

GERBER COLLISION SKOKIE IL

**Health Benefit Summary Plan Description
7670-00-030060**

Revised 01-01-2014

BENEFITS ADMINISTERED BY



A UnitedHealthcare Company

Table of Contents

INTRODUCTION.....	1
PLAN INFORMATION	2
BENEFIT CLASS DESCRIPTION	4
LOCATION DESCRIPTION.....	6
MEDICAL SCHEDULE OF BENEFITS	7
MEDICAL SCHEDULE OF BENEFITS	13
MEDICAL SCHEDULE OF BENEFITS	19
MEDICAL SCHEDULE OF BENEFITS	25
MEDICAL SCHEDULE OF BENEFITS	32
MEDICAL SCHEDULE OF BENEFITS	38
MEDICAL SCHEDULE OF BENEFITS	45
MEDICAL SCHEDULE OF BENEFITS	50
TRANSPLANT SCHEDULE OF BENEFITS	55
TRANSPLANT SCHEDULE OF BENEFITS	56
TRANSPLANT SCHEDULE OF BENEFITS	57
TRANSPLANT SCHEDULE OF BENEFITS	58
TRANSPLANT SCHEDULE OF BENEFITS	59
PRESCRIPTION SCHEDULE OF BENEFITS	60
PRESCRIPTION SCHEDULE OF BENEFITS	61
PRESCRIPTION SCHEDULE OF BENEFITS	62
PRESCRIPTION SCHEDULE OF BENEFITS	63
PRESCRIPTION SCHEDULE OF BENEFITS	64
PRESCRIPTION SCHEDULE OF BENEFITS	65
PRESCRIPTION SCHEDULE OF BENEFITS	66
HEALTHCARE REIMBURSEMENT ACCOUNT HIGHLIGHTS	68
PARTICIPATING IN THE HEALTHCARE REIMBURSEMENT ACCOUNT	69
TERMINATION AND REINSTATEMENT OF COVERAGE	70

YOUR HEALTHCARE REIMBURSEMENT ACCOUNT	71
HEALTHCARE REIMBURSEMENT ACCOUNT BENEFITS	73
GLOSSARY OF TERMS	75
OUT-OF-POCKET EXPENSES AND MAXIMUMS.....	76
OUT-OF-POCKET EXPENSES AND MAXIMUMS.....	78
OUT-OF-POCKET EXPENSES AND MAXIMUMS.....	80
OUT-OF-POCKET EXPENSES AND MAXIMUMS.....	82
ELIGIBILITY AND ENROLLMENT	84
SPECIAL ENROLLMENT PROVISION	88
TERMINATION	90
PRE-EXISTING CONDITION PROVISION	92
HIPAA PORTABILITY RIGHTS	94
COBRA CONTINUATION OF COVERAGE.....	95
UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994.....	103
PROVIDER NETWORK.....	104
COVERED MEDICAL BENEFITS	106
COVERED MEDICAL BENEFITS	113
COVERED MEDICAL BENEFITS	122
HOME HEALTH CARE BENEFITS.....	132
TRANSPLANT BENEFITS.....	133
TRANSPLANT BENEFITS.....	136
TRANSPLANT BENEFITS.....	139
PRESCRIPTION DRUG BENEFITS.....	142
VISION CARE BENEFITS.....	149
HEARING AID BENEFITS.....	150
MENTAL HEALTH BENEFITS.....	151
SUBSTANCE ABUSE AND CHEMICAL DEPENDENCY BENEFITS	153
UTILIZATION MANAGEMENT.....	155
CARE MANAGEMENT	158

COORDINATION OF BENEFITS	161
RIGHT OF SUBROGATION, REIMBURSEMENT, AND OFFSET	165
GENERAL EXCLUSIONS	168
GENERAL EXCLUSIONS	174
GENERAL EXCLUSIONS	180
CLAIMS AND APPEAL PROCEDURES	186
FRAUD	195
OTHER FEDERAL PROVISIONS	196
HIPAA ADMINISTRATIVE SIMPLIFICATION MEDICAL PRIVACY AND SECURITY PROVISION	198
STATEMENT OF ERISA RIGHTS	202
PLAN AMENDMENT AND TERMINATION INFORMATION	204
GLOSSARY OF TERMS	205

GERBER COLLISION
GROUP HEALTH BENEFIT PLAN
SUMMARY PLAN DESCRIPTION
INTRODUCTION

Effective: 04-01-2013

This Group Health Plan is a combination of benefits from:

- The Medical Benefit Plan (health coverage)
- The Healthcare Reimbursement Account (HRA)

The purpose of this document is to provide You and Your covered Dependents, if any, with summary information on benefits available under this Plan as well as information on a Covered Person's rights and obligations under the GERBER COLLISION Health Benefit Plan (the "Plan"). As a valued Employee of GERBER COLLISION, we are pleased to sponsor this Plan to provide benefits that can help meet Your health care needs. Please read this document carefully and contact Your Human Resources or Personnel office if You have questions.

GERBER COLLISION is named the Plan Administrator for this Plan. The Plan Administrator has retained the services of independent Third Party Administrators to process claims and handle other duties for this self-funded Plan. The Third Party Administrators for this Plan are UMR, Inc. (hereinafter "UMR") for medical claims, and OptumRx for pharmacy claims. The Third Party Administrators do not assume liability for benefits payable under this Plan, as they are solely claims paying agents for the Plan Administrator.

The employer assumes the sole responsibility for funding the Plan benefits out of general assets; however, Employees help cover some of the costs of covered benefits through contributions, Deductibles, out-of-pocket, and Plan Participation amounts as described in the Schedule of Benefits. All claim payments and reimbursements are paid out of the general assets of the employer and there is no separate fund that is used to pay promised benefits. The Plan is intended to comply with and be governed by the Employee Retirement Income Security Act of 1974 (ERISA) and its amendments.

Some of the terms used in this document begin with a capital letter, even though the term normally would not be capitalized. These terms have special meaning under the Plan. Most terms will be listed in the Glossary of Terms, but some terms are defined within the provision the term is used. Becoming familiar with the terms defined in the Glossary will help to better understand the provisions of this Plan.

Individuals covered under this Plan will be receiving an identification card to present to the provider whenever services are received. On the back of this card are phone numbers to call in case of questions or problems.

This document summarizes the benefits and limitations of the Plan and is known as a Summary Plan Description ("SPD"). It is being furnished to You in accordance with ERISA.

This document becomes effective on April 1, 2011.

PLAN INFORMATION

Effective: 07-05-2013

Plan Name	GERBER COLLISION & GLASS GROUP BENEFIT PLAN
Name And Address Of Employer	GERBER COLLISION 500 W LAKE ST ELMHURST IL 60126
Name, Address And Phone Number Of Plan Administrator	GERBER COLLISION 500 W LAKE ST ELMHURST IL 60126 630-532-5776
Named Fiduciary	GERBER COLLISION
Employer Identification Number Assigned By The IRS	51-0394062
Plan Number Assigned By The Plan	501
Type Of Benefit Plan Provided	Self-funded Health & Welfare Plan providing group health benefits.
Type Of Administration	The administration of the Plan is under the supervision of the Plan Administrator. The Plan is not financed by an insurance company and benefits are not guaranteed by a contract of insurance. UMR provides administrative services such as claim payments for medical and pharmacy claims.
Name And Address Of Agent For Service Of Legal Process	THE BOYD GROUP (U.S.) INC 500 W LAKE ST ELMHURST IL 60126 Services of legal process may also be made upon the Plan Administrator.
Funding Of The Plan	Employer and Employee Contributions Benefits are provided by a benefit Plan maintained on a self-insured basis by Your employer.
Benefit Plan Year (Applies to Benefit Plan(s) 004, 005, 006)	Benefits begin on April 1 and end on the following March 31. For new Employees and Dependents, a Benefit Plan Year begins on the individual's Effective Date and runs through March 31 of the same Benefit Plan Year.
Benefit Plan Year (Applies to Benefit Plan(s) 010, 011, 012)	Benefits begin on January 1 and end on the following December 31. For new Employees and Dependents, a Benefit Plan Year begins on the individual's Effective Date and runs through December 31 of the same Benefit Plan Year.

Effective: 01-01-2014

**Benefit Plan Year
(Applies to Benefit Plan(s) 013, 014,
015)**

Benefits begin on January 1 and end on the following March 31. For new Employees and Dependents, a Benefit Plan Year begins on the individual's Effective Date and runs through March 31 of the same Benefit Plan Year.

ERISA And Other Federal Compliance

It is intended that this Plan comply with all applicable requirements of ERISA and other federal regulations. In the event of any conflict between this Plan and ERISA or other federal regulations, the provisions of ERISA and the federal regulations will be deemed controlling, and any conflicting part of this Plan will be deemed superseded to the extent of the conflict.

Discretionary Authority

The Plan Administrator will perform its duties as the Plan Administrator and in its sole discretion, will determine appropriate courses of action in light of the reason and purpose for which this Plan is established and maintained. In particular, the Plan Administrator will have full and sole discretionary authority to interpret all Plan documents, including this SPD, and make all interpretive and factual determinations as to whether any individual is entitled to receive any benefit under the terms of this Plan. Any construction of the terms of any Plan document and any determination of fact adopted by the Plan Administrator will be final and legally binding on all parties, except that the Plan Administrator has delegated certain responsibilities to the Third Party Administrators for this Plan. Any interpretation, determination or other action of the Plan Administrator or the Third Party Administrators will be subject to review only if a court of proper jurisdiction determines its action is arbitrary or capricious or otherwise a clear abuse of discretion. Any review of a final decision or action of the Plan Administrator or the Third Party Administrators will be based only on such evidence presented to or considered by the Plan Administrator or the Third Party Administrators at the time they made the decision that is the subject of review. Accepting any benefits or making any claim for benefits under this Plan constitutes agreement with and consent to any decisions that the Plan Administrator or the Third Party Administrators make, in their sole discretion, and further, means that the Covered Person consents to the limited standard and scope of review afforded under law.

BENEFIT CLASS DESCRIPTION

The Covered Person's benefit class is determined by the designations shown below:

Class	Class Description	Benefit Plan	Network**
A16	ALL ACTIVE EMPLOYEES IN THE HDHP PLAN - SINGLE	005	58-ZM
A17	ALL ACTIVE EMPLOYEES IN THE HDHP PLAN - SINGLE WITH HSA	005	58-ZM
A18	ALL ACTIVE EMPLOYEES IN THE HDHP - EMPLOYEE + SPOUSE, EMPLOYEE + CHILD(REN) OR FAMILY	006	58-ZM
A19	ALL ACTIVE EMPLOYEES IN THE HDHP - EMPLOYEE + SPOUSE, EMPLOYEE + CHILD(REN) OR FAMILY WITH HSA	006	58-ZM
A20	ALL ACTIVE EMPLOYEES IN THE HRA PLAN - EMPLOYEE ONLY	004	58-ZM
A21	ALL ACTIVE EMPLOYEES IN THE HRA - EMPLOYEE + SPOUSE OR EMPLOYEE + CHILD(REN)	004	58-ZM
A22	ALL ACTIVE EMPLOYEES IN THE HRA - FAMILY	004	58-ZM
A30	BENEFIT SERVICES INC NON UNION 80/60 PLAN	010	58-ZM
A31	UNION HIGH 100/70 PLAN	011	58-ZM
A32	UNION LOW 80/70	012	58-ZM
A33	Effective: 01-01-2014 class added ALL ACTIVE EMPLOYEES IN HANSEN HIGH PLAN	013	58-ZM
A34	Effective: 01-01-2014 class added ALL ACTIVE EMPLOYEES IN HANSEN LOW PLAN (HDHP - SINGLE)	014	58-ZM
A35	Effective: 01-01-2014 class added ALL ACTIVE EMPLOYEES IN HANSEN LOW PLAN (HDHP - FAMILY)	015	58-ZM
C13	ALL COBRA PARTICIPANTS IN THE HDHP PLAN - SINGE	005	58-ZM
C14	ALL COBRA PARTICIPANTS IN THE HDHP PLAN - SINGLE HSA	005	58-ZM
C15	ALL COBRA PARTICIPANTS IN THE HDHP PLAN - EMPLOYEE + SPOUSE, EMPLOYEE + CHILD(REN) OR FAMILY	006	58-ZM
C16	ALL COBRA PARTICIPANTS IN THE HDHP PLAN - EMPLOYEE + SPOUSE, EMPLOYEE + CHILD(REN) OR FAMILY WITH HSA	006	58-ZM
C17	ALL COBRA PARTICIPANTS IN THE HRA PLAN - EMPLOYEE ONLY	004	58-ZM

Class	Class Description	Benefit Plan	Network**
C18	ALL COBRA PARTICIPANTS IN THE HRA PLAN - EMPLOYEE + SPOUSE OR EMPLOYEE + CHILD(REN)	004	58-ZM
C19	ALL COBRA PARTICIPANTS IN THE HRA PLAN - FAMILY	004	58-ZM
C30	ALL COBRA BENEFIT SERVICES INC PARTICIPANTS NON UNION 80/60 PLAN	010	58-ZM
C31	ALL COBRA PARTICIPANTS UNION 100/70 PLAN	011	58-ZM
C32	ALL COBRA EMPLOYEES UNION 80/70 PLAN	012	58-ZM
C33	Effective: 01-01-2014 class added ALL COBRA PARTICIPANTS IN THE HANSEN HIGH PLAN	013	58-ZM
C34	Effective: 01-01-2014 class added ALL COBRA PARTICIPANTS IN THE HANSEN LOW PLAN HDHP-SINGLE	014	58-ZM
C35	Effective: 01-01-2014 class added ALL COBRA PARTICIPANTS IN THE HANSEN LOW PLAN HDHP- FAMILY	015	58-ZM

**Note: See the Provider Network section of this SPD for network description.

LOCATION DESCRIPTION

Location	Description	Billing Division	Reporting Sub
001	GERBER COLLISION 500 W LAKE ST ELMHURST IL 60126	001	0001
039	GLASS AMERICA 500 W LAKE ST ELMHURST IL 60126	039	0039
040	Effective: 01-01-2014 location added HANSEN 500 W LAKE ST ELMHURST IL 60126	040	0040

MEDICAL SCHEDULE OF BENEFITS

Benefit Plan(s) 004

Effective: 04-01-2013

All health benefits shown on this Schedule of Benefits are subject to the following: Lifetime and annual maximums, Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses section of this SPD for more details.

Benefits are subject to all provisions of this Plan including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the Utilization Management section of this SPD for a description of these services and prior authorization procedures.

Notes: Refer to the Provider Network section for clarifications and possible exceptions to the In-Network or Out-of-Network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, that means that it is a combined Maximum Benefit for services that the Covered Person receives from all In-Network and Out-of-Network providers and facilities.

SUMMARY OF BENEFITS	In-Network (Tier One)	Out-of-Network (Tier Two)
Health Reimbursement Account Contribution Amount: (Paid By Plan) - Individual Coverage - Individual Plus Spouse Coverage - Individual Plus Children Coverage - Individual Plus Family Coverage		\$500 \$750 \$750 \$1,000
Annual Deductible Per Plan Year: (Includes Health Reimbursement Account Contribution): - Individual Coverage - Individual Plus Spouse Coverage - Individual Plus Children Coverage - Individual Plus Family Coverage	\$1,500 \$3,000 \$3,000 \$4,500	\$3,000 \$3,000 \$3,000 \$3,000
Plan Participation Rate, Unless Otherwise Stated Below: Paid By Plan After Satisfaction Of Deductible	80%	60%
Annual Out-Of-Pocket Maximum Excluding the Prescription Benefit Out-of-Pocket Amount: - Individual Coverage - Individual Plus Family Coverage - Maximum Amount Any One Individual Can Satisfy Toward The Family Out-of-Pocket Amount	\$5,000 \$15,000 \$5,000	\$10,000 \$20,000 \$10,000
Ambulance Transportation: Paid By Plan After In-Network Deductible	80%	80%
Breast Pumps: Paid By Plan After Deductible	100% (Deductible Waived)	60%

SUMMARY OF BENEFITS	In-Network (Tier One)	Out-of-Network (Tier Two)
Chiropractic Services:		
Office Visit: - Maximum Visits Per Plan Year - Paid By Plan After Deductible	80%	10 Visits 60%
Manipulations: - Included In Maximum - Paid By Plan After Deductible	80%	60%
X-rays: Paid By Plan After Deductible	80%	60%
Contraceptive Methods And Counseling Approved By The FDA:		No Benefit
For Women: Paid By Plan	100% (Deductible Waived)	
Dental Services - Not Accident Related. Refer To The Covered Benefits Section For Details: - Maximum Benefit Per Plan Year Including Oral Surgery - Paid By Plan After Deductible	80%	\$1,000 60%
Durable Medical Equipment: Paid By Plan After Deductible	80%	60%
Emergency Services / Treatment:		
Emergency Room / Emergency Physicians: Paid By Plan After In-Network Deductible	80%	80%
Extended Care Facility Benefits Such As Skilled Nursing, Convalescent Or Subacute Facility: - Maximum Days Per Plan Year - Paid By Plan After Deductible	80%	60 Days 60%
Hearing Services:		
Exams, Tests: Paid By Plan After Deductible	80%	60%
Hearing Aids: - Maximum Benefit Per Plan Year - Maximum Benefit Per Ear Per Plan Year - Paid By Plan After Deductible	80%	\$1,500 1 Hearing Aid 60%
Home Health Care Benefits: - Maximum Visits Per Plan Year - Paid By Plan After Deductible <i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Therapist, As The Case May Be, Or Up To Four (4) Hours Of Home Health Care Services.</i>	80%	40 Visits 60%
Hospice Care Benefits:		
Hospice Services: Paid By Plan After Deductible	80%	60%
Bereavement Counseling: Paid By Plan After Deductible	80%	60%

SUMMARY OF BENEFITS	In-Network (Tier One)	Out-of-Network (Tier Two)
Hospital Services: Inpatient Services / Inpatient Physician Charges Room And Board Subject To The Payment Of Semi-private Room Rate Or Negotiated Room Rate: • Paid By Plan After Deductible	80%	60%
Outpatient Services / Outpatient Physician Charges: • Paid By Plan After Deductible	80%	60%
Outpatient Lab And X-ray Charges: • Paid By Plan After Deductible	80%	60%
Outpatient Surgery / Surgeon Charges: • Paid By Plan After Deductible	80%	60%
Maternity: Prenatal: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Delivery And Postnatal: • Paid By Plan After Deductible	80%	60%
Mental Health, Substance Abuse And Chemical Dependency Benefits: • Paid By Plan After Deductible	80%	60%
Oral Surgery: Included In Dental Services • Paid By Plan After Deductible	80%	60%
Physician Office Visit: • Paid By Plan After Deductible	80%	60%
Physician Office Services: • Paid By Plan After Deductible	80%	60%
Prenatal And Postpartum Office Services: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: • Maximum Benefit Per Plan Year	Not Applicable	\$500
Preventive / Routine Physical Exams At Appropriate Ages: Included In Maximum • Paid By Plan	100% (Deductible Waived)	100% (Deductible Waived)
After Maximum Is Satisfied • Paid By Plan After Deductible	Not Applicable	60%
Immunizations Including Flu Mist: Included In Maximum • Paid By Plan	100% (Deductible Waived)	100% (Deductible Waived)
After Maximum Is Satisfied • Paid By Plan After Deductible	Not Applicable	60%

SUMMARY OF BENEFITS	In-Network (Tier One)	Out-of-Network (Tier Two)
Preventive / Routine Diagnostic Tests, Lab And X-rays At Appropriate Ages: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%
Preventive / Routine Mammograms And Breast Exams: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	1 Exam 100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%
Preventive / Routine Pelvic Exams And Pap Test: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	1 Exam 100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%
Preventive / Routine PSA Test And Prostate Exams: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	1 Exam 100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%
Preventive / Routine Colonoscopy, Sigmoidoscopy And Similar Routine Surgical Procedures Done For Preventive Reasons: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%

SUMMARY OF BENEFITS	In-Network (Tier One)	Out-of-Network (Tier Two)
Preventive / Routine Counseling For Alcohol And Substance Abuse, Tobacco Use, Obesity, Diet And Nutrition: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible In Addition, The Following Preventive / Routine Services Are Covered For Women: ➤ Gestational Diabetes ➤ Papillomavirus DNA Testing ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* Included In Maximum • Paid By Plan After Deductible After Maximum Is Satisfied • Paid By Plan After Deductible *These Services May Also Apply To Men.	100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60% 60% 60%
Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%
Preventive / Routine Hearing Exams: Included In Maximum • Paid By Plan After Deductible After Maximum Is Satisfied • Paid By Plan After Deductible	100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%
Preventive / Routine Eye Exam And Glaucoma Testing: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60%

SUMMARY OF BENEFITS	In-Network (Tier One)	Out-of-Network (Tier Two)
Temporomandibular Joint Disorder Benefits: - Maximum Benefit Per Lifetime - Paid By Plan After Deductible	80%	\$1,500 60%
Therapy Services: Occupational / Physical Outpatient Hospital And Office Therapy: - Maximum Visits Per Plan Year - Paid By Plan After Deductible	80%	50 Visits 60%
Speech Outpatient Hospital And Office Therapy: - Maximum Visits Per Plan Year - Paid By Plan After Deductible	80%	25 Visits 60%
Sterilizations: For Men: Paid By Plan After Deductible	80%	60%
For Women: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Wigs, Toupees Or Hairpieces Related To Cancer Treatment And Alopecia Areata: - Maximum Benefit Per Lifetime - Paid By Plan After Deductible	80%	\$300 60%
All Other Covered Expenses: Paid By Plan After Deductible	80%	60%

MEDICAL SCHEDULE OF BENEFITS

Benefit Plan(s) 005

Effective: 04-01-2013

All health benefits shown on this Schedule of Benefits are subject to the following: Lifetime and annual maximums, Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses section of this SPD for more details.

Benefits are subject to all provisions of this Plan including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the Utilization Management section of this SPD for a description of these services and prior authorization procedures.

