



Summary of Large Group Riders

Piedmont is pleased to offer the following riders to all Large Group Employers (51+ employees):

Description	Pricing (% Premium Surcharge)	
<u>Vision Rider</u> <ul style="list-style-type: none"> One routine eye examination each calendar year \$20 office copay 	1.3%	
<u>Morbid Obesity Rider</u> <ul style="list-style-type: none"> Covers the treatment of morbid obesity through gastric bypass surgery Specific conditions must be met to be eligible for surgery 	6.7% - 13.3%	
<u>HMO Network Rider</u> <ul style="list-style-type: none"> Designed for groups with a small number of employees and/or dependents who reside outside of Central Virginia Allows groups to choose an HMO plan and assign the expanded PPO network to enrolled employees and/or dependents who reside outside of Central Virginia 	% Out-of-Area Members	% Premium Surcharge
	0-5%	1%
	5-10%	2%
	10-15%	3%
	15-20%	4%
<u>Rx Preventive Drug Rider (HSA Only)</u> <ol style="list-style-type: none"> \$0 copay for generic drugs \$0 copay for generic & brand drugs \$10 copay for generic drugs \$10 copay for generic drugs, \$30 copay for brand drugs 	2.2% 5.5% 0.7% 2.6%	

Note: Please see full rider descriptions for additional details and restrictions.