

## OUTPATIENT BENEFIT RIDER

Monthly Premium Rates Effective February 1, 2010

Option 1 – OBR1		Option 2 – OBR2	
Ages 0 - 24	\$53.75	Ages 0 - 24	\$86.00
25 - 35	\$64.50	25 - 35	\$102.13
36 - 45	\$75.25	36 - 45	\$118.25
46 - 55	\$91.38	46 - 55	\$139.75
56+	\$107.50	56+	\$161.25

### Benefit Description

- Calendar Year Rider Deductible - \$500 per insured.
- Outpatient Office Visits – after the \$25 office visit copay, the rider pays 80% up to \$100 maximum.
- Other Outpatient Expense – subject to the Calendar Year Rider Deductible of \$500, the rider pays 80% up to the Outpatient Aggregate Calendar Year Maximum.
- Generic Prescriptions – subject to the Calendar Year Rider Deductible and a per prescription co-pay of \$5, the rider pays 80% up to a \$1,000 maximum for Option 1 or a \$1,500 maximum for Option 2.
- Brand Name Prescriptions - subject to the Calendar Year Rider Deductible and a per prescription co-pay of \$30, the rider pays 80% up to a \$1,000 maximum for Option 1 or a \$1,500 maximum for Option 2.
- Well Care – subject to the Calendar Year Rider Deductible, the rider pays well care benefits up to \$250 per calendar year.

All of the benefits above except Outpatient Office Visits are subject to the Outpatient Aggregate Calendar Year Maximum of \$2,000 for Option 1 or \$4,000 for Option 2.

### **New Era Life Insurance Companies**

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