Notes: Refer to the Provider Network section for clarifications and possible exceptions to the In-Network or Out-of-Network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, that means that it is a combined Maximum Benefit for services that the Covered Person receives from all In-Network and Out-of-Network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Plan Year: Note: Medical And Pharmacy Expenses Are Subject To The Same Deductible Single Coverage	\$1,500	\$1,500
Plan Participation Rate, Unless Otherwise Stated Below: Paid By Plan After Satisfaction Of Deductible	80%	60%
Annual Out-Of-Pocket Maximum: Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum Single Coverage	\$5,000	\$5,000
Ambulance Transportation: Paid By Plan After In-Network Deductible	80%	80%
Breast Pumps: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Chiropractic Services: Office Visit: - Maximum Visits Per Plan Year - Paid By Plan After Deductible Manipulations: - Included In Maximum - Paid By Plan After Deductible X-rays: - Paid By Plan After Deductible	80% 10 Visits 80% <u>80%</u>	60% 60% <u>60%</u>

	IN-NETWORK	OUT-OF-NETWORK
Contraceptive Methods And Counseling Approved By The FDA: For Women: • Paid By Plan	100% (Deductible Waived)	No Benefit
Dental Services - Not Accident Related. Refer To The Covered Benefits Section For Details: • Maximum Benefit Per Plan Year Including Oral Surgery • Paid By Plan After Deductible	\$1,000 80%	60%
Durable Medical Equipment: • Paid By Plan After Deductible	80%	60%
Emergency Services / Treatment: Emergency Room / Emergency Physicians: • Paid By Plan After In-Network Deductible	80%	80%
Extended Care Facility Benefits Such As Skilled Nursing, Convalescent Or Subacute Facility: • Maximum Days Per Plan Year • Paid By Plan After Deductible	60 Days 80%	60%
Hearing Services: Exams, Tests: • Paid By Plan After Deductible Hearing Aids: • Maximum Benefit Per Plan Year • Maximum Benefit Per Ear Per Plan Year • Paid By Plan After Deductible	80% \$1,500 1 Hearing Aid 80%	60%
Home Health Care Benefits: • Maximum Visits Per Plan Year • Paid By Plan After Deductible <i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Therapist, As The Case May Be, Or Up To Four (4) Hours Of Home Health Care Services.</i>	40 Visits 80%	60%
Hospice Care Benefits: Hospice Services: • Paid By Plan After Deductible Bereavement Counseling: • Paid By Plan After Deductible	80% 80%	60% 60%
Hospital Services: Inpatient Services / Inpatient Physician Charges Room And Board Subject To The Payment Of Semi-private Room Rate Or Negotiated Room Rate: • Paid By Plan After Deductible Outpatient Services / Outpatient Physician Charges: • Paid By Plan After Deductible	80% 80%	60% 60%

	IN-NETWORK	OUT-OF-NETWORK
Outpatient Lab And X-ray Charges: • Paid By Plan After Deductible	80%	60%
Outpatient Surgery / Surgeon Charges: • Paid By Plan After Deductible	80%	60%
Maternity: Prenatal: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Delivery And Postnatal: • Paid By Plan After Deductible	80%	60%
Mental Health, Substance Abuse And Chemical Dependency Benefits: • Paid By Plan After Deductible	80%	60%
Oral Surgery: • Included in Dental Services Maximum • Paid By Plan After Deductible	80%	60%
Physician Office Visit: • Paid By Plan After Deductible	80%	60%
Physician Office Services: • Paid By Plan After Deductible	80%	60%
Prenatal And Postpartum Office Services: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: • Maximum Benefit Per Calendar Year	Not Applicable	\$500
Preventive / Routine Physical Exams At Appropriate Ages: Included In Maximum • Paid By Plan	100% (Deductible Waived)	100% (Deductible Waived)
After Maximum Is Satisfied • Paid By Plan After Deductible	Not Applicable	60%
Immunizations Including Flumist: Included In Maximum • Paid By Plan	100% (Deductible Waived)	100% (Deductible Waived)
After Maximum Is Satisfied • Paid By Plan After Deductible	Not Applicable	60%
Preventive / Routine Diagnostic Tests, Lab And X-rays At Appropriate Ages: Included In Maximum • Paid By Plan	100% (Deductible Waived)	100% (Deductible Waived)
After Maximum Is Satisfied • Paid By Plan After Deductible	Not Applicable	60%

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine Mammograms And Breast Exams: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Pelvic Exams And Pap Test: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine PSA Test And Prostate Exams: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Screenings / Services At Appropriate Ages And Gender: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Colonoscopy, Sigmoidoscopy And Similar Routine Surgical Procedures Done For Preventive Reasons: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Counseling For Alcohol And Substance Abuse, Tobacco Use, Obesity, Diet And Nutrition: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	1 Exam 100% (Deductible Waived) Not Applicable 1 Exam 100% (Deductible Waived) Not Applicable 1 Exam 100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60%

	IN-NETWORK	OUT-OF-NETWORK
In Addition, The Following Preventive / Routine Services Are Covered For Women: ➤ Gestational Diabetes ➤ Papillomavirus DNA Testing ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* Included In Maximum • Paid By Plan After Deductible After Maximum Is Satisfied • Paid By Plan After Deductible *These Services May Also Apply To Men. Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Hearing Exams: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Eye Exam And Glaucoma Testing: • Paid By Plan	100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable 100% (Deductible Waived)	60% 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60% No Benefit
Sterilizations: For Men: • Paid By Plan After Deductible For Women: • Paid By Plan After Deductible	80% 100% (Deductible Waived)	60% 60%
Temporomandibular Joint Disorder Benefits: • Maximum Benefit Per Lifetime • Paid By Plan After Deductible	\$1,500 80%	60%

	IN-NETWORK	OUT-OF-NETWORK
Therapy Services: Occupational / Physical Outpatient Hospital And Office Therapy: - Maximum Visits Per Plan Year - Paid By Plan After Deductible	80%	50 Visits 60%
Speech Outpatient Hospital And Office Therapy: - Maximum Visits Per Plan Year - Paid By Plan After Deductible	80%	25 Visits 60%
Wigs, Toupees Or Hairpieces Related To Cancer Treatment And Alopecia Areata: - Maximum Benefit Per Lifetime - Paid By Plan After Deductible	80%	\$300 60%
All Other Covered Expenses: Paid By Plan After Deductible	80%	60%

MEDICAL SCHEDULE OF BENEFITS

Benefit Plan(s) 006

Effective: 04-01-2013

All health benefits shown on this Schedule of Benefits are subject to the following: Lifetime and annual maximums, Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses section of this SPD for more details.

Benefits are subject to all provisions of this Plan including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the Utilization Management section of this SPD for a description of these services and prior authorization procedures.

Notes: Refer to the Provider Network section for clarifications and possible exceptions to the In-Network or Out-of-Network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, that means that it is a combined Maximum Benefit for services that the Covered Person receives from all In-Network and Out-of-Network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Plan Year: Note: Medical And Pharmacy Expenses Are Subject To The Same Deductible Family Coverage	\$4,500	\$4,500
Plan Participation Rate, Unless Otherwise Stated Below: Paid By Plan After Satisfaction Of Deductible	80%	60%
Annual Out-Of-Pocket Maximum: Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum Family Coverage	\$10,000	\$10,000
Ambulance Transportation: Paid By Plan After In-Network Deductible	80%	80%
Breast Pumps: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Chiropractic Services: Office Visit: - Maximum Visits Per Plan Year - Paid By Plan After Deductible Manipulations: - Included In Maximum - Paid By Plan After Deductible X-rays: - Paid By Plan After Deductible	10 Visits 80% 80% 80%	60% 60% 60%

	IN-NETWORK	OUT-OF-NETWORK
Contraceptive Methods And Counseling Approved By The FDA: For Women: • Paid By Plan	100% (Deductible Waived)	No Benefit
Dental Services - Not Accident Related. Refer To The Covered Benefits Section For Details: • Maximum Benefit Per Plan Year Including Oral Surgery • Paid By Plan After Deductible	\$1,000 80%	60%
Durable Medical Equipment: • Paid By Plan After Deductible	80%	60%
Emergency Services / Treatment: Emergency Room / Emergency Physicians: • Paid By Plan After In-Network Deductible	80%	80%
Extended Care Facility Benefits Such As Skilled Nursing, Convalescent Or Subacute Facility: • Maximum Days Per Plan Year • Paid By Plan After Deductible	60 Days 80%	60%
Hearing Services: Exams, Tests: • Paid By Plan After Deductible Hearing Aids: • Maximum Benefit Per Plan Year • Maximum Benefit Per Ear Per Plan Year • Paid By Plan After Deductible	80% \$1,500 1 Hearing Aid 80%	60%
Home Health Care Benefits: • Maximum Visits Per Plan Year • Paid By Plan After Deductible <i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Therapist, As The Case May Be, Or Up To Four (4) Hours Of Home Health Care Services.</i>	40 Visits 80%	60%
Hospice Care Benefits: Hospice Services: • Paid By Plan After Deductible Bereavement Counseling: • Paid By Plan After Deductible	80% 80%	60%
Hospital Services: Inpatient Services / Inpatient Physician Charges Room And Board Subject To The Payment Of Semi-private Room Rate Or Negotiated Room Rate: • Paid By Plan After Deductible Outpatient Services / Outpatient Physician Charges: • Paid By Plan After Deductible	80% 80%	60%

	IN-NETWORK	OUT-OF-NETWORK
Outpatient Lab And X-ray Charges: • Paid By Plan After Deductible	80%	60%
Outpatient Surgery / Surgeon Charges: • Paid By Plan After Deductible	80%	60%
Maternity: Prenatal: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Delivery And Postnatal: • Paid By Plan After Deductible	80%	60%
Mental Health, Substance Abuse And Chemical Dependency Benefits: • Paid By Plan After Deductible	80%	60%
Oral Surgery: • Included in Dental Services Maximum • Paid By Plan After Deductible	80%	60%
Physician Office Visit: • Paid By Plan After Deductible	80%	60%
Physician Office Services: • Paid By Plan After Deductible	80%	60%
Prenatal And Postpartum Office Services: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: • Maximum Benefit Per Calendar Year	Not Applicable	\$500
Preventive / Routine Physical Exams At Appropriate Ages: Included In Maximum • Paid By Plan	100% (Deductible Waived)	100% (Deductible Waived)
After Maximum Is Satisfied • Paid By Plan After Deductible	Not Applicable	60%
Immunizations: Included In Maximum • Paid By Plan	100% (Deductible Waived)	100% (Deductible Waived)
After Maximum Is Satisfied • Paid By Plan After Deductible	Not Applicable	60%
Preventive / Routine Diagnostic Tests, Lab And X-rays At Appropriate Ages: Included In Maximum • Paid By Plan After Deductible	100% (Deductible Waived)	100% (Deductible Waived)
After Maximum Is Satisfied • Paid By Plan After Deductible	Not Applicable	60%

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine Mammograms And Breast Exams: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Pelvic Exams And Pap Test: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine PSA Test And Prostate Exams: Included In Maximum • Maximum Exams Per Plan Year • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Screenings / Services At Appropriate Ages And Gender: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Colonoscopy, Sigmoidoscopy And Similar Routine Surgical Procedures Done For Preventive Reasons: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Counseling For Alcohol And Substance Abuse, Tobacco Use, Obesity, Diet And Nutrition: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible	1 Exam 100% (Deductible Waived) Not Applicable 1 Exam 100% (Deductible Waived) Not Applicable 1 Exam 100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable	100% (Deductible Waived) 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60%

	IN-NETWORK	OUT-OF-NETWORK
In Addition, The Following Preventive / Routine Services Are Covered For Women: ➤ Gestational Diabetes ➤ Papillomavirus DNA Testing ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* Included In Maximum • Paid By Plan After Deductible After Maximum Is Satisfied • Paid By Plan After Deductible *These Services May Also Apply To Men. Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride: Included In Maximum • Paid By Plan After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Hearing Exams: Included In Maximum • Paid By Plan After Deductible After Maximum Is Satisfied • Paid By Plan After Deductible Preventive / Routine Eye Exam And Glaucoma Testing: • Paid By Plan	100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable 100% (Deductible Waived) Not Applicable 100% (Deductible Waived)	60% 60% 100% (Deductible Waived) 60% 100% (Deductible Waived) 60% No Benefit
Sterilizations: For Men: • Paid By Plan After Deductible For Women: • Paid By Plan After Deductible	80% 100% (Deductible Waived)	60% 60%
Temporomandibular Joint Disorder Benefits: • Maximum Benefit Per Lifetime • Paid By Plan After Deductible	\$1,500 80%	60%

	IN-NETWORK	OUT-OF-NETWORK
Therapy Services: Occupational / Physical Outpatient Hospital And Office Therapy: - Maximum Visits Per Plan Year - Paid By Plan After Deductible	80%	50 Visits 60%
Speech Outpatient Hospital And Office Therapy: - Maximum Visits Per Plan Year - Paid By Plan After Deductible	80%	25 Visits 60%
Wigs, Toupees Or Hairpieces Related To Cancer Treatment And Alopecia Areata: - Maximum Benefit Per Lifetime - Paid By Plan After Deductible	80%	\$300 60%
All Other Covered Expenses: Paid By Plan After Deductible	80%	60%

MEDICAL SCHEDULE OF BENEFITS

Benefit Plan(s) 010

Effective: 04-01-2013

All health benefits shown on this Schedule of Benefits are subject to the following: Lifetime and annual maximums, Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses section of this SPD for more details.

Benefits are subject to all provisions of this Plan including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the Utilization Management section of this SPD for a description of these services and prior authorization procedures.

Notes: Refer to the Provider Network section for clarifications and possible exceptions to the In-Network or Out-of-Network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, that means that it is a combined Maximum Benefit for services that the Covered Person receives from all In-Network and Out-of-Network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year: - Per Person - Per Family	\$750 \$1,500	\$1,500 \$3,000
Plan Participation Rate, Unless Otherwise Stated Below: Paid By Plan After Satisfaction Of Deductible	80%	60%
Annual Out-Of-Pocket Maximum Excluding The Prescription Benefit Out-Of-Pocket: - Per Person - Per Family	\$5,000 \$10,000	\$5,000 \$10,000
Ambulance Transportation: True Emergency: Ground: - Paid By Plan Air: - Paid By Plan Non-True Emergency: Ground: - Paid By Plan Air: - Paid By Plan	80% (Deductible Waived) 80% (Deductible Waived) 80% (Deductible Waived) 80% (Deductible Waived)	80% (Deductible Waived) 80% (Deductible Waived) 60% (Deductible Waived) 60% (Deductible Waived)

	IN-NETWORK	OUT-OF-NETWORK
Breast Pumps: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Chiropractic Services: • Co-pay Per Day • Maximum Visits Per Calendar Year • Paid By Plan After Deductible	\$50 20 Visits 100% (Deductible Waived)	Not Applicable 60%
Contraceptive Methods And Counseling Approved By The FDA: For Men: • Paid By Plan After Deductible For Women: • Paid By Plan	80% 100% (Deductible Waived)	No Benefit
Durable Medical Equipment: • Paid By Plan After Deductible	80%	60%
Emergency Services / Treatment: True Emergency Urgent Care: • Co-pay Per Visit • Paid By Plan Non-True Emergency Urgent Care: • Co-pay Per Visit • Paid By Plan After Deductible True Emergency Room / Emergency Physicians: • Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours) • Paid By Plan Non-True Emergency Room / Emergency Physicians: • Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours) • Paid By Plan After Deductible	\$75 100% (Deductible Waived) \$75 100% (Deductible Waived) \$150 100% (Deductible Waived) \$150 100% (Deductible Waived)	\$75 100% (Deductible Waived) \$75 60% \$150 100% (Deductible Waived) Not Applicable 60%
Extended Care Facility Benefits Such As Skilled Nursing, Convalescent Or Subacute Facility: • Co-pay Per Admission • Maximum Days Per Calendar Year • Paid By Plan After Deductible	\$200 120 Days 80%	\$200 60%
Genetic Counseling And Genetic Testing (Pre And Post Testing): • Maximum Visits Per Calendar Year • Paid By Plan After Deductible	3 Visits 80%	60%

	IN-NETWORK	OUT-OF-NETWORK
Home Health Care Benefits: - Maximum Visits Per Calendar Year Including Outpatient Private Duty Nursing - Paid By Plan After Deductible <i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Therapist, As The Case May Be, Or Up To Four (4) Hours Of Home Health Care Services.</i>	120 Visits 80%	60%
Hospice Care Benefits: Hospice Services: - Paid By Plan After Deductible Bereavement Counseling: - Paid By Plan After Deductible Respite Care: - Paid By Plan After Deductible	80% 80% 80%	60% 60% 60%
Hospital Services: Pre-admission Testing: - Paid By Plan After Deductible Inpatient Services Only: - Co-pay Per Admission - Paid By Plan After Deductible Inpatient Physician Charges Only: - Paid By Plan After Deductible Outpatient Services / Outpatient Physician Charges: - Paid By Plan After Deductible Outpatient Lab And X-ray Charges: - Paid By Plan After Deductible Outpatient Surgery / Surgeon Charges: - Paid By Plan After Deductible	80% \$200 80% (Deductible Waived) 80% 80% 80% 80%	60% \$200 60% 60% 60% 60% 60%
Maternity: Office Visit (Initial Visit Only): Primary Care Physician Office Visit: - Co-pay Per Visit - Paid By Plan After Deductible Specialist Office Visit: - Co-pay Per Visit - Paid By Plan After Deductible Subsequent Prenatal Visit, Postnatal Visits And Physician's Delivery Charges: - Paid By Plan After Deductible	 \$30 100% (Deductible Waived) \$50 100% (Deductible Waived) 80%	 Not Applicable 60% Not Applicable 60% 60%

	IN-NETWORK	OUT-OF-NETWORK
Physician's Office Visits In Addition To The Global Maternity Fee When Performed By An OB/GYN Or Specialist: Primary Care Physician Office Visit: - Co-pay Per Visit - Paid By Plan After Deductible Specialist Office Visit: - Co-pay Per Visit - Paid By Plan After Deductible	 \$30 100% (Deductible Waived)	 Not Applicable 60%
Mental Health, Substance Abuse And Chemical Dependency Benefits: Inpatient Services Only: - Co-pay Per Admission - Paid By Plan After Deductible Inpatient Physician Charges Only: - Paid By Plan After Deductible Residential Services Only: - Co-pay Per Admission - Paid By Plan After Deductible Residential Physician Charges Only: - Paid By Plan After Deductible Outpatient Services / Physician Charges Only: - Paid By Plan After Deductible Office Visit: - Co-pay Per Visit - Paid By Plan After Deductible	 \$200 80% (Deductible Waived)	 \$200 60%
Morbid Obesity Treatment: - Maximum Benefit Per Lifetime - Paid By Plan After Deductible	 \$10,000 80%	 60%
Nutritional Evaluation: - Maximum Visits Per Calendar Year Physician's Office Visit: Included In Maximum - Co-pay Per Primary Care Physician Office Visit - Co-pay Per Specialist Office Visit - Paid By Plan After Deductible Outpatient Facility: - Paid By Plan After Deductible	 3 Visits	 Not Applicable Not Applicable 60%
	\$30 \$50 100% (Deductible Waived)	Not Applicable 60%
	80%	60%

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine PSA Test And Prostate Exams: - Maximum Exams Per Calendar Year - Paid By Plan After Deductible	1 Exam 100% (Deductible Waived)	60%
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Colonoscopy, Sigmoidoscopy And Similar Routine Surgical Procedures Done For Preventive Reasons: From Age 50 (Unless Medical Necessity Is Met) Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Counseling For Alcohol And Substance Abuse, Tobacco Use, Obesity, Diet And Nutrition: Paid By Plan After Deductible	100% (Deductible Waived)	60%
In Addition, The Following Preventive / Routine Services Are Covered For Women: ➤ Gestational Diabetes ➤ Papillomavirus DNA Testing* ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* - Paid By Plan After Deductible	100% (Deductible Waived)	60%
*These Services May Also Apply To Men.		
Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Private Duty Nursing: Included In Home Health Care Maximum Paid By Plan After Deductible	80%	60%
Prosthetics: Included In Orthotics Maximum Paid By Plan After Deductible	80%	60%

	IN-NETWORK	OUT-OF-NETWORK
Sterilizations: For Men: • Paid By Plan After Deductible For Women: • Paid By Plan After Deductible	80% 100% (Deductible Waived)	60% 60%
Temporomandibular Joint Disorder Benefits: • Maximum Benefit Per Lifetime Inpatient Facility: • Co-pay Per Admission • Maximum Days Per Calendar Year • Paid By Plan After Deductible Office Visit: Primary Care Physician Office Visit: • Co-pay Per Visit • Paid By Plan After Deductible Specialist Office Visit: • Co-pay Per Visit • Paid By Plan After Deductible Outpatient Facility / Hospital Physician's Services: • Paid By Plan After Deductible	\$1,000 \$200 30 Days 80% (Deductible Waived) \$30 100% (Deductible Waived) \$50 100% (Deductible Waived) 80%	 \$200 60% Not Applicable 60% Not Applicable 60% 60%
Therapy Services (Includes Physical Therapy, Occupational Therapy, Speech Therapy, Cardiac Pulmonary And Cognitive Therapy): • Co-pay Per Visit • Maximum Visits Per Calendar Year • Paid By Plan After Deductible <i>Note: Physical Therapy/Occupational Therapy And Other Rehabilitative Therapy Services Provided In The Home Are NOT Subject To The Home Health Services Benefit Limitation, But Are Subject To The Benefit Limitations Described Above.</i>	\$50 60 Visits 100% (Deductible Waived)	Not Applicable 60%
Wigs, Toupees Or Hairpieces Related To Cancer Treatment And Alopecia Areata: • Maximum Benefit Per Lifetime • Paid By Plan After Deductible	\$500 80%	60%
All Other Covered Expenses: • Paid By Plan After Deductible	80%	60%

MEDICAL SCHEDULE OF BENEFITS

Benefit Plan(s) 011

Effective: 04-01-2013

All health benefits shown on this Schedule of Benefits are subject to the following: Lifetime and annual maximums, Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses section of this SPD for more details.

