/forms**

* For the Aetna PPO and POS Plans, when searching for providers on the Aetna website, please select the Aetna choice POS II (open access) network.

**Aetna**

- **Preferred Provider Organization Plan**
- **Aetna Preferred Provider Organization Plan**
- **Aetna HMO Plan**
- **Aetna Choice POS II**
- **UnitedHealthcare Select Plus POS**
- **UnitedHealthcare Point-of-Service Plan**
- **Aetna HMO**
- **Aetna Preferred Provider Organization Plan**
- **Aetna Choice POS II**
- **UnitedHealthcare Select Plus POS**
- **Aetna HMO**
- **Aetna Preferred Provider Organization Plan**
- **Aetna Choice POS II**
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- **Aetna HMO**
- **Aetna Preferred Provider Organization Plan**
- **Aetna Choice POS II**
- **UnitedHealthcare Select Plus POS**
- **Aetna HMO**