

*North Carolina*  
**State Health Plan**  
Teachers' and State Employees' Comprehensive Major Medical Plan

**North Carolina State Health Plan Choices for Plan Year 2006/07**

*In addition to the CMMP (Indemnity Plan), there are three PPO Options: Smart Choice Basic, Smart Choice and Smart Choice Plus*

Plan Design Feature	CMMP (Indemnity Plan)	Smart Choice Basic		Smart Choice		Smart Choice Plus	
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Maximum	\$5 million	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Annual Deductible (Ind/Fam)	\$350/\$1,050	\$600/\$1,800	\$1,200/\$3,600	\$300/\$900	\$600/\$1,800	\$150/\$450	\$300/\$900
Plan Coinsurance	80%	70%	50%	80%	60%	90%	70%
Coinsurance Maximum (Ind/Fam)	\$2,000/\$6,000	\$2,500/\$7,500	\$5,000/\$15,000	\$1,750/\$5,250	\$3,500/\$10,500	\$1,000/\$3,000	\$2,000/\$6,000
Physician Office Visits							
Primary Care	\$15 + D&C	\$25	Covered after D&C	\$20	Covered after D&C	\$15	Covered after D&C
Specialist	\$15 + D&C	\$50	Covered after D&C	\$40	Covered after D&C	\$30	Covered after D&C
Urgent Care		\$75	\$75	\$50	\$50	\$50	\$50
Inpatient co-pay	\$150, then D & C	\$200, then D & C	\$200, then D & C	\$150, then D & C	\$150, then D & C	\$100, then D & C	\$100, then D & C
Outpatient Hospital & Ambulatory Surgical Center co-pay	\$75, then D & C	D & C	D & C	D & C	D & C	D & C	D & C
Emergency Room co-pay	\$200, then D & C	\$250, then D & C	\$250, then D & C	\$200, then D & C	\$200, then D & C	\$150, then D & C	\$150, then D & C
Wellness Benefits (annual)	\$150	Per schedule	Not covered	Per schedule	Not covered	Per schedule	Not covered
Prescription Drug Benefits							
Generic Rx co-pay	\$10	\$10		\$10		\$10	
Preferred Rx co-pay (no generic equiv.)	\$25	\$25		\$25		\$25	
Preferred Rx co-pay (generic equiv.)	\$40	\$40		\$40		\$40	
Non-preferred Rx co-pay	\$50	\$50		\$50		\$50	

Notes:

- 1.) PPO Options: There are no deductibles for physician office visits. Only the co-payment applies.
- 2.) PPO Options: For Wellness/Preventive Health Coverage please refer to Summary of Benefits.
- 3.) Also, NC HealthSmart, the SHP healthy living initiative, is available at no additional cost to all eligible State Health Plan members.  
(COBRA, Medicare eligibles and TRICARE enrollees are not eligible for NC HealthSmart.)
- 4.) The drug benefit doesn't change under any of the plans.