Benefits are subject to all provisions of this Plan including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the Utilization Management section of this SPD for a description of these services and prior authorization procedures.

Notes: Refer to the Provider Network section for clarifications and possible exceptions to the In-Network or Out-of-Network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, that means that it is a combined Maximum Benefit for services that the Covered Person receives from all In-Network and Out-of-Network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year:		
• Per Person	\$0	\$300
• Per Family	\$0	\$600
Plan Participation Rate, Unless Otherwise Stated Below:		
• Paid By Plan After Satisfaction Of Deductible	100%	70%
Annual Out-Of-Pocket Maximum:		
• Per Person	\$1,000	\$2,000
• Per Family	\$2,000	\$4,000
Ambulance Transportation:		
• Paid By Plan	100%	100% (Deductible Waived)
Breast Pumps:		
• Paid By Plan After Deductible	100% (Deductible Waived)	70%
Chiropractic Services:		
• Co-pay Per Day	\$10	Not Applicable
• Maximum Visits Per Calendar Year	20 Visits	
• Paid By Plan After Deductible	100%	70%
Contraceptive Methods And Counseling Approved By The FDA:		No Benefit
For Men:		
• Paid By Plan After Deductible	100%	
For Women:		
• Paid By Plan	100%	
Durable Medical Equipment:		
• Paid By Plan After Deductible	100%	70%

	IN-NETWORK	OUT-OF-NETWORK
Emergency Services / Treatment:		
True Emergency Urgent Care:		
- Co-pay Per Visit - Paid By Plan	\$25 100%	\$25 100% (Deductible Waived)
Non-True Emergency Urgent Care:		
- Co-pay Per Visit - Paid By Plan After Deductible	\$25 100%	\$25 70%
True Emergency Room / Emergency Physicians:		
- Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours) - Paid By Plan	\$50 100%	\$50 100% (Deductible Waived)
Non-True Emergency Room / Emergency Physicians:		
- Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours) - Paid By Plan After Deductible	\$50 100%	Not Applicable 70%
Extended Care Facility Benefits Such As Skilled Nursing, Convalescent Or Sub-Acute Facility:		
- Co-pay Per Admission - Maximum Days Per Calendar Year - Paid By Plan After Deductible	\$200 100%	\$200 120 Days 70%
Genetic Counseling And Genetic Testing (Pre And Post Testing):		
- Maximum Visits Per Calendar Year - Paid By Plan After Deductible	100%	3 Visits 70%
Home Health Care Benefits:		
- Maximum Visits Per Calendar Year Including Outpatient Private Duty Nursing - Paid By Plan After Deductible	100%	100 Visits 70%
Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Therapist, As The Case May Be, Two (2) Hours Or Less Of Home Health Care Services.		
Hospice Care Benefits:		
Hospice Services:		
Paid By Plan After Deductible	100%	70%
Bereavement Counseling:		
Paid By Plan After Deductible	100%	70%
Respite Care:		
Paid By Plan After Deductible	100%	70%

	IN-NETWORK	OUT-OF-NETWORK
Hospital Services: Pre-Admission Testing: • Paid By Plan After Deductible Inpatient Services Only: • Co-pay Per Admission • Paid By Plan After Deductible Inpatient Physician Charges Only: • Paid By Plan After Deductible Outpatient Services / Outpatient Physician Charges: • Paid By Plan After Deductible Outpatient Lab And X-ray Charges: • Paid By Plan After Deductible Outpatient Surgery / Surgeon Charges: • Paid By Plan After Deductible	100% \$200 100% 100% 100% 100% 100%	70% \$200 70% 70% 70% 70%
Maternity: Physician Office Services: • Co-pay Per Visit • Paid By Plan After Deductible Subsequent Prenatal Visit, Postnatal Visits And Physician's Delivery Charges (i.e. Global Maternity Fee): • Paid By Plan After Deductible Physician's Office Visits In Addition To The Global Maternity Fee When Performed By An OB/GYN Or Specialist: Physician Office Services: • Co-pay Per Visit • Paid By Plan After Deductible	\$10 100% 100% \$10 100%	Not Applicable 70% 70% Not Applicable 70%
Mental Health, Substance Abuse And Chemical Dependency Benefits: Inpatient Services / Physician Charges: • Co-pay Per Admission • Maximum Days Per Calendar Year • Paid By Plan After Deductible Residential Treatment: • Co-pay Per Admission • Paid By Plan After Deductible Partial Hospitalization: • Paid By Plan After Deductible Note: Two Days Of Partial Hospitalization Will Reduce Inpatient Maximum By One Day.	\$200 100% \$200 100% 100%	\$200 70% \$200 70% 70%

	IN-NETWORK	OUT-OF-NETWORK
Outpatient Treatment: - Co-pay Per Visit - Maximum Visits Per Calendar Year - Paid By Plan After Deductible	\$10 50 Visits 100%	Not Applicable 70%
Morbid Obesity Treatment: - Maximum Benefit Per Lifetime - Paid By Plan After Deductible	\$10,000 100%	70%
Nutritional Evaluation: Maximum Visits Per Calendar Year	3 Visits	
Physician Office Services: Included In Maximum - Co-pay Per Visit - Paid By Plan After Deductible	\$10 100%	Not Applicable 70%
Outpatient Facility: Paid By Plan After Deductible	100%	70%
Physician Office Visit: Office Visit: - Co-pay Per Visit - Paid By Plan After Deductible	\$10 100%	Not Applicable 70%
Physician Office Services: Paid By Plan After Deductible	100%	70%
Allergy Injections: - Co-pay Per Visit - Paid By Plan After Deductible	\$10 100%	Not Applicable 70%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: From Age 17		
Preventive / Routine Physical Exams At Appropriate Ages: Paid By Plan After Deductible	100%	70%
Immunizations: Paid By Plan After Deductible	100%	70%
Preventive / Routine Diagnostic Tests, Lab And X-rays At Appropriate Ages: Paid By Plan After Deductible	100%	70%
Preventive / Routine Mammograms And Breast Exams: From Age 35 To Age 70 - Maximum Exams Per Calendar Year - Paid By Plan	100%	1 Exam 70% (Deductible Waived)
Preventive / Routine Pelvic Exams And Pap Test: - Maximum Exams Per Calendar Year - Paid By Plan	100%	1 Exam 70% (Deductible Waived)

	IN-NETWORK	OUT-OF-NETWORK
Family Planning (Office Visits, Lab And Radiology Tests And Counseling): • Paid By Plan After Deductible	100%	70%
Preventive / Routine PSA Test And Prostate Exams: • Maximum Exams Per Calendar Year • Paid By Plan	100%	1 Exam 70% (Deductible Waived)
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: • Paid By Plan After Deductible	100%	70%
Preventive / Routine Colonoscopy, Sigmoidoscopy And Similar Routine Surgical Procedures Done For Preventive Reasons: From Age 50 (Unless Medical Necessity Is Met) • Paid By Plan After Deductible	100%	70%
Preventive / Routine Counseling For Alcohol And Substance Abuse, Tobacco Use, Obesity, Diet And Nutrition: • Paid By Plan After Deductible	100% (Deductible Waived)	70%
In Addition, The Following Preventive / Routine Services Are Covered For Women: ➤ Gestational Diabetes ➤ Papillomavirus DNA Testing* ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* • Paid By Plan After Deductible	100% (Deductible Waived)	70%
*These Services May Also Apply To Men.		
Preventive / Routine Care Benefits For Children Include: From Birth Through Age 16		
Preventive / Routine Physical Exams: • Paid By Plan	100%	70% (Deductible Waived)
Immunizations: • Paid By Plan	100%	70% (Deductible Waived)
Preventive / Routine Screenings At Appropriate Ages: • Paid By Plan	100%	70% (Deductible Waived)

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine Diagnostic Tests, Lab And X-rays: • Paid By Plan	100%	70% (Deductible Waived)
Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride: • Paid By Plan After Deductible	100%	70% (Deductible Waived)
Private Duty Nursing: Included In Home Health Care Maximum • Paid By Plan After Deductible	100%	70%
Sterilizations: For Men: • Paid By Plan After Deductible For Women: • Paid By Plan After Deductible	100% 100% (Deductible Waived)	70% 70%
Temporomandibular Joint Disorder Benefits: • Maximum Benefit Per Lifetime Inpatient Facility: • Co-pay Per Admission • Maximum Days Per Calendar Year • Paid By Plan After Deductible Office Visit: • Co-pay Per Visit • Paid By Plan After Deductible Outpatient Facility / Hospital Physician's Services: • Paid By Plan After Deductible	 \$200 100% \$10 100% 100%	\$1,000 \$200 30 Days 70% Not Applicable 70% 70%
Therapy Services (Includes Physical Therapy, Occupational Therapy, Speech Therapy, Cardiac Pulmonary And Cognitive Therapy): • Co-pay Per Visit • Maximum Visits Per Calendar Year • Paid By Plan After Deductible <i>Note: Physical Therapy/Occupational Therapy And Other Rehabilitative Therapy Services Provided In The Home Are NOT Subject To The Home Health Services Benefit Limitation, But Are Subject To The Benefit Limitations Described Above.</i>	\$10 100%	Not Applicable 30 Visits 70%
Wigs, Toupees Or Hairpieces Related To Cancer Treatment And Alopecia Areata: • Maximum Benefit Per Lifetime • Paid By Plan After Deductible	100%	\$500 70%
All Other Covered Expenses: • Paid By Plan After Deductible	100%	70%

MEDICAL SCHEDULE OF BENEFITS

Benefit Plan(s) 012

Effective: 04-01-2013

All health benefits shown on this Schedule of Benefits are subject to the following: Lifetime and annual maximums, Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses section of this SPD for more details.

Benefits are subject to all provisions of this Plan including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the Utilization Management section of this SPD for a description of these services and prior authorization procedures.

Notes: Refer to the Provider Network section for clarifications and possible exceptions to the In-Network or Out-of-Network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, that means that it is a combined Maximum Benefit for services that the Covered Person receives from all In-Network and Out-of-Network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year:		
• Per Person	\$250	\$500
• Per Family	\$500	\$1,000
Plan Participation Rate, Unless Otherwise Stated Below:		
• Paid By Plan After Satisfaction Of Deductible	80%	70%
Annual Out-Of-Pocket Maximum:		
• Per Person	\$5,000	\$5,000
• Per Family	\$10,000	\$10,000
Ambulance Transportation:		
• Paid By Plan	80% (Deductible Waived)	70% (Deductible Waived)
Breast Pumps:		
• Paid By Plan After Deductible	100% (Deductible Waived)	70%
Chiropractic Services:		
• Co-pay Per Day	\$20	Not Applicable
• Maximum Visits Per Calendar Year	20 Visits	
• Paid By Plan After Deductible	100% (Deductible Waived)	70%
Contraceptive Methods And Counseling Approved By The FDA:		
For Men:		
• Paid By Plan After Deductible	80%	70%
For Women:		
• Paid By Plan After Deductible	100% (Deductible Waived)	70%
Durable Medical Equipment:		
• Paid By Plan After Deductible	80%	70%

	IN-NETWORK	OUT-OF-NETWORK
Emergency Services / Treatment: True Emergency Urgent Care: - Co-pay Per Visit - Paid By Plan Non-True Emergency Urgent Care: - Co-pay Per Visit - Paid By Plan After Deductible True Emergency Room / Emergency Physicians: - Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours) - Paid By Plan Non-True Emergency Room / Emergency Physicians: - Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours) - Paid By Plan After Deductible	 \$35 100% (Deductible Waived) \$35 100% (Deductible Waived) \$75 100% (Deductible Waived) \$75 100% (Deductible Waived)	 \$35 100% (Deductible Waived) \$35 50% \$75 100% (Deductible Waived) Not Applicable 50%
Extended Care Facility Benefits Such As Skilled Nursing, Convalescent Or Sub-Acute Facility: - Co-pay Per Admission - Maximum Days Per Calendar Year - Paid By Plan After Deductible	\$200 80%	\$200 120 Days 70%
Genetic Counseling And Genetic Testing (Pre And Post Testing): - Maximum Visits Per Calendar Year - Paid By Plan After Deductible	80%	3 Visits 70%
Home Health Care Benefits: - Maximum Visits Per Calendar Year Including Outpatient Private Duty Nursing - Paid By Plan After Deductible Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Therapist, As The Case May Be, Two (2) Hours Or Less Of Home Health Care Services.	80%	100 Visits 70%
Hospice Care Benefits: Hospice Services: - Paid By Plan After Deductible Bereavement Counseling: - Paid By Plan After Deductible Respite Care: - Paid By Plan After Deductible	 80% 80% 80%	 70% 70% 70%

	IN-NETWORK	OUT-OF-NETWORK
Hospital Services: Pre-Admission Testing: • Paid By Plan After Deductible Inpatient Services Only: • Co-pay Per Admission • Paid By Plan After Deductible Inpatient Physician Charges Only: • Paid By Plan After Deductible Outpatient Services / Outpatient Physician Charges: • Paid By Plan After Deductible Outpatient Lab And X-ray Charges: • Paid By Plan After Deductible Outpatient Surgery / Surgeon Charges: • Paid By Plan After Deductible	80% \$200 100% (Deductible Waived) 80% 80% 80% 80%	70% \$200 70% 70% 70% 70%
Maternity: Physician Office Services: • Co-pay Per Visit • Paid By Plan After Deductible Subsequent Prenatal Visit, Postnatal Visits And Physician's Delivery Charges (i.e. Global Maternity Fee): • Paid By Plan After Deductible Physician's Office Visits In Addition To The Global Maternity Fee When Performed By An OB/GYN Or Specialist: Physician Office Services: • Co-pay Per Visit • Paid By Plan After Deductible	\$20 100% (Deductible Waived) 80% \$20 100% (Deductible Waived)	Not Applicable 70% 70% Not Applicable 70%
Mental Health, Substance Abuse And Chemical Dependency Benefits: Inpatient Services / Physician Charges: • Co-pay Per Admission • Maximum Days Per Calendar Year • Paid By Plan After Deductible Residential Treatment: • Included In Maximum • Co-pay Per Admission • Paid By Plan After Deductible	\$200 30 Days 100% (Deductible Waived) \$200 100% (Deductible Waived)	\$200 70% \$200 70%

	IN-NETWORK	OUT-OF-NETWORK
Partial Hospitalization: Included In Maximum • Paid By Plan After Deductible Note: Two Days Of Partial Hospitalization Will Reduce Inpatient Maximum By One Day.	100% (Deductible Waived)	70%
Outpatient Treatment: • Co-pay Per Visit • Maximum Visits Per Calendar Year • Paid By Plan After Deductible	\$20 50 Visits 100% (Deductible Waived)	Not Applicable 70%
Morbid Obesity Treatment: • Maximum Benefit Per Lifetime • Paid By Plan After Deductible	\$10,000 80%	70%
Nutritional Evaluation: • Maximum Visits Per Calendar Year	3 Visits	
Physician Office Services: Included In Maximum • Co-pay Per Visit • Paid By Plan After Deductible	\$20 100% (Deductible Waived)	Not Applicable 70%
Outpatient Facility: • Paid By Plan After Deductible	80%	70%
Physician Office Visit: Office Visit: • Co-pay Per Visit • Paid By Plan After Deductible	\$20 100% (Deductible Waived)	Not Applicable 70%
Physician Office Services: • Paid By Plan After Deductible	100% (Deductible Waived)	70%
Allergy Injections: • Co-pay Per Visit • Paid By Plan After Deductible	\$20 100% (Deductible Waived)	Not Applicable 70%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: From Age 17 Preventive / Routine Physical Exams At Appropriate Ages: • Paid By Plan After Deductible	100% (Deductible Waived)	70%
Immunizations: • Paid By Plan After Deductible	100% (Deductible Waived)	70%
Preventive / Routine Diagnostic Tests, Lab And X-rays At Appropriate Ages: • Paid By Plan After Deductible	100% (Deductible Waived)	70%

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine Mammograms And Breast Exams: From Age 35 To Age 70 • Maximum Exams Per Calendar Year • Paid By Plan	1 Exam 100% (Deductible Waived)	70% (Deductible Waived)
Preventive / Routine Pelvic Exams And Pap Test: • Maximum Exams Per Calendar Year • Paid By Plan	1 Exam 100% (Deductible Waived)	70% (Deductible Waived)
Preventive / Routine Pelvic Exams And Pap Test: • Maximum Exams Per Calendar Year • Paid By Plan	1 Exam 100% (Deductible Waived)	70% (Deductible Waived)
Family Planning (Office Visits, Lab And Radiology Tests And Counseling): • Paid By Plan After Deductible	100% (Deductible Waived)	70%
Preventive / Routine PSA Test And Prostate Exams: • Maximum Exams Per Calendar Year • Paid By Plan	1 Exam 100% (Deductible Waived)	70% (Deductible Waived)
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: • Paid By Plan After Deductible	100% (Deductible Waived)	70%
Preventive / Routine Colonoscopy, Sigmoidoscopy And Similar Routine Surgical Procedures Done For Preventive Reasons: From Age 50 (Unless Medical Necessity Is Met) • Paid By Plan	100% (Deductible Waived)	70% (Deductible Waived)
Preventive / Routine Counseling For Alcohol And Substance Abuse, Tobacco Use, Obesity, Diet And Nutrition: • Paid By Plan After Deductible	100% (Deductible Waived)	70%
In Addition, The Following Preventive / Routine Services Are Covered For Women: ➤ Gestational Diabetes ➤ Papillomavirus DNA Testing* ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* • Paid By Plan After Deductible	100% (Deductible Waived)	70%
*These Services May Also Apply To Men.		

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine Care Benefits For Children Include: From Birth Through Age 16 Preventive / Routine Physical Exams: • Paid By Plan Immunizations: • Paid By Plan Preventive / Routine Screenings At Appropriate Ages: • Paid By Plan Preventive / Routine Diagnostic Tests, Lab And X-rays: • Paid By Plan Preventive / Routine Diagnostic Tests, Lab And X-rays: • Paid By Plan Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride: • Paid By Plan After Deductible	100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived)	70% (Deductible Waived) 70% (Deductible Waived) 70% (Deductible Waived) 70% (Deductible Waived) 70% (Deductible Waived)
Private Duty Nursing: Included In Home Health Care Maximum • Paid By Plan After Deductible	80%	70%
Sterilizations: For Men: • Paid By Plan After Deductible For Women: • Paid By Plan After Deductible	80% 100% (Deductible Waived)	70% 70%
Temporomandibular Joint Disorder Benefits: • Maximum Benefit Per Lifetime Inpatient Facility: • Co-pay Per Admission • Maximum Days Per Calendar Year • Paid By Plan After Deductible	\$1,000 \$200 100% (Deductible Waived)	30 Days \$200 70%
Office Visit: • Co-pay Per Visit • Paid By Plan After Deductible Outpatient Facility / Hospital Physician's Services: • Paid By Plan After Deductible	\$20 100% (Deductible Waived) 80%	Not Applicable 70% 70%

	IN-NETWORK	OUT-OF-NETWORK
Therapy Services (Includes Physical Therapy, Occupational Therapy, Speech Therapy, Cardiac Pulmonary And Cognitive Therapy): • Co-pay Per Visit • Maximum Visits Per Calendar Year • Paid By Plan After Deductible <i>Note: Physical Therapy/Occupational Therapy And Other Rehabilitative Therapy Services Provided In The Home Are NOT Subject To The Home Health Services Benefit Limitation, But Are Subject To The Benefit Limitations Described Above.</i>	\$20 30 Visits 100% (Deductible Waived)	Not Applicable 70%
Wigs, Toupees Or Hairpieces Related To Cancer Treatment And Alopecia Areata: • Maximum Benefit Per Lifetime • Paid By Plan After Deductible	\$500 80%	70%
All Other Covered Expenses: • Paid By Plan After Deductible	80%	70%

MEDICAL SCHEDULE OF BENEFITS

Benefit Plan(s) 013

Effective: 01-01-2014

All health benefits shown on this Schedule of Benefits are subject to the following: Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses section of this SPD for more details.

Benefits are subject to all provisions of this Plan including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the Care Management section of this SPD for a description of these services and prior authorization procedures.

