



## VALUE HEALTH GENEROUS SURGICAL BENEFIT

Some of you have asked: "*How is the surgery benefit paid on the Value Health Plan?*"

The Value Health plan has a surgical schedule with over 150 procedures listed. The surgery benefit payable is equal to the Point Value for the applicable procedure multiplied by the Unit Value for the plan Option selected:

PLAN OPTION	UNIT VALUE	MAXIMUM BENEFIT
Classic:	\$ 25	\$ 5,000
Silver:	\$ 50	\$10,000
Gold:	\$ 75	\$15,000
Platinum:	\$100	\$20,000

In order to be covered under this benefit, the surgery must be performed in a Hospital or ambulatory (outpatient) surgical center. The maximum surgical benefit for the option selected is payable for each operation. There are no deductibles or calendar year maximums.

These benefits are paid based on the surgical schedule not the actual expenses incurred. This is the most generous surgical schedule industry wide

A sampling of surgery benefits payable is listed below.  
 The calculation is: Point Value x Unit Value = Benefit Payable

<u>SURGERY PERFORMED</u>	<u>POINT VALUE</u>	<u>CLASSIC BENEFIT</u>	<u>SILVER BENEFIT</u>	<u>GOLD BENEFIT</u>	<u>PLATINUM BENEFIT</u>
Appendectomy	40	\$ 1,000	\$ 2,000	\$ 3,000	\$ 4,000
Open Heart - valves	200	\$ 5,000	\$10,000	\$15,000	\$20,000
Cataract - unilateral	80	\$ 2,000	\$ 4,000	\$ 6,000	\$ 8,000
Gall Bladder removal	50	\$ 1,250	\$ 2,500	\$ 3,750	\$ 5,000
Hip surgery	100	\$ 2,500	\$ 5,000	\$ 7,500	\$10,000

If two or more surgical procedures are performed through the same incision at the same time, the benefit payable will be for the principal procedure providing the largest Point Value. If more than one procedure is performed at the same time but through separate incisions, the total benefits payable will be equal to the amount payable for principal procedure plus 50% of the amount payable for all other procedures performed at the same time. The benefit for anesthesia during a covered surgery will be equal to 20% of the Surgical Benefit paid.