



NEW WEST HEALTH SERVICES

Guardian Health Care Plan Available May 1, 2008

New West is offering a new health care benefit plan for small and large group employers. This new benefit plan, the Guardian, offers flexible benefits like well child care, adult preventive, chiropractic and first dollar coverage on allowed charges for office visits or urgent care when utilizing the New West Provider Network.

The Guardian has two different benefit plans available depending on the needs of the small or large employer group. A breakdown of these plans is listed below. This Plan will utilize New West Health Service's Group Member Certificate.

<u>Benefit Plan 1</u> (Calendar Year)	New West Provider Network Services	Classic Health Connection, InterWest & Beech Street Networks	Out-of-Network Services	<u>Benefit Plan 2</u> (Calendar Year)	New West Provider Network Services	Classic Health Connection, InterWest & Beech Street Networks	Out-of-Network Services
Deductible	\$500	\$1,000		Deductible	\$1,000	\$3,000	
Family Deductible	\$1,000	\$2,000		Family Deductible	\$2,000	\$6,000	
Co-insurance	80%	60%		Co-insurance	60%	50%	
Individual Out-of-Pocket Maximum	\$2,000	\$3,000		Individual Out-of-Pocket Maximum	\$3,000	\$5,000	
Family Out-of-Pocket Maximum	\$4,000	\$6,000		Family Out-of-Pocket Maximum	\$6,000	\$10,000	
First Dollar Coverage	\$500	Applies to Deductible & Coinsurance		First Dollar Coverage	\$500	Applies to Deductible & Coinsurance	
Out-of Network Differential	0%	0%	*10%	Out-of-Network Differential	0%	0%	*10%

***Note: The Out-of-Network differential will continue to apply even after the Member Maximum Out-of-Pocket has been met for Out-of-Network provider services.**



Guardian Provider Network Effective 5/1/08

The new Guardian plan will utilize the New West Provider Network as the primary network.

There will be no balance-billing to New West customers if they use the Classic Health Connections, InterWest and BeechStreet provider networks. There are three levels of payment for benefits depending on what provider network is utilized: the New West Provider Network; Classic Health Connections, InterWest & BeechStreet Networks; and Out-of-Network Services.

The example below illustrates provider reimbursement applicable to utilization of benefits offered under the first \$500 benefit for the New West Provider Network and benefits payable under the Classic Health Connections, InterWest & BeechStreet Networks and using an Out-of-Network provider (see below):

New West Provider Network	Classic Health Connections, InterWest & BeechStreet Networks	Out-of-Network
Level 1 - Example	Level 2 - Example	Level 3 - Example
Provider billed charge: \$100 New West allowable charge: \$90 New West pays \$90 and customer responsibility is \$0.00 \$90 is applied to customer's utilization of their first \$500 benefit.	Provider billed charge: \$100 New West Allowable Charge: \$90 Customer is responsible for \$90 and this amount will go towards fulfilling the customer's deductible under the Classic Health Connections, InterWest & BeechStreet benefits.	Provider billed charge: \$100 New West Allowable Charge: \$90 with 10% applied to the differential. \$81 will then apply to the customer's out-of-network deductible. Customer will be billed the full amount of \$100 since there is no balance-billing protection.

Please contact the New West Marketing Department if you have any questions, 1-888-873-8044.