Note: Refer to the Provider Network section for clarifications and possible exceptions to the In-Network or Out-of-Network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, that means that it is a combined Maximum Benefit for services that the Covered Person receives from all In-Network and Out-of-Network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year:		
• Per Person	\$400	\$800
• Per Family	\$800	\$1,600
Plan Participation Rate, Unless Otherwise Stated Below:		
• Paid By Plan After Satisfaction Of Deductible	80%	60%
Annual Out-Of-Pocket Maximum:		
• Per Person	\$2,000	\$4,000
• Per Family	\$4,000	\$8,000
Ambulance Transportation:		
• Paid By Plan After In-Network Deductible	80%	80%
Breast Pumps:		
• Paid By Plan After Deductible	100% (Deductible Waived)	60%
Contraceptive Methods And Counseling Approved By The FDA:		
For Men:		
• Paid By Plan After Deductible	80%	60%
For Women:		
• Paid By Plan After Deductible	100% (Deductible Waived)	60%
Counseling Services:		
Nutritional Counseling If Medically Necessary:		No Benefit
• Maximum Visits Annually	6 Visits	
• Paid By Plan After Deductible	80%	
Dietitian Services:		No Benefit
Included In Maximum		
• Co-pay Per Visit	\$25	
• Paid By Plan After Deductible	80%	

	IN-NETWORK	OUT-OF-NETWORK
Diabetes Treatment: • Paid By Plan After Deductible	80%	60%
Durable Medical Equipment: • Paid By Plan After In-Network Deductible	80%	80%
Emergency Services / Treatment: Urgent Care: • Co-pay Per Visit • Paid By Plan After Deductible Emergency Room / Emergency Physicians: • Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours) • Paid By Plan	\$25 100% (Deductible Waived)	Not Applicable 60%
Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility: • Maximum Days Per Calendar Year • Paid By Plan	120 Days 80%	80%
Home Health Care Benefits: • Paid By Plan After In-Network Deductible <i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Qualified Therapist, As The Case May Be, Or Up To Four (4) Hours Of Home Health Care Services.</i>	80%	80%
Hospice Care Benefits: Hospice Services: • Paid By Plan Bereavement Counseling: • Paid By Plan	100% (Deductible Waived)	100% (Deductible Waived)
Hospital Services: Pre-admission Testing: • Paid By Plan After Deductible Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-private Room Rate Or Negotiated Room Rate: • Paid By Plan After Deductible Outpatient Services / Outpatient Physician Charges: • Paid By Plan After Deductible Outpatient Imaging Charges: • Paid By Plan After In-Network Deductible Outpatient Lab And X-ray Charges: • Paid By Plan After In-Network Deductible	80% 80% 80% 80% 80%	60% 60% 60% 80% 80%
Outpatient Surgery / Surgeon Charges: • Paid By Plan After Deductible	80%	60%

	IN-NETWORK	OUT-OF-NETWORK
Infertility Treatment: - Maximum Benefit Per Lifetime - Paid By Plan After Deductible	80%	\$500 60%
Manipulations: Effective: 01-01-2014 to 04-01-2015 - Maximum Benefit Per Calendar Year - Paid By Plan After Deductible	80%	\$625 60%
Maternity: Routine Prenatal Services: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Non-Routine Prenatal Services, Delivery And Postnatal Care: Paid By Plan After Deductible	80%	60%
Mental Health, Substance Abuse And Chemical Dependency Benefits: Inpatient Services / Physician Charges: Paid By Plan After Deductible	80%	60%
Outpatient Or Partial Hospitalization Services And Physician Charges: Paid By Plan After Deductible	80%	60%
Office Visit: - Co-pay Per Visit - Paid By Plan After Deductible	\$25 100% (Deductible Waived)	Not Applicable 60%
Oral Surgery: Paid By Plan After Deductible	80%	60%
Excision Of Partially Or Completely Impacted Teeth: Paid By Plan After In-Network Deductible	80%	80%
Orthotic Appliances: Paid By Plan After In-Network Deductible	80%	80%
Physician Office Services: - Co-pay Per Visit - Paid By Plan After Deductible	\$25 100% (Deductible Waived)	Not Applicable 60%
Allergy Injections: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Allergy Serum: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Diagnostic X-ray And Laboratory Tests: Paid By Plan After Deductible	80% (Deductible Waived)	60%
Injectable Medications: Paid By Plan After Deductible	100% (Deductible Waived)	60%

	IN-NETWORK	OUT-OF-NETWORK
Office Imaging: • Paid By Plan After Deductible	80% (Deductible Waived)	60%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:		
Preventive / Routine Physical Exams At Appropriate Ages: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Immunizations: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Diagnostic Tests, Lab, And X-rays At Appropriate Ages: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Mammograms And Breast Exams: Effective: 01-01-2014 to 04-01-2015 • Maximum Exams Per Calendar Year (Must Be 365 Days Apart) • Paid By Plan After Deductible	2 Exams 100% (Deductible Waived)	60%
Preventive / Routine Pelvic Exams And Pap Tests: Effective: 01-01-2014 to 04-01-2015 • Maximum Exams Per Calendar Year (Must Be 365 Days Apart) • Paid By Plan After Deductible	2 Exams 100% (Deductible Waived)	60%
Preventive / Routine PSA Test And Prostate Exams: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Hearing Exams: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Counseling For Alcohol Or Substance Abuse, Tobacco Use, Obesity, Diet, And Nutrition: • Paid By Plan After Deductible	100% (Deductible Waived)	60%

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride: • Paid By Plan After Deductible	100% (Deductible Waived)	60%
In Addition, The Following Preventive / Routine Services Are Covered For Women: ➢ Gestational Diabetes ➢ Papillomavirus DNA Testing* ➢ Counseling For Sexually Transmitted Infections (Provided Annually)* ➢ Counseling For Human Immune-Deficiency Virus (Provided Annually)* ➢ Breastfeeding Support, Supplies, And Counseling ➢ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* • Paid By Plan After Deductible	100% (Deductible Waived)	60%
*These Services May Also Apply To Men.		
Private Duty Nursing: • Paid By Plan After Deductible	50%	50%
Prosthetics: • Paid By Plan After In-Network Deductible	80%	80%
Sterilizations: For Men: • Paid By Plan After Deductible For Women: • Paid By Plan After Deductible	80%	60%
Temporomandibular Joint Disorder Benefits: • Paid By Plan After Deductible	80%	60%
Therapy Services: • Maximum Visits Per Calendar Year • Paid By Plan After Deductible	75 Visits 80%	60%
Vision Care Benefits: • Paid By Plan After Deductible	80%	60%
Wigs, Toupees, Or Hairpieces Related To Cancer Treatment And Alopecia Areata: • Paid By Plan After In-Network Deductible	80%	80%
All Other Covered Expenses: • Paid By Plan After Deductible	80%	60%

MEDICAL SCHEDULE OF BENEFITS

Benefit Plan(s) 014, 015

Effective: 01-01-2014

All health benefits shown on this Schedule of Benefits are subject to the following: Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses section of this SPD for more details.

Benefits are subject to all provisions of this Plan including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the Care Management section of this SPD for a description of these services and prior authorization procedures.

Note: Refer to the Provider Network section for clarifications and possible exceptions to the In-Network or Out-of-Network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, that means that it is a combined Maximum Benefit for services that the Covered Person receives from all In-Network and Out-of-Network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year: Note: Medical And Pharmacy Expenses Are Subject To The Same Medical Deductible - Single Coverage - Family Coverage	\$2,000 \$4,000	\$3,000 \$5,000
Plan Participation Rate, Unless Otherwise Stated Below: Paid By Plan After Satisfaction Of Deductible	80%	60%
Annual Out-Of-Pocket Maximum: Note: Medical And Pharmacy Expenses Are Subject To The Same Medical Out-Of-Pocket Maximum - Single Coverage - Family Coverage	\$3,000 \$6,000	\$4,500 \$8,000
Ambulance Transportation: Paid By Plan After In-Network Deductible	80%	80%
Breast Pumps: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Contraceptive Methods And Counseling Approved By The FDA: For Men: - Paid By Plan After Deductible For Women: - Paid By Plan After Deductible	80% 100% (Deductible Waived)	60% 60%

	IN-NETWORK	OUT-OF-NETWORK
Counseling Services:		
Nutritional Counseling If Medically Necessary: - Maximum Visits Annually - Paid By Plan After Deductible	6 Visits 80%	No Benefit
Dietitian Services: - Included In Maximum - Paid By Plan After Deductible	80%	No Benefit
Diabetes Treatment: Paid By Plan After Deductible	80%	60%
Durable Medical Equipment: Paid By Plan After In-Network Deductible	80%	80%
Emergency Services / Treatment:		
Urgent Care: Paid By Plan After Deductible	80%	60%
Emergency Room / Emergency Physicians: Paid By Plan After In-Network Deductible	80%	80%
Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility: - Maximum Days Per Calendar Year - Paid By Plan After In-Network Deductible	80%	120 Days 80%
Home Health Care Benefits: Paid By Plan After In-Network Deductible <i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By Either A Nurse Or Qualified Therapist, As The Case May Be, Or Up To Four (4) Hours Of Home Health Care Services.</i>	80%	80%
Hospice Care Benefits:		
Hospice Services: Paid By Plan After Deductible	80%	60%
Bereavement Counseling: Paid By Plan After Deductible	80%	60%
Hospital Services:		
Pre-admission Testing: Paid By Plan After Deductible	80%	60%
Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-private Room Rate Or Negotiated Room Rate: Paid By Plan After Deductible	80%	60%
Outpatient Services / Outpatient Physician Charges: Paid By Plan After Deductible	80%	60%
Outpatient Imaging Charges: Paid By Plan After Deductible	80%	60%
Outpatient Lab And X-ray Charges: Paid By Plan After Deductible	80%	60%

	IN-NETWORK	OUT-OF-NETWORK
Outpatient Surgery / Surgeon Charges: • Paid By Plan After Deductible	80%	60%
Infertility Treatment: • Maximum Benefit Per Lifetime • Paid By Plan After Deductible	80%	\$500 60%
Manipulations: Effective: 01-01-2014 to 04-01-2015 • Maximum Benefit Per Calendar Year • Paid By Plan After Deductible	80%	\$625 60%
Maternity: Routine Prenatal Services: • Paid By Plan After Deductible Non-Routine Prenatal Services, Delivery And Postnatal Care: • Paid By Plan After Deductible	100% (Deductible Waived) 80%	60% 60%
Mental Health, Substance Abuse And Chemical Dependency Benefits: • Paid By Plan After Deductible	80%	60%
Oral Surgery: • Paid By Plan After Deductible Excision Of Partially Or Completely Impacted Teeth: • Paid By Plan After In-Network Deductible	80% 80%	60% 80%
Orthotic Appliances: • Paid By Plan After In-Network Deductible	80%	80%
Physician Office Visit: • Paid By Plan After Deductible	80%	60%
Physician Office Services: • Paid By Plan After Deductible	80%	60%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: Preventive / Routine Physical Exams At Appropriate Ages: • Paid By Plan After Deductible Immunizations: • Paid By Plan After Deductible Preventive / Routine Diagnostic Tests, Lab, And X-rays At Appropriate Ages: • Paid By Plan After Deductible Preventive / Routine Mammograms And Breast Exams: Effective: 01-01-2014 to 04-01-2015 • Maximum Exams Per Calendar Year(Must Be 365 Days Apart) • Paid By Plan After Deductible	100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived)	60% 60% 60% 2 Exams 60%

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine Pelvic Exams And Pap Tests: Effective: 01-01-2014 to 04-01-2015 - Maximum Exams Per Calendar Year (Must Be 365 Days Apart) - Paid By Plan After Deductible	2 Exams 100% (Deductible Waived)	60%
Preventive / Routine PSA Test And Prostate Exams: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Hearing Exams: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Counseling For Alcohol Or Substance Abuse, Tobacco Use, Obesity, Diet, And Nutrition: Paid By Plan After Deductible	100% (Deductible Waived)	60%
Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride: Paid By Plan After Deductible	100% (Deductible Waived)	60%
In Addition, The Following Preventive / Routine Services Are Covered For Women: ➤ Gestational Diabetes ➤ Papillomavirus DNA Testing* ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies, And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* - Paid By Plan After Deductible	100% (Deductible Waived)	60%
*These Services May Also Apply To Men.		
Private Duty Nursing: Paid By Plan After In-Network Deductible	80%	80%

	IN-NETWORK	OUT-OF-NETWORK
Prosthetics: • Paid By Plan After In-Network Deductible	80%	80%
Sterilizations: For Men: • Paid By Plan After Deductible For Women: • Paid By Plan After Deductible	80% 100% (Deductible Waived)	60% 60%
Temporomandibular Joint Disorder Benefits: • Paid By Plan After Deductible	80%	60%
Therapy Services: • Maximum Visits Per Calendar Year • Paid By Plan After Deductible	80%	75 Visits 60%
Vision Care Benefits: • Paid By Plan After Deductible	80%	60%
Wigs, Toupees, Or Hairpieces Related To Cancer Treatment And Alopecia Areata: • Paid By Plan After In-Network Deductible	80%	80%
All Other Covered Expenses: • Paid By Plan After Deductible	80%	60%

TRANSPLANT SCHEDULE OF BENEFITS

Benefit Plan(s) 004, 005, 006

Transplant Services At A Designated Transplant Facility:

Transplant Services:

- Paid By Plan After Deductible

80%

Travel And Housing:

- Maximum Benefit Per Transplant
- Paid By Plan After Deductible

\$10,000

80%

Travel And Housing At Designated Transplant Facility
For Up To One Year From Date Of Transplant.

TRANSPLANT SCHEDULE OF BENEFITS

Benefit Plan(s) 010

Effective: 04-01-2013

Transplant Services At A Designated Transplant Facility: Transplant Services: • Paid By Plan Travel And Housing: • Maximum Benefit Per Transplant • Paid By Plan Travel And Housing At Designated Transplant Facility For Up To One Year From Date Of Transplant.	100% (Deductible Waived) \$10,000 100% (Deductible Waived)	
	IN-NETWORK	OUT-OF-NETWORK
Transplant Services At A Non-Designated Transplant Facility: Primary Care Physician Office Visit: • Co-pay Per Visit • Paid By Plan Specialist Office Visit: • Co-pay Per Visit • Paid By Plan Inpatient Services: • Co-pay Per Admission • Paid By Plan Outpatient Services: • Paid By Plan After Deductible Hospital Physician's Charges: • Paid By Plan After Deductible	\$30 100% (Deductible Waived) \$50 100% (Deductible Waived) \$200 80% (Deductible Waived) 80% 80%	No Benefit

TRANSPLANT SCHEDULE OF BENEFITS

Benefit Plan(s) 011

Effective: 04-01-2013

Transplant Services At A Designated Transplant Facility:		
Transplant Services:		
• Paid By Plan	100%	
	IN-NETWORK	OUT-OF-NETWORK
Transplant Services At A Non-Designated Transplant Facility:		No Benefit
Office Visit:		
• Co-pay Per Visit	\$10	
• Paid By Plan	100%	
Inpatient Services:		
• Co-pay Per Admission	\$200	
• Paid By Plan	100%	
Outpatient Services:		
• Paid By Plan	100%	
Hospital Physician's Charges:		
• Paid By Plan	100%	

TRANSPLANT SCHEDULE OF BENEFITS**Benefit Plan(s) 012****Effective: 04-01-2013****Transplant Services At A Designated Transplant Facility:****Transplant Services:**

- Paid By Plan

100% (Deductible Waived)

IN-NETWORK**OUT-OF-NETWORK****Transplant Services At A Non-Designated Transplant Facility:**

No Benefit

Office Visit:

- Co-pay Per Visit
- Paid By Plan

\$20
100%
(Deductible Waived)**Inpatient Services:**

- Co-pay Per Admission
- Paid By Plan

\$200
100%
(Deductible Waived)**Outpatient Services:**

- Paid By Plan After Deductible

80%

Hospital Physician's Charges:

- Paid By Plan After Deductible

80%

TRANSPLANT SCHEDULE OF BENEFITS

Benefit Plan(s) 013, 014, 015

Effective: 01-01-2014

Transplant Services At A Designated Transplant Facility: Transplant Services: • Paid By Plan After Deductible Travel And Housing: • Maximum Benefit Per Transplant • Paid By Plan Travel And Housing At Designated Transplant Facility At Contract Effective Date/Pre-Transplant Evaluation And Up To One Year From Date Of Transplant. • Paid By Plan After Deductible	80% \$10,000 100% (Deductible Waived) 80%	
	IN-NETWORK	OUT-OF-NETWORK
Transplant Services At A Non-designated Transplant Facility: Transplant Services: • Paid By Plan After Deductible Travel And Housing: • Maximum Benefit Per Transplant • Paid By Plan Travel And Housing At Designated Transplant Facility At Contract Effective Date/Pre-Transplant Evaluation And Up To One Year From Date Of Transplant.	80% \$10,000 100% (Deductible Waived)	No Benefit

**PRESCRIPTION SCHEDULE OF BENEFITS
OPTUMRX**

Benefit Plan(s) 004

Effective: 01-01-2014

Annual Out-of-Pocket Maximum Per Plan Year: Per Person Once The Annual Out-Of-Pocket Maximum Is Met, Then The Covered Person Pays Zero For Covered Prescription Medication Except For The Difference In Cost Between Brand And Its Generic Equivalent	\$2,500
By Participating Retail Pharmacy Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply: \$20 \$30 \$60
By Participating Mail Order Pharmacy Covered Person's Co-pay Amount Per Prescription Drug Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 90-Day Supply: \$20 \$30 \$60
By Specialty Pharmacy Vendor Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply: \$20 \$30 \$60
By Non-Participating Pharmacy	Use Of A Non-Participating Pharmacy, Requires Payment For The Prescription Upfront. The Covered Person Can Then Submit A Claim Reimbursement Form With A Receipt To OptumRx For Reimbursement. Reimbursement For Covered Prescription Drugs Will Be Based On The Lowest Contracted Amount Of A Participating Pharmacy Minus Any Applicable Deductible And/Or Retail Co-pay Shown In This Schedule.

Note: Deductible and/or co-pay may not apply to preventive prescription products and contraceptives.

**PRESCRIPTION SCHEDULE OF BENEFITS
OPTUMRX**

Benefit Plan(s) 005, 006

Effective: 01-01-2014

Annual Pharmacy Deductible Per Calendar Year: <i>Note: Medical And Pharmacy Expenses Are Subject To The Same Deductible</i> • Per Person • Per Family	\$1,500 \$4,500
Annual Out-Of-Pocket Maximum Per Calendar Year: <i>Note: Medical And Pharmacy Expenses Are Subject To The Same Medical Out-Of-Pocket Maximum</i> • Per Person • Per Family Once The Annual Out-Of-Pocket Maximum Is Met, Then The Covered Person Pays Zero For Covered Prescription Medication Except For The Difference In Cost Between Brand And Its Generic Equivalent.	\$5,000 \$10,000
By Participating Retail Pharmacy • Covered Person's Co-pay Amount Per Prescription Drug Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply: 20% 20% 20%
By Participating Mail Order Pharmacy • Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 90-Day Supply: 20% 20% 20%
By Specialty Pharmacy Vendor • Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply 20% 20% 20%
By Non-Participating Pharmacy	Use Of A Non-Participating Pharmacy, Requires Payment For The Prescription Upfront. The Covered Person Can Then Submit A Claim Reimbursement Form With A Receipt To OptumRx For Reimbursement. Reimbursement For Covered Prescription Drugs Will Be Based On The Lowest Contracted Amount Of A Participating Pharmacy Minus Any Applicable Deductible And/Or Retail Co-pay Shown In This Schedule.

Note: Deductible and/or co-pay may not apply to preventive prescription products and contraceptives.

**PRESCRIPTION SCHEDULE OF BENEFITS
OPTUMRX**

Benefit Plan(s) 010

Effective: 04-01-2013

By Participating Retail Pharmacy Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply: \$12 30% With A Maximum Of \$50 40% With A Maximum Of \$100
By Participating Mail Order Pharmacy Covered Person's Co-pay Amount Per Prescription Drug Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 90-Day Supply: \$24 30% With A Maximum Of \$100 40% With A Maximum Of \$200
By Specialty Pharmacy Vendor Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply \$12 30% With A Maximum Of \$50 40% With A Maximum Of \$100
By Non-Participating Pharmacy	Use Of A Non-Participating Pharmacy, Requires Payment For The Prescription Upfront. The Covered Person Can Then Submit A Claim Reimbursement Form With A Receipt To OptumRx For Reimbursement. Reimbursement For Covered Prescription Drugs Will Be Based On The Lowest Contracted Amount Of A Participating Pharmacy Minus Any Applicable Deductible And/Or Retail Co-pay Shown In This Schedule.

Note: Deductible and/or co-pay may not apply to preventive prescription products and contraceptives.

**PRESCRIPTION SCHEDULE OF BENEFITS
OPTUMRX**

Benefit Plan(s) 011

Effective: 04-01-2013

By Participating Retail Pharmacy Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply: \$7 \$20 \$35
By Participating Mail Order Pharmacy Covered Person's Co-pay Amount Per Prescription Drug Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 90-Day Supply: \$14 \$40 \$70
By Specialty Pharmacy Vendor Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply \$7 \$20 \$35
By Non-Participating Pharmacy	Use Of A Non-Participating Pharmacy, Requires Payment For The Prescription Upfront. The Covered Person Can Then Submit A Claim Reimbursement Form With A Receipt To OptumRx For Reimbursement. Reimbursement For Covered Prescription Drugs Will Be Based On The Lowest Contracted Amount Of A Participating Pharmacy Minus Any Applicable Deductible And/Or Retail Co-pay Shown In This Schedule.

Note: Deductible and/or co-pay may not apply to preventive prescription products and contraceptives.

**PRESCRIPTION SCHEDULE OF BENEFITS
OPTUMRX**

Benefit Plan(s) 012

Effective: 04-01-2013

By Participating Retail Pharmacy Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand Name Drugs (Tier 2) Nonpreferred Brand Name Drugs (Tier 3)	For Up To A 30-Day Supply: \$12 \$25 \$40
By Participating Mail Order Pharmacy Covered Person's Co-pay Amount Per Prescription Drug Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 90-Day Supply: \$24 \$50 \$80
By Specialty Pharmacy Vendor Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply \$12 \$25 \$40
By Non-Participating Pharmacy	Use Of A Non-Participating Pharmacy, Requires Payment For The Prescription Upfront. The Covered Person Can Then Submit A Claim Reimbursement Form With A Receipt To OptumRx For Reimbursement. Reimbursement For Covered Prescription Drugs Will Be Based On The Lowest Contracted Amount Of A Participating Pharmacy Minus Any Applicable Deductible And/Or Retail Co-pay Shown In This Schedule.

Note: Deductible and/or co-pay may not apply to preventive prescription products and contraceptives.

