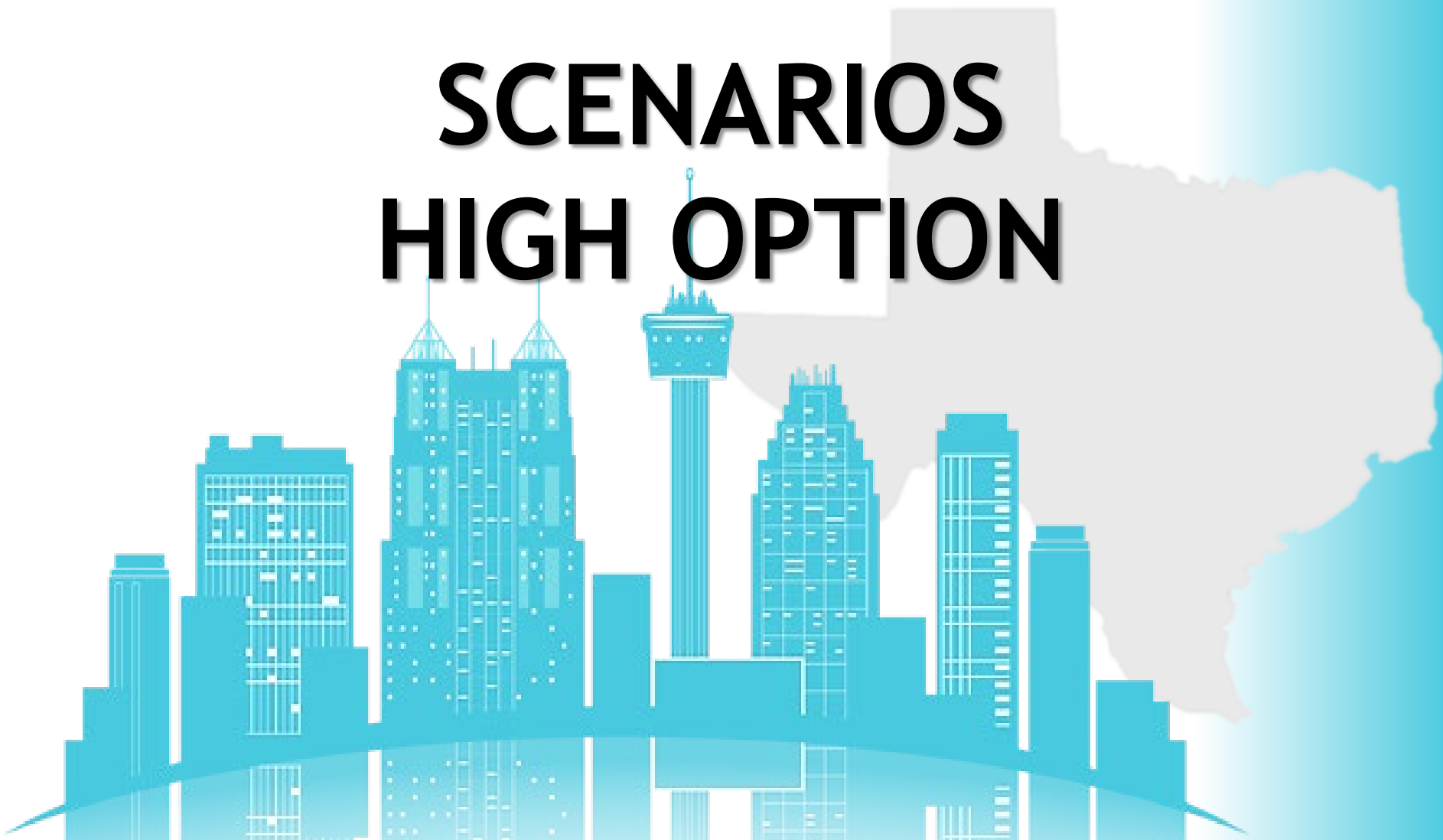
SCENARIOS
HIGH OPTION



APWU HEALTH PLAN

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BETTER HEALTH.®

33rd Annual Open Season Seminar

Scenario HO: Preventive Care

- Member goes for routine colonoscopy
- Member uses in-network providers
- Diagnosis on claim is routine
- Claims include surgery; labs; anesthesiologist

All three claims are paid at 100%

Scenario HO: Preventive Care

- Member goes for routine colonoscopy
- Member uses in-network providers
- Diagnosis on surgery and anesthesiologist claim is routine
- Diagnosis on in-network lab claim is non-routine (i.e. bleeding)

- Surgery and anesthesia claim are paid at 100%
- Lab claim will pay at 90%; member will be billed for 10% of the Plan allowance