

TransAmerica Gap Policy

1 Health Insurance - Comparison of Plans from HealthEZ

Office Visits		\$6500 Plan
1	Primary (Annual Checkup 100%)	\$40 Copay
2	Specialist w/ Referral	\$65 Copay
3	Lab & X-Ray (Diagnostic)	100% after deductible
4	Chiropractic	\$50 Copay
5	Mental Health (limitations apply)	\$50 Copay
Hospital - In & Out-Patient Services		
6	Deductible per Calendar year	\$6,500 - 2 per Family
7	CoInsurance %	100% after deductible
8	MRI's - CT Scans - PET Scans	100% after deductible
9	Emergency Room	Copay \$500
10	Urgent Care	\$100 Copay
11	Out of Pocket:	\$6,000
	Includes the deductible	\$12,000
12	Prescription Drugs	Tier 1: \$10.00 Tier 2: 25% Tier 3: 50% Tier 4: 20%

THIS IS A BRIEF DESCRIPTION OF THE COVERAGE. For actual benefits, limitations, exclusions and other provisions, refer to the policy or certificate.

2 GAP Insurance - TransConnect® - Transamerica

EMPLOYER SPONSORED

A) In-Patient		\$6,500 Annual In-Patient
1	Claim example of \$12,000 - You owe	6,500.00
2	TransConnect GAP plan pays	6,500.00
3	Your net cost of the claim	0.00
B) Out-Patient		\$6,500 Annual Out-Patient:
<i>Covers MRI's, PET/CT scans, ultrasounds, echo-cardiograms, surgical procedure in a physician's office, surgery and any radiological diagnostic testing in a facility, ER or Urgent Care for accident or injuries only and Chemo and radiation.</i>		
4	Claim example of \$12,000 - You owe	6,500.00
5	TransConnect GAP plan pays	6,500.00
6	Your net cost of the claim	0.00

NOT COVERED: Lab, ER for illness, sleep apnea or studies, - physical therapies, observation or medical equipment

C) Inpatient - ambulance covered same as any other benefit or \$350 for ambulance due to an outpatient accident.

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Ver. 101.-

Products are underwritten by Transamerica Life Insurance Company, Home Office Cedar Rapids, Iowa. Policy form series CPCAN200 & CCCAN200. BHGAP02 0508

LabCorp is a recommended lab