**PRESCRIPTION SCHEDULE OF BENEFITS
OPTUMRX**

Benefit Plan(s) 013

Effective: 01-01-2014

By Participating Retail Pharmacy - Covered Person's Co-pay Amount - Generic Drugs (Tier 1) \$10 - Preferred Brand-Name Drugs (Tier 2) \$40 - Nonpreferred Brand-Name Drugs (Tier 3) \$40	For Up To A 30-Day Supply:
By Participating Mail Order Pharmacy - Covered Person's Co-pay Amount Per Prescription Drug - Generic Drugs (Tier 1) \$20 - Preferred Brand-Name Drugs (Tier 2) \$80 - Nonpreferred Brand-Name Drugs (Tier 3) \$80	For Up To A 90-Day Supply:
By Specialty Pharmacy Vendor - Covered Person's Co-pay Amount - Generic Drugs (Tier 1) \$10 - Preferred Brand-Name Drugs (Tier 2) \$40 - Nonpreferred Brand-Name Drugs (Tier 3) \$40	For Up To A 30-Day Supply:
By Non-Participating Pharmacy	Use Of A Non-Participating Pharmacy, Requires Payment For The Prescription Up Front. The Covered Person May Then Submit A Claim Reimbursement Form With A Receipt To OptumRx For Reimbursement. Reimbursement For Covered Prescription Drugs Will Be Based On The Lowest Contracted Amount Of A Participating Pharmacy Minus Any Applicable Deductible And/Or Retail Co-pay Shown In This Schedule.

Note: The Deductible and/or Co-pay may not apply to preventive Prescription and over-the-counter products and contraceptives.

**PRESCRIPTION SCHEDULE OF BENEFITS
OPTUMRX**

Benefit Plan(s) 014, 015

Effective: 01-01-2014

Annual Pharmacy Deductible Per Calendar Year: Note: Medical And Pharmacy Expenses Are Subject To The Same Medical Deductible • Per Person • Per Family	 \$2,000 \$4,000
Annual Out-of-Pocket Maximum Per Calendar Year: Note: Medical And Pharmacy Expenses Are Subject To The Same Medical Out-Of-Pocket Maximum • Per Person • Per Family Once The Annual Out-Of-Pocket Maximum Is Met, Then The Covered Person Pays Nothing For Covered Prescription Medication Except For The Difference In Cost Between A Brand-Name Drug And Its Generic Equivalent.	 \$3,000 \$6,000
By Participating Retail Pharmacy • Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply: 20% 20% 20%
By Participating Mail Order Pharmacy • Covered Person's Co-pay Amount Per Prescription Drug Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 90-Day Supply: 20% 20% 20%
By Specialty Pharmacy Vendor • Covered Person's Co-pay Amount Generic Drugs (Tier 1) Preferred Brand-Name Drugs (Tier 2) Nonpreferred Brand-Name Drugs (Tier 3)	For Up To A 30-Day Supply: 20% 20% 20%
By Non-Participating Pharmacy	Use Of A Non-Participating Pharmacy, Requires Payment For The Prescription Up Front. The Covered Person May Then Submit A Claim Reimbursement Form With A Receipt To OptumRx For Reimbursement. Reimbursement For Covered Prescription Drugs Will Be Based On The Lowest Contracted Amount Of A Participating Pharmacy Minus Any Applicable Deductible And/Or Retail Co-pay Shown In This Schedule.

Note: The Deductible and/or Co-pay may not apply to preventive Prescription and over-the-counter products and contraceptives.

HEALTHCARE REIMBURSEMENT ACCOUNT

Applies to Benefit Plan(s) 004

HEALTHCARE REIMBURSEMENT ACCOUNT HIGHLIGHTS

The Healthcare Reimbursement Account (also referred to as an HRA) is an arrangement that is paid for solely by the Plan Sponsor, GERBER COLLISION. As explained within this Summary Plan Description (SPD), this account will reimburse only Qualified Medical Care Expenses eligible for coverage under Your Medical Benefit Plan. Please refer to the Medical Benefit Plan's Schedule of Benefits and read further for limitations on Your Healthcare Reimbursement Account.

Your HRA will be financed with an employer contribution as shown on the Schedule of Benefits for the 12-month benefit Plan Year. You may accumulate funds in this account for Qualified Medical Care Expenses from year to year. Unused portions of Your Healthcare Reimbursement Account, or Your HRA balance, may be carried forward into subsequent Plan Years as detailed in this SPD.

Your Medical Benefit Plan and Your HRA are considered a single benefit plan. By enrolling in the Medical Benefit Plan, You will be automatically enrolled in both the Medical Benefit Plan and the HRA. Benefits under a HRA are contingent on Your enrollment in the Medical Benefit Plan. You are not eligible to participate in the HRA without participating in the Medical Benefit Plan.

If at any time You elect another health care benefit option without a HRA, any balance remaining in Your HRA will not be available for claims incurred on or after the effective date of Your new coverage. After all claims incurred prior to such date have been processed, the balance of Your HRA will be reduced to \$0. In the event that You re-enroll in the Healthcare Reimbursement Account, Your prior balance will not be reinstated.

Benefits under Your HRA may be modified, reduced or terminated at any time at the sole discretion of the Plan Sponsor. Benefits will be paid from the Plan Sponsor's general assets.

PARTICIPATING IN THE HEALTHCARE REIMBURSEMENT ACCOUNT

ELIGIBILITY REQUIREMENTS

You are automatically eligible to participate in the Healthcare Reimbursement Account if:

- You meet the eligibility requirements of Your Medical Benefit Plan; and
- You elect coverage.

Your Dependents are eligible to participate in Your HRA if:

- Your Dependent meets the eligibility requirements of Your Medical Benefit Plan; and
- You elect the appropriate coverage level for You and Your Dependents.

Refer to Your Medical Benefit Plan provisions for additional information on eligibility requirements and coverage levels.

EFFECTIVE DATE OF COVERAGE

The effective date of coverage under the Healthcare Reimbursement Account for You and Your Dependents coincides with the effective date of coverage under the Medical Benefit Plan. Please refer to Your Medical Benefit Plan's effective date provisions.

SPECIAL ENROLLMENT

You and Your Dependents have special enrollment rights under the Health Insurance Portability and Accountability Act. From the date coverage is lost or a new Dependent is acquired, You have 30 days to enroll or change Your coverage level, as applicable.

The Special Enrollment Provision of Your Medical Benefit Plan explains how these rights apply for Your HRA. Please refer to Your Medical Benefit Plan's Special Enrollment Provision for additional information.

ENROLLMENT AFTER THE PLAN YEAR BEGINS

If You enroll in the Medical Benefit Plan after the beginning of the Plan Year or You experience a permitted event that would allow You to change Your benefit election under Your employer's section 125 cafeteria plan, the Plan Sponsor will only pro-rate its contribution to Your HRA if Your coverage level increases. If Your coverage level decreases, the Plan Sponsor's contribution to Your HRA will remain the same. Your employer's contribution will be pro-rated on a monthly basis. Your employer will pro-rate based on the first of the month that the change is effective. All dates of service that were incurred during the Plan Year may be reimbursed from the additional funds that were added to Your HRA as a result of the change in coverage level.

ANNUAL OPEN ENROLLMENT

Your participation in the Medical Benefit Plan may continue each year. You will also be provided the opportunity to change Your election during annual open enrollment. At this time, You can elect coverage if You previously declined it, drop Your coverage, or change Your coverage level. All changes made during annual open enrollment will be effective as of the first day of the following Plan Year.

QUALIFIED MEDICAL CHILD SUPPORT ORDERS

Coverage will be provided in accordance with a Qualified Medical Child Support Order (QMCSO) under Your Healthcare Reimbursement Account, as described in Your Medical Benefit Plan. Please refer to Your Medical Benefit Plan for additional information.

TERMINATION AND REINSTATEMENT OF COVERAGE

Coverage under Your Healthcare Reimbursement Account will terminate when Your Medical Benefit Plan coverage terminates. Likewise, reinstatement of coverage will follow that of Your Medical Benefit Plan. Please refer to Your Medical Benefit Plan for additional information.

CREDITABLE COVERAGE

You and Your Dependents will receive a Certificate of Creditable Coverage from the Plan when there is a loss of coverage under this Healthcare Reimbursement Account, when the person loses COBRA coverage, (see below) or if the person gives the Plan a written request within 24 months after coverage ends. Please refer to Your Medical Benefit Plan for additional information about Certificates of Creditable Coverage under the Health Insurance Portability and Accountability Act (HIPAA).

You are encouraged to keep these Certificates in a safe place in case You obtain coverage under another health plan that has a pre-existing condition exclusion provision.

CONTINUATION OF COVERAGE

Coverage for You and Your Dependents may be continued under Your Healthcare Reimbursement Account. Federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended, gives certain persons the right to continue their health care benefits beyond the date that they might otherwise terminate.

As required by COBRA, You and Your Spouse and Dependents (known as Qualified Beneficiaries), have special rights in the event that coverage terminates under the HRA because of a COBRA Qualifying Event. Each Qualified Beneficiary shall be given the individual right to elect continuation coverage under the HRA for the periods prescribed by COBRA (provided that You and Your Dependents pay the applicable premium).

The applicable premium shall be calculated based on determinations of the cost to the Plan to provide coverage, plus a 2 percent administrative fee.

Please refer to Your Medical Benefit Plan for additional information on Your COBRA rights. Under this Medical Benefits Plan, You may elect COBRA separately for the Medical Benefit Plan and the HealthCare Reimbursement Account.

YOUR HEALTHCARE REIMBURSEMENT ACCOUNT

ACCOUNT MANAGEMENT

The employer contribution available in Your Healthcare Reimbursement Account is available on the first day of the Plan Year. Benefits for Qualified Medical Care Expenses incurred after enrollment in the Medical Benefit Plan are eligible for reimbursement. Benefits are not payable for any amount that exceeds Your current HRA balance. Your HRA balance may be found on the UMR website (www.UMR.com) or on Your most current Explanation of Benefits (EOB). You may submit claims for benefits for expenses incurred during any Plan Year that You participate in the HRA. The HRA pays claims based on the current account balance at the time the claim is processed. Once a claim is processed, You may not resubmit any portion of the claim that was not paid due to insufficient funds in Your HRA.

Reimbursements for Qualified Medical Care Expenses provided to You and Your Dependents are generally excludable from gross income. Your HRA is financed solely by Your employer. It does not earn any interest and You will not receive cash or any other taxable or non-taxable benefit under Your HRA. Contributions toward Your Medical Benefit Plan are not used to finance any part of Your HRA.

Your HRA Balance

Balances that remain in Your Healthcare Reimbursement Account at the end of the Plan Year will be carried forward into subsequent Plan Years subject to the limitations set forth in this Summary Plan Description. Your employer may change the annual contribution available and/or the amount that may be carried forward each year in its own discretion.

The amount of funds You may carry forward in Your HRA is limited. It is limited to the HRA aggregate maximum amount as shown on the Schedule of Benefits. Employer contributions to Your HRA will, in any one Plan Year, be calculated accordingly. Adjustments to the employer contribution will be made so as not to exceed the HRA aggregate maximum contained in the Schedule of Benefits.

DEDUCTIBLES AND OUT-OF-POCKET EXPENSES

Definitions

- **HRA Contribution Amount** means the amount of money contributed to Your Health Reimbursement Account by Your employer. This amount is indicated on the Healthcare Reimbursement Account Schedule of Benefits.
- **Annual Deductible** means the amount that You must satisfy before the Medical Benefit Plan will begin to reimburse Qualified Medical Care Expenses.

When Your Medical Benefit Plan will Pay Benefits

As described above, Your Medical Benefit Plan has an Annual Deductible that must be satisfied before it begins to pay benefits. The Annual Deductible is shown on the Schedule of Benefits. Your Healthcare Reimbursement Account may be used to satisfy part, or all, depending on Your HRA balance, of the Annual Deductible. You must satisfy the remainder of the Annual Deductible, if any after Your HRA has been depleted, before Your Medical Benefit Plan will pay benefits.

Your Medical Benefit Plan will pay benefits the earlier of:

- When the Annual Deductible is met in whole.

Once Your Annual Deductible has been met, Your Medical Benefit Plan will pay a percentage of claims, subject to any applicable participation amounts or co-payment and the terms and conditions of Medical Benefit Plan. Refer to Your Medical Benefit Plan for detail.

Satisfying the Annual Deductible

You may satisfy the Annual Deductible with a combination of Your Healthcare Reimbursement Account and other money You set aside for healthcare.

Once the Annual Deductible has been met for the Plan Year, You pay only applicable participation amounts and co-payments until You reach the Medical Benefit Plan's out-of-pocket limit. Refer to Your Medical Benefit Plan for details on co-payments and other limitations.

HEALTHCARE REIMBURSEMENT ACCOUNT BENEFITS

BENEFITS FOR MEDICAL EXPENSES

Medical Benefits Covered by Your Medical Benefit Plan

Your Healthcare Reimbursement Account will reimburse the same Qualified Medical Care Expenses covered by Your Medical Benefit Plan, with certain limitations outlined in the Healthcare Reimbursement Account provisions. Please refer to Your Medical Benefit Plan's Schedule of Benefits, Covered Medical Benefits, and General Exclusions for details on Qualified Medical Care Expenses reimbursable by Your HRA. All terms and conditions of coverage apply, including Utilization Management and other Medical Management Services as set forth in Your Medical Benefit Plan.

LIMITATIONS ON BENEFITS

Medical Benefit Plan Coverage

All terms and conditions of Medical Benefit Plan Coverage apply. Medical care expenses not eligible under Your Medical Benefit Plan are also not payable by Your Healthcare Reimbursement Account. Your HRA may be used to pay for the Annual Deductible or Co-pays (i.e., co-insurance) of the Covered Expense as listed on the Medical Benefit Plan's Schedule of Benefits.

Auto Reimbursement

UMR offers automatic reimbursement, meaning that Your out-of-pocket expenses under the Medical Benefit Plan are automatically forwarded for payment under Your HRA, after Your Health FSA has been exhausted, if applicable. This feature is completely voluntary. It is not available to You, however if You have other like coverage. You will need to indicate on Your enrollment form whether or not You wish to elect this service option.

Debit Card

The debit card provides You with an automatic way to pay for eligible expenses under Your HRA, subject to any limitation as defined by Your HRA SPD. You may electronically access the pre-tax contributions Your employer has set aside in Your HRA. Each time You incur a Qualified Medical Care Expense at a health care location that accepts MasterCard®, You may use Your debit card. The amount of Your qualified purchases will be deducted from Your HRA automatically.

Do not use Your debit card at locations that are not health related, such as restaurants, gas stations and bookstores. It is important for You to save itemized receipts whenever You use the card. The IRS requires that all card transactions, except for co-pay matching, reoccurring expenses, and real time substantiation, be substantiated by the Plan. Therefore, be prepared to submit Your receipts as proof of eligibility for the transaction. In other words, was the transaction for a Qualified Medical Care Expense?

For those services in which Your debit card can be used, automatic reimbursement is not available.

In the event You are eligible for and elect COBRA, Your debit card will be turned off and You will need to submit Your claims manually on a claim form provided by Your employer.

TIMELY FILING

Complete claims must be submitted to the Third Party Administrator as soon as possible after services are received, but no later than 15 months from the date of service. A complete claim means that the Plan has all information that is necessary to process the claim. Claims received after the timely filing period will be denied.

COORDINATION OF BENEFITS

For purposes of coordinating benefits, the Medical Benefit Plan and the Healthcare Reimbursement Account are considered one plan. Coordination of Benefits and order of determination shall be followed according to Your Medical Benefit Plan.

Refer to Your Medical Benefit Plan's Coordination of Benefits for detail.

ORDERING RULE FOR COORDINATION WITH A HEALTH FLEXIBLE SPENDING ACCOUNT

If a medical expense is eligible under Your HRA, the expense must be submitted to Your HRA first, prior to submitting it to Your health flexible spending account (if applicable). If for any reason Your HRA does not or cannot reimburse the expense, then the expense may be submitted for reimbursement under Your flexible spending account.

SUBROGATION AND REIMBURSEMENT

Rights of subrogation and reimbursement shall apply the same as for Your Medical Benefit Plan.

PLAN MAXIMUM(S)

The reimbursements You receive from Your Healthcare Reimbursement Account will be counted toward the applicable maximum payable under the Medical Benefit Plan offered by the Plan Sponsor.

Your Medical Benefit Plan and Your HRA have a combined maximum(s) as shown on the Schedule of Benefits.

GLOSSARY OF TERMS

Annual Deductible – see Your Healthcare Reimbursement Account section of this SPD.

Employee is defined in the Medical Benefit Plan under Eligibility and Enrollment.

Healthcare Reimbursement Account is an arrangement that:

- Is paid 100% by the employer and not provided pursuant to salary reduction election or otherwise under a § 125 cafeteria plan;
- Reimburses the Employee for medical care expenses (as defined by § 213(d) of the Internal Revenue Code) incurred by the Employee, the Employee's Spouse and Dependents (as defined in § 105); and
- Provides reimbursements up to a maximum dollar amount for a coverage period and any unused portion of the maximum dollar amount at the end of a coverage period is carried forward to increase the maximum reimbursement amount in subsequent coverage periods.

Healthcare Reimbursement Account Maximum means the total amount You will be allowed to accumulate in Your Healthcare Reimbursement Account.

Medical Benefit Plan means a plan maintained by the Plan Sponsor which is intended to cover You and Your Dependents, if any, with respect to any charges incurred related to any Illness, Injury or other medical condition subject to the conditions and restrictions of the Plan and in accordance with the Schedule of Benefits.

Qualified Medical Care Expense for your Healthcare Reimbursement Account means Covered Expenses as defined by Your Medical Benefit Plan.

ANY TOPICS NOT SPECIFICALLY INCLUDED IN THIS HEALTHCARE REIMBURSEMENT ACCOUNT SECTION SHALL BE GOVERNED BY THE TERMS AND CONDITIONS OF YOUR MEDICAL BENEFIT PLAN WHICH FOLLOWS.

OUT-OF-POCKET EXPENSES AND MAXIMUMS

Applies to Benefit Plan(s) 004, 010, 011, 012

CO-PAYS

A Co-pay is the amount that the Covered Person must pay to the provider each time certain services are received. Co-pays do not apply toward satisfaction of Deductibles or out-of-pocket maximums. The Co-pay and out-of-pocket maximum are shown on the Schedule of Benefits.

DEDUCTIBLES

Deductible refers to an amount of money paid once a Plan Year by the Covered Person before any Covered Expenses are paid by this Plan. A Deductible applies to each Covered Person up to a family Deductible limit. When a new Plan Year begins, a new Deductible must be satisfied.

Deductible amounts are shown on the Schedule of Benefits.

Pharmacy expenses do not count toward meeting the Deductible of this Plan. The Deductible amounts that the Covered Person incurs for Covered Expenses will be used to satisfy the Deductible(s) shown on the Schedule of Benefits.

(Applies to Benefit Plan(s) 004) The Deductible amounts that the Covered Person incurs at an in-network provider will apply to the in-network total individual and family Deductible. The Deductible amounts that the Covered Person incurs at an out-of-network provider will apply to the out-of-network total individual and family Deductible.

If You have family coverage, any combination of covered family members can help meet the maximum family Deductible, up to each person's individual Deductible amount.

(Applies to Benefit Plan(s) 004) If two or more covered family members are injured in the same Accident, only one Deductible needs to be met for those Covered Expenses which are due to that Accident, and Incurred during that Plan Year.

PLAN PARTICIPATION

Plan Participation means that, after the Covered Person satisfies the Deductible, the Covered Person and the Plan each pay a percentage of the Covered Expenses until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits. The Covered Person will be responsible for paying any remaining charges due to the provider after the Plan has paid its portion of the Covered Expense, subject to the Plan's maximum fee schedule, Negotiated Rate, or Usual and Customary amounts as applicable. Once the annual out-of-pocket maximum has been satisfied, the Plan will pay 100% of the Covered Expense for the remainder of the Plan Year.

Any payment for an expense that is not covered under this Plan will be the Covered Person's responsibility.

ANNUAL OUT-OF-POCKET MAXIMUMS

The annual out-of-pocket maximum is shown on the Schedule of Benefits. Amounts the Covered Person incurs for Covered Expenses, such as any Plan Participation expense, will be used to satisfy the Covered Person's (or family's, if applicable) annual out-of-pocket maximum(s). Pharmacy expenses that the Covered Person incurs do not apply toward the out-of-pocket maximum of this Plan.

Effective: 04-01-2013

The following will not be used to meet the out-of-pocket maximums:

- Co-pays.
- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.
- Co-pays and Participation amounts for Prescription products.
- Individual and family Deductibles. **(Applies to Benefit Plan(s) 011, 012)**
- Expenses for Mental Health Disorders. **(Applies to Benefit Plan(s) 011, 012)**
- Expenses for substance abuse and chemical dependency. **(Applies to Benefit Plan(s) 011, 012)**
- Expenses Incurred as a result of failure to comply with prior authorization requirements for Hospital confinement.
- Any amounts over the Usual and Customary amount, Negotiated Rate or established fee schedule that this Plan pays.

The eligible out-of-pocket expenses that the Covered Person incurs at all benefit levels (whether Incurred at an in-network or out-of-network provider) will be used to satisfy the total out-of-pocket maximum.

NO FORGIVENESS OF OUT-OF-POCKET EXPENSES

The Covered Person is required to pay the out-of-pocket expenses (including Deductibles, Co-pays or required Plan Participation) under the terms of this Plan. The requirement that You and Your Dependent(s) pay the applicable out-of-pocket expenses cannot be waived by a provider under any "fee forgiveness", "not out-of-pocket" or similar arrangement. If a provider waives the required out-of-pocket expenses, the Covered Person's claim may be denied and the Covered Person will be responsible for payment of the entire claim. The claim(s) may be reconsidered if the Covered Person provides satisfactory proof that he or she paid the out-of-pocket expenses under the terms of this Plan.

OUT-OF-POCKET EXPENSES AND MAXIMUMS

Applies to Benefit Plan(s) 005, 006

Effective: 04-01-2012

CO-PAYS

A Co-pay is the amount that the Covered Person must pay to the provider each time certain services are received. Co-pays do not apply toward satisfaction of Deductibles, but they do apply toward satisfaction of out-of-pocket maximums. The Co-pay and out-of-pocket maximum are shown on the Schedule of Benefits.

DEDUCTIBLES

Deductible refers to an amount of money paid once a Plan Year by the Covered Person before any Covered Expenses are paid by this Plan. A Deductible applies to each Covered Person. When a new Plan Year begins, a new Deductible must be satisfied.

Deductible amounts are shown on the Schedule of Benefits. Generally, the applicable Deductible must be met before any benefits will be paid under this Plan. However, certain covered benefits may be considered Preventative / Routine Care and paid first dollar.

The Deductible amounts that the Covered Person incurs for Covered Expenses, including covered Pharmacy expenses, will be used to satisfy the Deductible(s) shown on the Schedule of Benefits.

The Deductible amounts that the Covered Person incurs at all benefit levels (whether Incurred at an in-network or out-of-network provider) will be used to satisfy the total individual and family Deductible.

PLAN PARTICIPATION

Plan Participation means that, after the Covered Person satisfies the Deductible, the Covered Person and the Plan each pay a percentage of the Covered Expenses until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits. The Covered Person will be responsible for paying any remaining charges due to the provider after the Plan has paid its portion of the Covered Expense, subject to the Plan's maximum fee schedule, Negotiated Rate, or Usual and Customary amounts as applicable. Once the annual out-of-pocket maximum has been satisfied, the Plan will pay 100% of the Covered Expense for the remainder of the Plan Year.

Any payment for an expense that is not covered under this Plan will be the Covered Person's responsibility.

ANNUAL OUT-OF-POCKET MAXIMUMS

The annual out-of-pocket maximum is shown on the Schedule of Benefits. Amounts the Covered Person incurs for Covered Expenses, such as the Deductible, Co-pays if applicable, and any Plan Participation expense, will be used to satisfy the Covered Person's (or family's, if applicable) annual out-of-pocket maximum(s). Pharmacy expenses that the Covered Person incurs apply toward the out-of-pocket maximum of this Plan.

The following will not be used to meet the out-of-pocket maximums:

- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.
- Expenses Incurred as a result of failure to comply with prior authorization requirements for Hospital confinement.
- Any amounts over the Usual and Customary amount, Negotiated Rate or established fee schedule that this Plan pays.

The eligible out-of-pocket expenses that the Covered Person incurs at all benefit levels (whether Incurred at an in-network or out-of-network provider) will be used to satisfy the total out-of-pocket maximum.

NO FORGIVENESS OF OUT-OF-POCKET EXPENSES

The Covered Person is required to pay the out-of-pocket expenses (including Deductibles, Co-pays or required Plan Participation) under the terms of this Plan. The requirement that You and Your Dependent(s) pay the applicable out-of-pocket expenses cannot be waived by a provider under any “fee forgiveness”, “not out-of-pocket” or similar arrangement. If a provider waives the required out-of-pocket expenses, the Covered Person’s claim may be denied and the Covered Person will be responsible for payment of the entire claim. The claim(s) may be reconsidered if the Covered Person provides satisfactory proof that he or she paid the out-of-pocket expenses under the terms of this Plan.

The Covered Person’s ability to contribute to a Health Savings Account (HSA) on a tax favored basis may be affected by any arrangement that waives this Plan’s Deductible.

OUT-OF-POCKET EXPENSES AND MAXIMUMS

Applies to Benefit Plan(s) 013

Effective: 01-01-2014

CO-PAYS

A Co-pay is the amount that the Covered Person must pay to the provider each time certain services are received. Co-pays do not apply toward satisfaction of Deductibles. The Co-pay and out-of-pocket maximum are shown on the Schedule of Benefits.

DEDUCTIBLES

Deductible refers to an amount of money paid once a Plan Year by the Covered Person before any Covered Expenses are paid by this Plan. A Deductible applies to each Covered Person up to a family Deductible limit. When a new Plan Year begins, a new Deductible must be satisfied.

Deductible amounts are shown on the Schedule of Benefits.

Pharmacy expenses do not count toward meeting the Deductible of this Plan. The Deductible amounts that the Covered Person incurs for Covered Expenses will be used to satisfy the Deductible(s) shown on the Schedule of Benefits.

The Deductible amounts that the Covered Person incurs at an in-network provider will apply to the in-network total individual and family Deductible. The Deductible amounts that the Covered Person incurs at an out-of-network provider will apply to the out-of-network total individual and family Deductible.

If You have family coverage, any combination of covered family members can help meet the maximum family Deductible, up to each person's individual Deductible amount.

PLAN PARTICIPATION

Plan Participation means that, after the Covered Person satisfies the Deductible, the Covered Person and the Plan each pay a percentage of the Covered Expenses until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits. The Covered Person will be responsible for paying any remaining charges due to the provider after the Plan has paid its portion of the Covered Expense, subject to the Plan's maximum fee schedule, Negotiated Rate, or Usual and Customary amounts as applicable. Once the annual out-of-pocket maximum has been satisfied, the Plan will pay 100% of the Covered Expense for the remainder of the Plan Year.

Any payment for an expense that is not covered under this Plan will be the Covered Person's responsibility.

ANNUAL OUT-OF-POCKET MAXIMUMS

The annual out-of-pocket maximum is shown on the Schedule of Benefits. Amounts the Covered Person incurs for Covered Expenses, such as the Deductible, Co-pays if applicable, and any Plan Participation expense, will be used to satisfy the Covered Person's (or family's, if applicable) annual in-network and out-of-network out-of-pocket maximum(s). Pharmacy expenses that the Covered Person incurs do not apply toward the out-of-pocket maximum of this Plan.

The following will not be used to meet the out-of-pocket maximums:

- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.

- Co-pays and Participation amounts for Prescription products.
- Expenses Incurred as a result of failure to comply with prior authorization requirements for Hospital confinement.
- Any amounts over the Usual and Customary amount, Negotiated Rate or established fee schedule that this Plan pays.

The eligible out-of-pocket expenses that the Covered Person incurs at an in-network provider will apply to the in-network total out-of-pocket maximum. The eligible out-of-pocket expenses that the Covered Person incurs at an out-of-network provider will apply to the out-of-network total out-of-pocket maximum.

NO FORGIVENESS OF OUT-OF-POCKET EXPENSES

The Covered Person is required to pay the out-of-pocket expenses (including Deductibles, Co-pays or required Plan Participation) under the terms of this Plan. The requirement that You and Your Dependent(s) pay the applicable out-of-pocket expenses cannot be waived by a provider under any “fee forgiveness”, “not out-of-pocket” or similar arrangement. If a provider waives the required out-of-pocket expenses, the Covered Person’s claim may be denied and the Covered Person will be responsible for payment of the entire claim. The claim(s) may be reconsidered if the Covered Person provides satisfactory proof that he or she paid the out-of-pocket expenses under the terms of this Plan.

OUT-OF-POCKET EXPENSES AND MAXIMUMS

Applies to Benefit Plan(s) 014, 015

Effective: 01-01-2014

DEDUCTIBLES

Deductible refers to an amount of money paid once a Plan Year by the Covered Person before any Covered Expenses are paid by this Plan. A Deductible applies to each Covered Person up to a family Deductible limit. When a new Plan Year begins, a new Deductible must be satisfied.

Deductible amounts are shown on the Schedule of Benefits. Generally, the applicable Deductible must be met before any benefits will be paid under this Plan. However, certain covered benefits may be considered Preventative / Routine Care and paid first dollar.

The Deductible amounts that the Covered Person incurs for Covered Expenses, including covered Pharmacy expenses, will be used to satisfy the Deductible(s) shown on the Schedule of Benefits.

The Deductible amounts that the Covered Person incurs at an in-network provider will apply to the in-network total individual and family Deductible. The Deductible amounts that the Covered Person incurs at an out-of-network provider will apply to the out-of-network total individual and family Deductible.

PLAN PARTICIPATION

Plan Participation means that, after the Covered Person satisfies the Deductible, the Covered Person and the Plan each pay a percentage of the Covered Expenses until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits. The Covered Person will be responsible for paying any remaining charges due to the provider after the Plan has paid its portion of the Covered Expense, subject to the Plan's maximum fee schedule, Negotiated Rate, or Usual and Customary amounts as applicable. Once the annual out-of-pocket maximum has been satisfied, the Plan will pay 100% of the Covered Expense for the remainder of the Plan Year.

Any payment for an expense that is not covered under this Plan will be the Covered Person's responsibility.

ANNUAL OUT-OF-POCKET MAXIMUMS

The annual out-of-pocket maximum is shown on the Schedule of Benefits. Amounts the Covered Person incurs for Covered Expenses, such as the Deductible, Co-pays if applicable, and any Plan Participation expense, will be used to satisfy the Covered Person's (or family's, if applicable) annual in-network and out-of-network out-of-pocket maximum(s). Pharmacy expenses that the Covered Person incurs apply toward the out-of-pocket maximum of this Plan.

The following will not be used to meet the out-of-pocket maximums:

- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.
- Expenses Incurred as a result of failure to comply with prior authorization requirements for Hospital confinement.
- Any amounts over the Usual and Customary amount, Negotiated Rate or established fee schedule that this Plan pays.

The eligible out-of-pocket expenses that the Covered Person incurs at an in-network provider will apply to the in-network total out-of-pocket maximum. The eligible out-of-pocket expenses that the Covered Person incurs at an out-of-network provider will apply to the out-of-network total out-of-pocket maximum.

NO FORGIVENESS OF OUT-OF-POCKET EXPENSES

The Covered Person is required to pay the out-of-pocket expenses (including Deductibles, Co-pays or required Plan Participation) under the terms of this Plan. The requirement that You and Your Dependent(s) pay the applicable out-of-pocket expenses cannot be waived by a provider under any “fee forgiveness”, “not out-of-pocket” or similar arrangement. If a provider waives the required out-of-pocket expenses, the Covered Person's claim may be denied and the Covered Person will be responsible for payment of the entire claim. The claim(s) may be reconsidered if the Covered Person provides satisfactory proof that he or she paid the out-of-pocket expenses under the terms of this Plan.

The Covered Person's ability to contribute to a Health Savings Account (HSA) on a tax favored basis may be affected by any arrangement that waives this Plan's Deductible.

ELIGIBILITY AND ENROLLMENT

Effective: 01-01-2014

ELIGIBILITY AND ENROLLMENT PROCEDURES

You are responsible for enrolling in the manner and form prescribed by Your employer. The Plan's eligibility and enrollment procedures include administrative safeguards and processes designed to ensure and verify that eligibility and enrollment determinations are made in accordance with the Plan. The Plan may request documentation from You or Your dependents in order to make these determinations. The coverage choices that will be offered to You will be the same choices offered to other similarly situated Employees.

WAITING PERIOD

If eligible, You must complete a Waiting Period before coverage becomes effective for You and Your Dependents. A Waiting Period is a period of time that must pass before an Employee or Dependent becomes eligible for coverage under the terms of this Plan.

You are eligible for coverage on the first day of the month following 2 full months of employment.
(Applies to classes A16, A17, A18, A19, A20, A21, A22, A30, A31, A32, C13, C14, C15, C16, C17, C18, C19, C30, C31, C32)

You are eligible for coverage on the first day of the month following 30 calendar days of employment.
(Applies to classes A33, A34, A35, C33, C34, C35)

The start of Your Waiting Period is the first full day of employment for the job that made You eligible for coverage under this Plan.

A Waiting Period will not count against You or Your Dependents for purposes of counting Creditable Coverage. It is not considered a break in coverage.

ELIGIBILITY REQUIREMENTS

An **eligible Employee** is a person who is classified by the employer on both payroll and personnel records as an Employee who regularly works full time 30 or more hours per week, but for purposes of this Plan, it does not include the following classifications of workers as determined by the employer in its sole discretion:

- Temporary or leased employees.
- An Independent Contractor as defined in this Plan.
- A consultant who is paid on other than a regular wage or salary by the employer.
- A member of the employer's Board of Directors, an owner, partner, or officer, unless engaged in the conduct of the business on a full-time regular basis.

For purposes of this Plan, eligibility requirements are used only to determine a person's initial eligibility for coverage under this Plan. An Employee may retain eligibility for coverage under this Plan if the Employee is temporarily absent on an approved leave of absence, with the expectation of returning to work following the approved leave as determined by the employer's leave policy, provided that contributions continue to be paid on a timely basis. The employer's classification of an individual is conclusive and binding for purposes of determining eligibility under this Plan. No reclassification of a person's status, for any reason, by a third-party, whether by a court, governmental agency or otherwise, without regard to whether or not the employer agrees to such reclassification, shall change a person's eligibility for benefits.

Note: Eligible Employees and Dependents who decline to enroll in this Plan must state so in writing. In order to preserve potential Special Enrollment rights, eligible individuals declining coverage must state in writing that enrollment is declined due to coverage under another group health plan or health insurance policy. Proof of such plan or policy may be required upon application for Special Enrollment. See the Special Enrollment section.

Effective: 07-01-2013

An **eligible Dependent** includes:

- Your legally married spouse, as defined by the state in which You reside, provided he or she is not covered as an Employee under this Plan. For purposes of eligibility under this Plan, a legal spouse does not include a common-law marriage spouse, even if such partnership is recognized as a legal marriage in the state in which the couple resides. An eligible Dependent does not include an individual from whom You have obtained a legal separation or divorce. Documentation on a Covered Person's marital status may be required by the Plan Administrator.
- A Dependent Child that resides in the United States until the Child reaches his or her 26th birthday. The term "**Child**" includes the following Dependents:
 - A natural biological Child;
 - A step Child;
 - A legally adopted Child or a Child legally Placed for Adoption as granted by action of a federal, state or local governmental agency responsible for adoption administration or a court of law if the Child has not attained age 26 as of the date of such placement;
 - A Child under Your (or Your spouse's) Legal Guardianship as ordered by a court;
 - A Child who is considered an alternate recipient under a Qualified Medical Child Support Order (QMCSO).
- A Dependent does not include the following:
 - A foster Child;
 - A grandchild;
 - Domestic Partners;
 - Any other relative or individual unless explicitly covered by this Plan;
 - A Dependent Child if the Child is covered as a Dependent of another Employee at this company.

NON-DUPLICATION OF COVERAGE: Any person who is covered as an eligible Employee shall not also be considered an eligible Dependent under this Plan.

RIGHT TO CHECK A DEPENDENT'S ELIGIBILITY STATUS: The Plan reserves the right to check the eligibility status of a Dependent at any time throughout the year. You and Your Dependent have a notice obligation to notify the Plan should the Dependent's eligibility status change throughout the Plan year. Please notify Your Human Resources Department regarding status changes.

EXTENDED COVERAGE FOR DEPENDENT CHILDREN

A Dependent Child may be eligible for extended Dependent coverage under this Plan under the following circumstances:

- The Dependent Child was covered by this Plan on the day before the Child's 26th birthday; or
- The Dependent Child is a Dependent of an employee newly eligible for the Plan; or
- The Dependent Child is eligible due to a Special Enrollment event or a Qualifying Status Change event, as outlined in the Section 125 Plan.

and the Dependent Child fits the following category:

- If You have a Dependent Child covered under this Plan who is under the age of 26 and Totally Disabled, either mentally or physically, that Child's health coverage may continue beyond the day the Child would cease to be a Dependent under the terms of this Plan. You must submit written proof that the Child is Totally Disabled within 30 calendar days after the day coverage for the Dependent would normally end. The Plan may, for two years, ask for additional proof at any time, after which the Plan can ask for proof not more than once a year. Coverage can continue as long as the child is totally disabled or until eligible for any other coverage, whichever occurs first, subject to the following minimum requirements:
 - The Dependent must not be able to hold a self-sustaining job due to the disability; and
 - Proof must be submitted as required; and
 - The Employee must still be covered under this Plan.

IMPORTANT: It is Your responsibility to notify the Plan Sponsor within 60 days if Your Dependent no longer meets the criteria listed in this section. If, at any time, the Dependent fails to meet the qualifications of Totally Disabled, the Plan has the right to be reimbursed from the Dependent or Employee for any medical claims paid by the Plan during the period that the Dependent did not qualify for extended coverage. Please refer to the COBRA Section in this document.

Employees have the right to choose which eligible Dependents are covered under the Plan.

EFFECTIVE DATE OF EMPLOYEE'S COVERAGE

Your coverage will begin on the later of:

- If You apply within Your Waiting Period, Your coverage will become effective the first day of the month following the date You complete Your Waiting Period. If Your Waiting Period ends on the first day of the month, Your coverage will not begin until the first day of the following month; or
- If You apply after the completion of Your Waiting Period, You will be considered a Late Enrollee. Coverage for a Late Enrollee will become effective April 1 following application during the annual open enrollment period. (Persons who apply under the Special Enrollment Provision are not considered Late Enrollees).
- If You are eligible to enroll under the Special Enrollment Provision, Your coverage will become effective on the date set forth under the Special Enrollment Provision if application is made within 30 days of the event.

EFFECTIVE DATE OF COVERAGE FOR YOUR DEPENDENTS

Your Dependent's coverage will be effective on the later of:

- The date Your coverage with the Plan begins if You enroll the Dependent at that time; or
- The date You acquire Your Dependent if application is made within 30 days of acquiring the Dependent; or
- The date an enrollment application is properly made if the Dependent is a Late Enrollee. April 1 following application during the annual open enrollment period. The Dependent will be considered a Late Enrollee if You request coverage for Your Dependent more than 30 days after Your hire date, or more than 30 days following the date You acquire the Dependent; or
- If Your Dependent is eligible to enroll under the Special Enrollment Provision, the Dependent's coverage will become effective on the date set forth under the Special Enrollment Provision, if application is made within 30 days following the event; or

Effective: 04-01-2012

- The later of the date specified in a Qualified Medical Child Support Order or the date the Plan Administrator determines that the order is a QMCSO.

A contribution will be charged from the first day of coverage for the Dependent, if additional contribution is required. In no event will Your Dependent be covered prior to the day Your coverage begins.

ANNUAL OPEN ENROLLMENT PROVISION

During the annual open enrollment period, eligible Employees will be able to enroll themselves and their eligible Dependents for coverage under this Plan. Also, eligible Employees and their Dependents who enroll during the annual open enrollment period will be considered Late Enrollees. Covered Employees will be able to make a change in coverage for themselves and their eligible Dependents.

Coverage Waiting Periods and pre-existing condition limits are waived during the annual open enrollment period for covered Employees and covered Dependents changing from one Plan to another Plan or changing coverage levels within the Plan.

If You and/or Your Dependent become covered under this Plan as a result of electing coverage during the annual open enrollment period, the following shall apply:

- The annual open enrollment period shall typically be in the month of March. The employer will give eligible Employees written notice prior to the start of an annual open enrollment period; and
- This Plan does not apply to charges for services performed or treatment received prior to the Effective Date of the Covered Person's coverage; and
- The Effective Date of coverage shall be April 1 following the annual open enrollment period.

SPECIAL ENROLLMENT PROVISION

Under the Health Insurance Portability and Accountability Act

Effective: 04-01-2012

This Plan gives eligible persons special enrollment rights under this Plan if there is a loss of other health coverage or a change in family status as explained below. The coverage choices that will be offered to You will be the same choices offered to other similarly situated Employees.

LOSS OF HEALTH COVERAGE

Current Employees and their Dependents may have a special opportunity to enroll for coverage under this Plan if there is a loss of other health coverage.

If the following conditions are met:

- You and/or Your Dependents were covered under a group health plan or health insurance policy at the time coverage under this Plan is offered; and
- You and/or Your Dependent stated in writing that the reason for declining coverage was due to coverage under another group health plan or health insurance policy; and
- The coverage under the other group health plan or health insurance policy was:
 - COBRA continuation coverage and that coverage was exhausted; or
 - Terminated because the person was no longer eligible for coverage under the terms of that plan or policy; or
 - Terminated and no substitute coverage is offered; or
 - Exhausted due to an individual meeting or exceeding a lifetime limit on all benefits; or
 - No longer receiving any monetary contribution toward the premium from the employer.

You or Your Dependent must request and apply for coverage under this Plan no later than 30 calendar days after the date the other coverage ended.

- You and/or Your Dependents were covered under a Medicaid plan or state child health plan and Your or Your Dependents coverage was terminated due to loss of eligibility. You must request coverage under this Plan within 60 days after the date of termination of such coverage.

You or Your Dependents may not enroll for health coverage under this Plan due to loss of health coverage under the following conditions:

- Coverage was terminated due to failure to pay timely premiums or for cause such as making a fraudulent claim or an intentional misrepresentation of material fact, or
- You or Your Dependent voluntarily canceled the other coverage, unless the current or former employer no longer contributed any money toward the premium for that coverage.

CHANGE IN FAMILY STATUS

Current Employees and their Dependents, COBRA Qualified Beneficiaries and other eligible persons have a special opportunity to enroll for coverage under this Plan if there is a change in family status.

If a person becomes Your eligible Dependent through marriage, birth, adoption or Placement for Adoption, the Employee, spouse and newly acquired Dependent(s) who are not already enrolled, may enroll for health coverage under this Plan during a special enrollment period. You must request and apply for coverage within 30 calendar days of marriage, birth, adoption or Placement for Adoption.

NEWLY ELIGIBLE FOR PREMIUM ASSISTANCE UNDER MEDICAID OR CHILDREN'S HEALTH INSURANCE PROGRAM

Current Employees and their Dependents may be eligible for a Special Enrollment period if the Employee and/or Dependents are determined eligible, under a state's Medicaid plan or state child health plan, for premium assistance with respect to coverage under this Plan. The Employee must request coverage under this Plan within 60 days after the date the Employee and/or Dependent is determined to be eligible for such assistance.

EFFECTIVE DATE OF COVERAGE UNDER SPECIAL ENROLLMENT PROVISION

If an eligible person properly applies for coverage during this special enrollment period, the coverage will become effective:

- In the case of marriage, on the date of the marriage (Note: Eligible individuals must submit their enrollment forms prior to the Effective Date of coverage in order for salary reductions to have preferred tax treatment from the date coverage begins); or
- In the case of a Dependent's birth, on the date of such birth; or
- In the case of a Dependent's adoption, the date of such adoption or Placement for Adoption; or
- In the case of eligibility for premium assistance under a state's Medicaid plan or state child health plan, on the date the approved request for coverage is received; or
- In the case of loss of coverage, on the date following loss of coverage.

RELATION TO SECTION 125 CAFETERIA PLAN

This Plan may also allow additional changes to enrollment due to change in status events under the employer's Section 125 Cafeteria Plan. Refer to the employer's Section 125 Cafeteria Plan for more information.

TERMINATION

For information about continuing coverage, refer to the COBRA section of this SPD.

EMPLOYEE'S COVERAGE

Your coverage under this Plan will end on the earliest of:

- The end of the period for which Your last contribution is made, if You fail to make any required contribution towards the cost of coverage when due; or
- The date this Plan is canceled; or
- The date coverage for Your benefit class is canceled; or
- The day of the month in which You tell the Plan to cancel Your coverage if You are voluntarily canceling it while remaining eligible because of change in status, special enrollment or at annual open enrollment periods; or
- The day of the month in which You are no longer a member of a covered class, as determined by the employer except as follows:
 - If You are temporarily absent from work due to an approved leave of absence for medical or other reasons, Your coverage under this Plan will continue during that leave until the date Your employer cancels Your coverage, provided that the applicable Employee contribution is paid when due
- The day of the month in which Your employment ends; or
- The date You submit a false claim or are involved in any other form of fraudulent act related to this Plan or any other group plan.

YOUR DEPENDENT'S COVERAGE

Coverage for Your Dependent will end on the earliest of the following:

- The end of the period for which Your last contribution is made, if You fail to make any required contribution toward the cost of Your Dependent's coverage when due; or
- The day of the month in which Your coverage ends; or
- The day of the month in which Your Dependent is no longer Your legal spouse due to legal separation or divorce, as determined by the law of the state where the Employee resides; or
- The last day of the calendar month in which Your Dependent Child attains the limiting age listed under the Eligibility section, unless the Child qualifies for Extended Dependent Coverage; or
- If Your Dependent Child qualifies for Extended Dependent Coverage as Totally Disabled, the day of the month in which Your Dependent Child is no longer deemed Totally Disabled under the terms of the Plan; or until the Dependent child becomes eligible for any other coverage, whichever is earlier; or;
- The day of the month in which Your Dependent Child no longer satisfies a required eligibility criteria listed in the Eligibility and Enrollment Section; or
- The date Dependent coverage is no longer offered under this Plan; or

- The day of the month in which You tell the Plan to cancel Your Dependent's coverage if You are voluntarily canceling it while remaining eligible because of change in status, special enrollment or at annual open enrollment periods; or
- The day of the month in which the Dependent becomes covered as an Employee under this Plan; or
- The date You or Your Dependent submits a false claim or are involved in any other form of fraudulent act related to this Plan or any other group plan.

RESCISSION OF COVERAGE

As permitted by the Patient Protection and Affordable Care Act, the Plan reserves the right to rescind coverage. A rescission of coverage is a retroactive cancellation or discontinuance of coverage due to fraud or intentional misrepresentation of material fact.

A cancellation/discontinuance of coverage is **not** a rescission if:

- it has only a prospective effect; or
- it is attributable to non-payment of premiums or contributions.

REINSTATEMENT OF COVERAGE

If Your coverage ends due to leave of absence, reduction of hours or lay-off and You qualify for eligibility under this Plan again within 30 days from the date Your coverage ended under this Plan, You are eligible for coverage on the date You again meet all the eligibility requirements. If You regain eligibility after the 30-day period, You must meet all requirements of a new Employee. Refer to the information on Family and Medical Leave Act or Uniformed Services Employment and Reemployment Act for possible exceptions, or contact Your Human Resources or Personnel office.

PRE-EXISTING CONDITION PROVISION

Applies to classes A16, A17, A18, A19, A20, A21, A22, A30, A31, A32, C13, C14, C15, C16, C17, C18, C19, C30, C31, C32

Effective: 01-01-2014

Note: Pre-Existing Condition exclusions will not apply to any Covered Person under the age of 19.

A Pre-Existing Condition means an Illness or Injury for which medical advice, diagnosis, care or treatment was recommended or received within the 90 consecutive day period ending on the Covered Person's Enrollment Date. Medical advice, diagnosis, care or treatment (including taking prescription drugs) is taken into account only if it is recommended or received from a licensed Physician.

This Plan has an exclusion for Pre-Existing Conditions. Benefits will not be paid for Covered Expenses for a Pre-Existing Condition until the earliest of the following:

- 12 consecutive months from the Covered Person's Enrollment Date, if You apply for coverage when You are initially eligible for coverage or under Special Enrollment; or
- 12 consecutive months from the Covered Person's Enrollment Date, if the Covered Person is considered a Late Enrollee.

These times can be reduced by proof of Creditable Coverage as described below.

EXCEPTIONS

The Pre-Existing Condition exclusion does not apply to:

- Any person who, on the Enrollment Date, had 12 consecutive months of Creditable Coverage.
- Pregnancy, including complications.
- Pre-existing does not apply to prescriptions dispensed at a retail pharmacy, mail order pharmacy, or through a specialty pharmacy vendor.
- Genetic information, in the absence of a diagnosis of an Illness related to such information. For example, if You have a family history of diabetes but You Yourself have had no problem with diabetes, the Plan will not consider diabetes to be a Pre-Existing Condition just because You have a family history of this disease.
- Treatment recommendations made prior to the six consecutive month period before the Enrollment Date when the Covered Person did not act upon the recommendation.
- Any Employees or Dependents added as a result of an acquisition of an entire company or entire division moving into this Plan will be effective upon notification by the Employer to the Plan Administrator. The Pre-Existing Condition exclusion period under this Plan will apply. However, the Plan Administrator, in its discretion, may waive the Pre-Existing Condition exclusion period with respect to all similarly situated Employees who were covered under the other employer's group health plan at the time of such acquisition and/or honor any shorter Pre-Existing Condition exclusion period contained in such other employer's group health plan.

REDUCTION OF PRE-EXISTING CONDITION EXCLUSION TIME PERIOD (Creditable Coverage)

If on the Enrollment Date, a Covered Person has less than 12 consecutive months of Creditable Coverage, the Plan will reduce the length of the Pre-Existing Condition exclusion period for each day of Creditable Coverage the Covered Person had in determining whether the Pre-Existing Condition exclusion applies. See the HIPAA Portability Rights section of this SPD for more information on obtaining a Certificate of Creditable Coverage.

Creditable Coverage means that the Covered Person had coverage under a group health plan, health insurance policy, Medicare or any one of several other health plans as described in the Glossary of Terms section of this SPD, and coverage was not interrupted by a Significant Break in Coverage.

If a Covered Person has a Significant Break in Coverage, any days of Creditable Coverage that occur before the Significant Break in Coverage will not be counted by the Plan to reduce the Pre-Existing Condition exclusion time period. Waiting Periods will not count towards a Significant Break in Coverage. In addition, the days between the date an individual loses health care coverage and the first day of the second COBRA election period under the Trade Act of 2002 will not count towards a Significant Break in Coverage.

THE RIGHT TO REQUEST A REVIEW OF A DETERMINATION OF PRE-EXISTING CONDITION EXCLUSION PERIOD

If a Covered Person feels that a determination of the Pre-Existing Condition Exclusion (PCE) period is incorrect, the Covered Person may submit a written request for review.

Send Your request to:

UMR
ENROLLMENT SERVICES
PO BOX 30543
SALT LAKE CITY UT 84130-0543

The written request must be made within 60 days from the date of the notice. However, if the request is based on additional evidence that shows that You or Your Dependent had more Creditable Coverage than recognized originally, the Covered Person may take longer.

The written request should state the reasons that the Covered Person believes the original determination is incorrect and include any additional facts or evidence that shows that You or Your Dependent had more Creditable Coverage.

The request will usually be decided within 60 days after it is submitted. If additional time is needed to complete the review, the Covered Person will be notified. The Covered Person will be notified in writing of the decision on the request if the Covered Person submits additional evidence to consider or if the original Determination of PCE period is modified. The Covered Person's original determination of PCE period will remain in effect until or unless the Covered Person receives written notification verifying a change from the original decision.

Similar to an initial determination, any new determination will set forth:

- The specific reason(s) for the decision; and
- The specific Plan provision(s) and other documents or information on which the decision is based.

HIPAA PORTABILITY RIGHTS

**Applies to classes A16, A17, A18, A19, A20, A21, A22, A30, A31, A32,
C13, C14, C15, C16, C17, C18, C19, C30, C31, C32**

Effective: 01-01-2014

CERTIFICATES OF CREDITABLE COVERAGE

New Employees and covered Dependents are encouraged to get a Certificate of Creditable Coverage from the individual's prior employer or insurance company. However, not all forms of coverage are required to provide certificates. If You or Your Dependents are having difficulty obtaining this, contact Your Human Resources or Personnel office for assistance.

Covered Persons will receive a Certificate of Creditable Coverage from this Plan when the person loses coverage under this Plan, when the person loses COBRA coverage, or upon a written request to this Plan if the individual is covered under this Plan or terminated from this Plan within the previous twenty four month period. The Certificate of Creditable Coverage is evidence of Your coverage under this Plan. Covered Persons may need evidence of coverage to reduce a Pre-Existing Condition exclusion period under another plan, to help get special enrollment in another plan, or to get certain types of individual health coverage.

Please submit written requests for a Certificate of Creditable Coverage from this Plan to:

UMR
ENROLLMENT SERVICES
PO BOX 30543
SALT LAKE CITY UT 84130-0543

Keep these Certificates in a safe place in case You or Your Dependents obtain coverage under another health plan that has a Pre-Existing Condition Exclusion Provision or become eligible for a Special Enrollment period under another plan. Proof of prior Creditable Coverage may reduce or eliminate the Pre-Existing Condition exclusion period, may be required to enroll in another plan under Special Enrollment, or may assist individuals in obtaining an individual insurance policy in the future.

COBRA CONTINUATION OF COVERAGE

Important. Read this entire provision to understand a Covered Person's COBRA rights and obligations.

The following is a summary of the federal continuation requirements under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended. This summary generally explains COBRA continuation coverage, when it may become available to You and Your family, and what You and Your Dependents need to do to protect the right to receive it. This summary provides a general notice of a Covered Person's rights under COBRA, but is not intended to satisfy all of the requirements of federal law. Your employer or the COBRA Administrator will provide additional information to You or Your Dependents as required.

The COBRA Administrator for this Plan is: UMR

INTRODUCTION

Federal law gives certain persons, known as Qualified Beneficiaries, the right to continue their health care benefits beyond the date that they might otherwise terminate. The Qualified Beneficiary must pay the entire cost of the COBRA continuation coverage, plus an administrative fee. In general, a Qualified Beneficiary has the same rights and obligations under the Plan as an active participant.

A Qualified Beneficiary may elect to continue coverage under this Plan if such person's coverage would terminate because of a life event known as a Qualifying Event, outlined below. When a Qualifying Event causes (or will cause) a Loss of Coverage, then the Plan must offer COBRA continuation coverage. Loss of Coverage means more than losing coverage entirely. It means that a person ceases to be covered under the same terms and conditions that are in effect immediately before the Qualifying Event. In short, a Qualifying Event plus a Loss of Coverage allows a Qualified Beneficiary the right to elect coverage under COBRA.

Generally, You, Your covered spouse, and Your Dependent Children may be Qualified Beneficiaries and eligible to elect COBRA continuation coverage even if the person is already covered under another employer-sponsored group health plan or is enrolled in Medicare at the time of the COBRA election.

COBRA CONTINUATION COVERAGE FOR QUALIFIED BENEFICIARIES

The length of COBRA continuation coverage that is offered varies based on who the Qualified Beneficiary is and what **Qualifying Event** is experienced as outlined below.

An Employee will become a Qualified Beneficiary if coverage under the Plan is lost because either one of the following Qualifying Events happens:

Qualifying Event	Length of Continuation
• Your employment ends for any reason other than Your gross misconduct	up to 18 months
• Your hours of employment are reduced	up to 18 months

(There are two ways in which this 18-month period of COBRA continuation coverage can be extended. See the section below entitled "The Right to Extend Coverage" for more information.)

The spouse of an Employee will become a Qualified Beneficiary if coverage is lost under the Plan because any of the following Qualifying Events happen:

Qualifying Event	Length of Continuation
• Your spouse dies	up to 36 months
• Your spouse's hours of employment are reduced	up to 18 months
• Your spouse's employment ends for any reason other than his or her gross misconduct	up to 18 months
• Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both)	up to 36 months
• You become divorced or legally separated from Your spouse	up to 36 months

The Dependent Children of an Employee become Qualified Beneficiaries if coverage is lost under the Plan because any of the following Qualifying Events happen:

Qualifying Event	Length of Continuation
• The parent-Employee dies	up to 36 months
• The parent-Employee's employment ends for any reason other than his or her gross misconduct	up to 18 months
• The parent-Employee's hours of employment are reduced	up to 18 months
• The parent-Employee becomes entitled to Medicare benefits (Part A, Part B, or both)	up to 36 months
• The parents become divorced or legally separated	up to 36 months
• The Child stops being eligible for coverage under the plan as a Dependent	up to 36 months

Note: A spouse or Dependent Child newly acquired (newborn or adopted) during a period of continuation coverage is eligible to be enrolled as a Dependent. The standard enrollment provision of the Plan applies to enrollees during continuation coverage. A Dependent, other than a newborn or newly adopted Child, acquired and enrolled after the original Qualifying Event, is not eligible as a Qualified Beneficiary if a subsequent Qualifying Event occurs.

COBRA NOTICE PROCEDURES

THE NOTICE(S) A COVERED PERSON MUST PROVIDE UNDER THIS SUMMARY PLAN DESCRIPTION

To be eligible to receive COBRA continuation coverage, covered Employees and their Dependents have certain obligations with respect to certain Qualifying Events (including divorce or legal separation of the Employee and spouse or a Dependent Child's loss of eligibility for coverage as a Dependent) to provide written notices to the administrator. Follow the rules described in this procedure when providing notice to the administrators, either Your employer or the COBRA Administrator.

A Qualified Beneficiary's written notice must include all of the following information: (A form to notify the COBRA Administrator is available upon request.)

- The Qualified Beneficiary's name, their current address and complete phone number,
- The group number, name of the employer that the Employee was with,
- Description of the Qualifying Event (i.e., the life event experienced), and
- The date that the Qualifying Event occurred or will occur.

Send all notices or other information required to be provided by this Summary Plan Description in writing to:

**UMR
COBRA ADMINISTRATION
PO BOX 1206
WAUSAU WI 54402-1206
Phone Number: (715) 841-2918 or (800) 207-1824**

For purposes of the deadlines described in this Summary Plan Description, the notice must be postmarked by the deadline. In order to protect Your family's rights, the Plan Administrator should be informed of any changes in the addresses of family members. Keep a copy of any notices sent to the Plan Administrator or COBRA Administrator.

COBRA NOTICE REQUIREMENTS AND ELECTION PROCESS

EMPLOYER OBLIGATION TO PROVIDE NOTICE OF THE QUALIFYING EVENT

Your employer will give notice to the COBRA Administrator when coverage terminates due to Qualifying Events that are the Employee's termination of employment or reduction in hours, death of the Employee, or the Employee becoming entitled to Medicare benefits due to age or disability (Part A, Part B, or both). Your employer will notify the COBRA Administrator within 30 calendar days when these events occur.

EMPLOYEE OBLIGATION TO PROVIDE NOTICE OF THE QUALIFYING EVENT

The Covered Person must give notice to the Plan Administrator in the case of other Qualifying Events that are divorce or legal separation of the Employee and a spouse, a Dependent Child ceasing to be eligible for coverage under the Plan, or a second Qualifying Event. The covered Employee or Qualified Beneficiary must provide written notice to the Plan Administrator in order to ensure rights to COBRA continuation coverage. The Covered Person must provide this notice within the 60-calendar day period that begins on the latest of:

- The date of the Qualifying Event; or
- The date on which there is a Loss of Coverage (or would lose coverage); or
- The date on which the Qualified Beneficiary is informed of this notice requirement by receiving this Summary Plan Description or the General COBRA Notice.

The Plan Administrator will notify the COBRA Administrator within 30 calendar days from the date that notice of the Qualifying Event has been provided.

The COBRA Administrator will, in turn, provide an election notice to each Qualified Beneficiary within 14 calendar days of receiving notice of a Qualifying Event from the employer, covered Employee or the Qualified Beneficiary.

MAKING AN ELECTION TO CONTINUE GROUP HEALTH COVERAGE

Each Qualified Beneficiary has the independent right to elect COBRA continuation coverage. A Qualified Beneficiary will receive a COBRA election form that must be completed to elect to continue group health coverage under this Plan. A Qualified Beneficiary may elect COBRA coverage at any time within the 60-day election period. The election period ends 60 calendar days after the later of:

- The date Plan coverage terminates due to a Qualifying Event; or
- The date the Plan Administrator provides the Qualified Beneficiary with an election notice.

A Qualified Beneficiary must notify the COBRA Administrator of their election in writing to continue group health coverage and must make the required payments when due in order to remain covered. If the Qualified Beneficiary does not choose COBRA continuation coverage within the 60-day election period, group health coverage will end on the day of the Qualifying Event.

PAYMENT OF CLAIMS AND DATE COVERAGE BEGINS

No claims will be paid under this Plan for services the Qualified Beneficiary receives on or after the date coverage is lost due to a Qualifying Event. If, however, the Qualified Beneficiary has not completed a waiver and decides to elect COBRA continuation coverage within the 60-day election period, group health coverage will be reinstated back to the date coverage was lost, provided that the Qualified Beneficiary makes the required payment when due. Any claims that were denied during the initial COBRA election period will be reprocessed once the COBRA Administrator receives the completed COBRA election form and required payment.

If a Qualified Beneficiary previously waived COBRA coverage but revokes that waiver within the 60-day election period, coverage will not be retroactive to the date of the Qualifying Event but instead will be effective on the date the waiver is revoked.

PAYMENT FOR CONTINUATION COVERAGE

Qualified Beneficiaries are required to pay the entire cost of continuation coverage, which includes both the employer and Employee contribution. This may also include a 2% additional fee to cover administrative expenses (or in the case of the 11-month extension due to disability, a 50% additional fee). Fees are subject to change at least once a year.

If Your employer offers annual open enrollment opportunities for active Employees, each Qualified Beneficiary will have the same options under COBRA (for example, the right to add or eliminate coverage for Dependents). The cost of continuation coverage will be adjusted accordingly.

The **initial payment** is due no later than 45 calendar days after the Qualified Beneficiary elects COBRA as evidenced by the postmark date on the envelope. This first payment must cover the cost of continuation coverage from the time coverage under the Plan would have otherwise terminated, up to the time the first payment is made. If the initial payment is not made within the 45-day period, then coverage will remain terminated without the possibility of reinstatement. There is no grace period for the initial payment.

The due date for **subsequent payments** is typically the first day of the month for any particular period of coverage, however the Qualified Beneficiary will receive specific payment information including due dates, when the Qualified Beneficiary becomes eligible for and elects COBRA continuation coverage.

If, for whatever reason, any Qualified Beneficiary receives any benefits under the Plan during a month for which the payment was not made on time, then the Qualified Beneficiary will be required to reimburse the Plan for the benefits received.

If the COBRA Administrator receives a check that is missing information or has discrepancies regarding the information on the check (i.e., the numeric dollar amount does not match the written dollar amount), the COBRA Administrator will provide a notice to the Qualified Beneficiary and allow him/her 14 days to send in a corrected check. If a corrected check is not received within the 14-day timeframe, then the occurrence will be treated as non-payment and the Qualified Beneficiary(s) will be terminated from the Plan in accordance with the plan language above.

Note: Payment will not be considered made if a check is returned for non-sufficient funds.

A QUALIFIED BENEFICIARY'S NOTICE OBLIGATIONS WHILE ON COBRA

Always keep the COBRA Administrator informed of the current addresses of all Covered Persons who are or who may become Qualified Beneficiaries. Failure to provide this information to the COBRA Administrator may cause You or Your Dependents to lose important rights under COBRA.

In addition, after any of the following events occur, written notice to the COBRA Administrator is required within 30 calendar days of:

- The date any Qualified Beneficiary marries. Refer to the Special Enrollment section of this SPD for additional information regarding special enrollment rights.
- The date a Child is born to, adopted by, or Placed for Adoption by a Qualified Beneficiary. Refer to the Special Enrollment section of this SPD for additional information regarding special enrollment rights.
- The date of a final determination by the Social Security Administration that a disabled Qualified Beneficiary is no longer disabled.
- The date any Qualified Beneficiary becomes covered by another group health plan.
- Additionally, if the COBRA Administrator or the Plan Administrator requests additional information from the Qualified Beneficiary, the Qualified Beneficiary must provide the requested information within 30 calendar days.

LENGTH OF CONTINUATION COVERAGE

COBRA coverage is available up to the maximum periods described below, subject to all COBRA regulations and the conditions of this Summary Plan Description:

- For Employees and Dependents. 18 months from the Qualifying Event if due to the Employee's termination of employment or reduction of work hours. (If an active Employee enrolls in Medicare before his or her termination of employment or reduction in hours, then the covered spouse and Dependent Children would be entitled to COBRA continuation coverage for up to the greater of 18 months from the Employee's termination of employment or reduction in hours, or 36 months from the earlier Medicare Enrollment Date, whether or not Medicare enrollment is a Qualifying Event.)
- For Dependents only. 36 months from the Qualifying Event if coverage is lost due to one of the following events:
 - Employee's death.
 - Employee's divorce or legal separation.
 - Former Employee becomes enrolled in Medicare.
 - A Dependent Child no longer being a Dependent as defined in the Plan.

THE RIGHT TO EXTEND THE LENGTH OF COBRA CONTINUATION COVERAGE

While on COBRA continuation coverage, certain Qualified Beneficiaries may have the right to extend continuation coverage provided that written notice to the COBRA Administrator is given as soon as possible but no later than the **required** timeframes stated below.

Social Security Disability Determination (For Employees and Dependents): A Qualified Beneficiary may be granted an 11-month extension to the initial 18-month COBRA continuation period, for a total maximum of 29 months of COBRA in the event that the Social Security Administration determines the Qualified Beneficiary to be disabled some time before the 60th day of COBRA continuation coverage. This extension will not apply if the original COBRA continuation was for 36 months.

If the Qualified Beneficiary has non-disabled family members who are also Qualifying Beneficiaries, those non-disabled family members are also entitled to the disability extension.

The Qualified Beneficiary must give the COBRA Administrator a copy of the Social Security Administration letter of disability determination within 60 days of the later of:

- The date of the SSA disability determination;
- The date the Qualifying Event occurs;

- The date the Qualified Beneficiary loses (or would lose) coverage due to the Qualifying Event or the date that Plan coverage was lost; or
- The date on which the Qualified Beneficiary is informed of the requirement to notify the COBRA Administrator of the disability by receiving this Summary Plan Description or the General COBRA Notice.

Note: Premiums may be higher after the initial 18-month period for persons exercising this disability extension provision available under COBRA.

If the Social Security Administration determines the Qualified Beneficiary is no longer disabled, the Qualified Beneficiary must notify the Plan of that fact within 30 days after the Social Security Administration's determination.

Second Qualifying Events: (Dependents Only) If Your family experiences another Qualifying Event while receiving 18 months of COBRA continuation coverage, the spouse and Dependent Children in Your family who are Qualified Beneficiaries can receive up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second event is provided to the COBRA Administrator. This additional coverage may be available to the spouse or Dependent Children who are Qualified Beneficiaries if the Employee or former Employee dies, becomes entitled to Medicare (Part A, Part B or both) or is divorced or legally separated, or if the Dependent Child stops being eligible under the Plan as a Dependent. This extension is available only if the Qualified Beneficiaries were covered under the Plan prior to the original Qualifying Event. A Dependent acquired during COBRA continuation (other than newborns and newly adopted Children) is not eligible to continue coverage as the result of a subsequent Qualifying Event. These events will only lead to the extension when the event would have caused the spouse or Dependent Child to lose coverage under the Plan had the first qualifying event not occurred.

You or Your Dependents must provide the notice of a second Qualifying Event to the COBRA Administrator within a 60-day period that begins to run on the latest of:

- The date of the second Qualifying Event; or
- The date the Qualified Beneficiary loses (or would lose) coverage due to the second Qualifying Event; or
- The date on which the Qualified Beneficiary is informed of the requirement to notify the COBRA Administrator of the second Qualifying Event by receiving this Summary Plan Description or the General COBRA Notice.

EARLY TERMINATION OF COBRA CONTINUATION

COBRA continuation coverage may terminate before the end of the above maximum coverage periods for any of the following reasons:

- The employer ceases to maintain a group health plan for any Employees. (Note that if the employer terminates the group health plan that the Qualified Beneficiary is under, but still maintains another group health plan for other similarly-situated Employees, the Qualified Beneficiary will be offered COBRA continuation coverage under the remaining group health plan, although benefits and costs may not be the same).
- The required contribution for the Qualified Beneficiary's coverage is not paid on time.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes entitled to and enrolled with Medicare.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes covered under another group health plan that does not contain any exclusion or limitation with respect to any Pre-Existing Condition(s) for the beneficiary.

- The Qualified Beneficiary is found not to be disabled during the disability extension. The Plan will terminate the Qualified Beneficiary's COBRA continuation coverage one month after the Social Security Administration makes a determination that the Qualified Beneficiary is no longer disabled.
- Termination for cause, such as submitting fraudulent claims.

SPECIAL NOTICE (Read This If Thinking Of Declining COBRA Continuation Coverage)

Electing COBRA continuation coverage now may protect some of Your (or Your Dependent's) rights if You or Your Dependent need to obtain an **individual health insurance policy** soon. The Health Insurance Portability and Accountability Act (HIPAA) requires that all health insurance carriers who offer coverage in the individual market must accept any eligible individuals who apply for coverage without imposing Pre-Existing Condition exclusions, under certain conditions. Some of those conditions pertain to COBRA continuation coverage. To take advantage of this HIPAA right, COBRA continuation coverage under this Plan must be elected and maintained (by paying the cost of coverage) for the duration of the COBRA continuation period. In the event that an individual health insurance policy is needed, You or Your Dependent must apply for coverage with an individual insurance carrier after COBRA continuation coverage is exhausted and before a 63-day break in coverage.

If You or Your Dependent will be obtaining **group health coverage** through a new employer, keep in mind that HIPAA requires employers to reduce Pre-Existing Condition exclusion periods if there is less than a 63-day break in health coverage (Creditable Coverage).

HEALTH COVERAGE TAX CREDIT PROGRAM (HCTC)

The Trade Act of 2002 created a new health coverage tax credit for certain individuals who become eligible for trade adjustment assistance. Trade adjustment assistance is generally available to only a limited group of individuals who have lost their jobs or suffered a reduction in hours as a result of import competition or shifts of production to other countries. Under the new tax provisions, eligible individuals can either take a tax credit or get advance payment of 65% of premiums paid for qualified health insurance, including COBRA continuation coverage. If You have questions about these new tax provisions, You may call the Health Coverage Tax Credit Customer Contact Center toll-free at 1-866-628-4282. TTD/TTY callers may call toll-free at 1-866-626-4282. More information about the Trade Act is available at www.doleta.gov/tradeact/2002act_index.cfm.

Special COBRA rights apply to certain Employees who are eligible for the health coverage tax credit. These Employees are entitled to a second opportunity to elect COBRA coverage during a special second election period (if the Employee did not elect COBRA coverage already). The special second COBRA election period lasts 60 days or less, beginning on the first day of the month in which the Employee becomes an eligible HCTC recipient, but the election must also be made within six months after the initial loss of group health coverage. As a result, if the Employee finds out that he or she is eligible for this program with fewer than 60 days remaining in the six month period after initial loss of group health coverage, then this second election period will be less than 60 days. The Employee must send the COBRA Administrator a copy of the confirmation letter from HCTC or the State Workforce Agency, stating the effective date of eligibility under this program.

COBRA coverage elected during the special second election period is not retroactive. Coverage begins on the date that the special second election period begins, and the maximum COBRA coverage period will end on the same day it would have ended if COBRA coverage had been elected during the regular 60-day election period. There is no retroactive coverage for the gap period from the initial loss of coverage to the first day of the special second election period. For example, if an Employee's coverage ends on June 30 due to termination of employment, and the Employee elects COBRA coverage during a second 60-day election period that begins on November 1, the person would have no coverage from July 1 to October 31. COBRA coverage would start on November 1 and would end 14 months later because the maximum COBRA coverage period would expire 18 months from loss of coverage due to termination of employment. For purposes of Pre-Existing Condition exclusions, the Plan will not count any days between the initial loss of group health coverage and the first day of the special second election period as part of a 63-day Significant Break in Coverage.

DEFINITIONS

Qualified Beneficiary means a person covered by this group health Plan immediately before the Qualifying Event who is the Employee, the spouse of a covered Employee or the Dependent Child of a covered Employee. This includes a Child who is born to or Placed for Adoption with a covered Employee during the Employee's COBRA coverage period if the Child is enrolled within the Plan's Special Enrollment Provision for newborns and adopted Children. This also includes a Child who was receiving benefits under this Plan pursuant to a Qualified Medical Child Support Order (QMCSO) immediately before the Qualifying Event.

Qualifying Event means Loss of Coverage due to one of the following:

- The death of the covered Employee.
- Voluntary or involuntary termination of the covered Employee's employment (other than for gross misconduct).
- A reduction in work hours of the covered Employee.
- Divorce or legal separation of the covered Employee from the Employee's spouse. (Also, if an Employee terminates coverage for his or her spouse in anticipation of a divorce or legal separation, and a divorce or legal separation later occurs, then the later divorce or legal separation may be considered a Qualifying Event even though the ex-spouse lost coverage earlier. If the ex-spouse notifies the Plan or the COBRA Administrator in writing within 60 calendar days after the divorce or legal separation and can establish that the coverage was originally eliminated in anticipation of the divorce or legal separation, then COBRA coverage may be available for the period after the divorce or legal separation).
- The covered former Employee becomes enrolled in Medicare.
- A Dependent Child no longer being a Dependent as defined by the Plan.

Loss of Coverage means any change in the terms or conditions of coverage in effect immediately before the Qualifying Event. Loss of Coverage includes change in coverage terms, change in plans, termination of coverage, partial Loss of Coverage, increase in Employee cost, as well as other changes that affect terms or conditions of coverage. Loss of Coverage does not always occur immediately after the Qualifying Event, but it must always occur within the applicable 18- or 36-month coverage period. A Loss of Coverage that is not caused by a Qualifying Event may not trigger COBRA.

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994

INTRODUCTION

Employers are required to offer COBRA-like health care continuation coverage to persons in the armed service if the absence for military duty would result in loss of coverage as a result of active duty. Employees on leave for military service must be treated like they are on leave of absence and are entitled to any other rights and benefits accorded to similarly situated Employees on leave of absence or furlough. If an employer has different types of benefits available depending on the type of leave of absence, the most favorable comparable leave benefits must apply to Employees on military leave. Reinstatement following the military leave of absence cannot be subject to Pre-Existing Conditions and Waiting Periods.

COVERAGE

The maximum length of health care continuation coverage required under USERRA is the lesser of:

- 24 months beginning on the day that the Uniformed Service leave begins, or
- a period beginning on the day that the Service leave begins and ending on the day after the Employee fails to return to or reapply for employment within the time allowed by USERRA.

USERRA NOTICE AND ELECTION

An Employee or an appropriate officer of the uniformed service in which his or her service is to be performed must notify the employer that the Employee intends to leave the employment position to perform service in the uniformed services. An Employee should provide notice as far in advance as is reasonable under the circumstances. The Employee is excused from giving notice due to military necessity, or if it is otherwise impossible or unreasonable under all the circumstances.

Upon notice of intent to leave for uniformed services, Employees will be given the opportunity to elect USERRA continuation. Dependents do not have an independent right to elect USERRA coverage. Election, payment and termination of the USERRA extension will be governed by the same requirements set forth under the COBRA Section, to the extent these COBRA requirements do not conflict with USERRA.

PAYMENT

If the military leave orders are for a period of 30 days or less, the Employee is not required to pay more than the amount he or she would have paid as an active Employee. For periods of 31 days or longer, if an Employee elects to continue health coverage pursuant to USERRA, such Employee and covered Dependents will be required to pay up to 102% of the full premium for the coverage elected.

EXTENDED COVERAGE RUNS CONCURRENT

Employees and their Dependents may be eligible for both COBRA and USERRA at the same time. Election of either the COBRA or USERRA extension by an Employee on leave for military service will be deemed an election under both laws, and the coverage offering the most benefit to the Employee will generally be extended. Coverage under both laws will run concurrently. Dependents who choose to independently elect extended coverage will only be deemed eligible for COBRA extension because they are not eligible for a separate, independent right of election under USERRA.

PROVIDER NETWORK

Effective: 01-01-2014

The word "**Network**" means an outside organization that has contracted with various providers to provide health care services to Covered Persons at a Negotiated Rate. Providers who participate in a Network have agreed to accept the negotiated fees as payment in full, including any portion of the fees that the Covered Person must pay due to the Deductible, Participation amounts or other out-of-pocket expenses. The allowable charges used in the calculation of the payable benefit to participating providers will be determined by the Negotiated Rates in the network contract. A provider who does not participate in a Network may bill Covered Persons for additional fees over and above what the Plan pays.

Knowing which Network a provider belongs to will help a Covered Person to determine how much he or she will need to pay for certain services. To obtain the highest level of benefits under this Plan, Covered Persons need to see an In-Network provider, however this Plan does not limit a Covered Person's right to choose his or her own provider of medical care at his or her own expense if a medical expense is not a Covered Expense under this Plan, or is subject to a limitation or exclusion.

To find out which Network a provider belongs to, please refer to the Provider Directory, or call the toll-free number that is listed on the back of the Plan's identification card. The participation status of providers may change from time to time.

- If a provider belongs to one of the following Networks, claims for Covered Expenses will normally be processed in accordance with the **In-Network** benefit levels that are listed on the Schedule of Benefits:

58 – United Health Care

- If a provider belongs to one of the following Networks, claims for Covered Expenses will normally be processed in accordance with the **Out-of-Network** benefit levels that are listed on the Schedule of Benefits, but the providers have agreed to discount their fees. This means that the Covered Person may pay a little less for a particular claim than they would for an Out-of-Network claim.

ZM – Multiplan Shared Savings

- For services received from any other provider, claims for Covered Expenses will normally be processed in accordance with the **Out-of-Network** benefit levels that are listed on the Schedule of Benefits. These providers charge their normal rates for services, so Covered Persons may need to pay more. The Covered Person is responsible for paying the balance of these claims after the Plan pays its portion, if any.

For Transplant Services at a Designated Transplant Facility the Preferred Provider Organization is:

OptumHealth

EXCEPTIONS TO THE PROVIDER NETWORK RATES

Some benefits may be processed at In-Network benefit levels when provided by an Out-of-Network provider. When Non-Network charges are covered in accordance with Network benefits, the charges are still subject to the Usual and Customary charge limitations. The following exceptions may apply:

- Covered Services (including Preventive Services) (**Applies to Benefit Plan(s) 013, 014, 015**) provided by a radiologist, anesthesiologist, certified registered nurse anesthetist, or pathologist when services are provided at a Network facility or referred by an In-Network Physician, even if the provider is an Out-of-Network provider.

- Covered Services provided by an Emergency room Physician will be payable at the In-Network level of benefits when provided at an In-Network Hospital.

Provider Directory Information

Each covered Employee, those on COBRA, and Children or guardians of Children who are considered alternate recipients under a Qualified Medical Child Support Order, will automatically be given or electronically made available, a separate document, at no cost, that lists the participating Network providers for this Plan. The Employee should share this document with other covered individuals in Your household. If a covered spouse or Dependent wants a separate provider list, they should make a written request to the Plan Administrator. The Plan Administrator may make a reasonable charge to cover the cost of furnishing complete copies to the spouse or other covered Dependents.

COVERED MEDICAL BENEFITS

Applies to Benefit Plan(s) 004, 005, 006

Effective: 04-01-2013

This Plan provides coverage for the following covered benefits if services are authorized by a Physician and are necessary for the treatment of an Illness or Injury, subject to any limits, maximums, exclusions or other Plan provisions shown in this SPD. The Plan does not provide coverage for services if medical evidence shows that treatment is not expected to resolve, improve, or stabilize the Covered Person's condition, or if a plateau has been reached in terms of improvement from such services.

In addition, any diagnosis change for a covered benefit after a payment denial will not be considered for benefits unless the Plan is provided with all pertinent records along with the request for change that justifies the revised diagnosis. Such records must include the history and initial assessment and must reflect the criteria listed in the most recent Diagnostic and Statistical Manual (DSM) for the new diagnosis, or, if in a foreign country, must meet diagnostic criteria established and commonly recognized by the medical community in that region.

1. **Abortions:** If a Physician states in writing that:
 - The mother's life would be in danger if the fetus were to be carried to term, or
 - Abortion is medically indicated due to complications with the pregnancy.
2. **Allergy Treatment** including testing.
3. **Ambulance Transportation:** When deemed Medically Necessary, ground and air transportation by a vehicle designed, equipped and used only to transport the sick and injured to the nearest medically appropriate Hospital.
4. **Anesthetics and their Administration.**
5. **Aquatic Therapy.** (See Therapy Services below)
6. **Breast Pumps.**
7. **Breastfeeding Support, Supplies and Counseling** in conjunction with each birth. Comprehensive lactation support and counseling, by a trained provider during pregnancy and/or in the postpartum period, and costs for renting breastfeeding equipment.
8. **Cardiac Pulmonary Rehabilitation** when Medically Necessary for Activities of Daily Living (See Glossary of Terms) as well as a result of an Illness or Injury.
9. **Cardiac Rehabilitation** programs are covered if referred by a Physician, for patients who have:
 - had a heart attack in the last 12 months; or
 - had coronary bypass surgery; or
 - a stable angina pectoris.

Services covered include:

- Phase I, while the Covered Person is an Inpatient.
- Phase II, while the Covered Person is in a Physician supervised Outpatient monitored low-intensity exercise program. Services generally will be in a Hospital rehabilitation facility and include monitoring of the Covered Person's heart rate and rhythm, blood pressure and symptoms by a health professional. Phase II generally begins within 30 days after discharge from the Hospital.

Effective: 04-01-2013

10. **Chiropractic Treatment** by a Qualified chiropractor. Services for diagnosis by physical examination and plain film radiography, and when Medically Necessary for treatments for musculoskeletal conditions. Refer to Maintenance Therapy under the General Exclusions section of this SPD.
11. **Circumcision** and related expenses when care and treatment meet the definition of Medically Necessary. Circumcision of newborn males is also covered as stated under nursery and newborn medical benefits.
12. **Cleft Palate and Cleft Lip:** Benefits will be provided for the treatment of cleft palate or cleft lip. Such coverage includes Medically Necessary oral surgery and pre-graft palatal expander.
13. **Contraceptives and Counseling For Women Only:** All Food and Drug Administration approved contraceptive methods, sterilization procedures and patient education and counseling. This Plan provides benefits for Prescription contraceptives, regardless of purpose. Prescription contraceptives that a Covered Person self-administers will be processed under the Prescription Benefits section of this document (oral tablets, patches, and self-insertable vaginal devices containing contraceptive hormones). Prescription contraceptives that require a Physician to administer a hormone shot or insert a device will be processed under the Covered Medical Benefits in this SPD.
14. **Cornea Transplants** are payable at the percentage listed under All Other Covered Expenses on the Schedule of Benefits.
15. **Congenital Heart Disease:** If a Covered Person is being treated for congenital heart disease, and chooses to obtain the treatment at an OptumHealth facility, the Plan will provide the same housing and travel benefits that are outlined in the Transplant Benefits section and on the Transplant Schedule of Benefits.
16. **Dental Services** include:
 - The care and treatment of natural teeth and gums if an Injury is sustained in an Accident (other than one occurring while eating or chewing), excluding implants.
 - Inpatient or Outpatient Hospital charges including professional services for x-ray, lab, and anesthesia while in the Hospital if Medically Necessary.
 - Removal of all teeth at an Inpatient or Outpatient Hospital or dentist's office if removal of the teeth is part of standard medical treatment that is required before the Covered Person can undergo radiation therapy for a covered medical condition.
17. **Diabetes Treatment:** Charges Incurred for the treatment of diabetes and diabetic self-management education programs and nutritional counseling. Charges for dialysis for the treatment of acute renal failure or chronic irreversible renal insufficiency for the removal of waste materials from the body, including hemodialysis and peritoneal dialysis. This also includes use of equipment or supplies, unless covered through the Prescription Benefits section. Charges are paid the same as any other illness.
18. **Durable Medical Equipment** subject to all of the following:
 - The equipment must meet the definition of Durable Medical Equipment as defined in the Glossary of Terms. Examples include, but are not limited to crutches, wheelchairs, hospital-type beds and oxygen equipment.
 - The equipment must be prescribed by a Physician.
 - The equipment is subject to review under the Utilization Management Provision of this SPD, if applicable.
 - The equipment will be provided on a rental basis when available; however, such equipment may be purchased at the Plan's option. Any amount paid to rent the equipment will be applied towards the purchase price. In no case will the rental cost of Durable Medical Equipment exceed the purchase price of the item.

- The Plan will pay benefits for only ONE of the following: a manual wheelchair, motorized wheelchair or motorized scooter, unless necessary due to growth of the person or changes to the person's medical condition require a different product, as determined by the Plan.
- If the equipment is purchased, benefits may be payable for subsequent repairs excluding batteries or replacement only if required:
 - due to the growth or development of a Dependent Child;
 - when necessary because of a change in the Covered Person's physical condition; or
 - because of deterioration caused from normal wear and tear.
 The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse or misuse, as determined by the Plan, are not covered and replacement is subject to prior approval by the Plan.

19. **Emergency Room Hospital and Physician Services** including Emergency room services for stabilization or initiation of treatment of a medical Emergency condition provided on an Outpatient basis at a Hospital, as shown in the Schedule of Benefits.

20. **Extended Care Facility Services** for both mental and physical health diagnosis. Charges will be paid under the applicable diagnostic code. Covered Person must give prior authorization for services in advance. (Refer to the Utilization Management section of this SPD). The following benefits are covered:

- Room and board.
- Miscellaneous services, supplies and treatments provided by an Extended Care Facility, including Inpatient rehabilitation.

21. **Hearing Services** include:

- Exams, tests, services and supplies to diagnose and treat a medical condition.
- Purchase or fitting of hearing aids.

22. **Home Health Care Services:** (Refer to Home Health Care section of this SPD).

23. **Hospice Care Services:** Treatment given at a Hospice Care Facility must be in place of a stay in a Hospital or Extended Care Facility, and can include:

- **Assessment** includes an assessment of the medical and social needs of the Terminally Ill person, and a description of the care to meet those needs.
- **Inpatient Care** in a facility when needed for pain control and other acute and chronic symptom management, psychological and dietary counseling, physical or occupational therapy and part-time Home Health Care services.
- **Outpatient Care** provides or arranges for other services as related to the Terminal Illness which include services of a Physician; physical or occupational therapy; nutrition counseling provided by or under the supervision of a registered dietitian.
- **Bereavement Counseling** benefits are payable for bereavement counseling services which are received by a Covered Person's Close Relative when directly connected to the Covered Person's death and bundled with other hospice charges. Counseling services must be given by a licensed social worker, licensed pastoral counselor, psychologist or psychiatrist. The services must be furnished within six months of death.

The Covered Person must be Terminally Ill with an anticipated life expectancy of about six months. Services, however, are not limited to a maximum of six months if continued Hospice Care is deemed appropriate by the Physician, up to the maximum hospice benefits available under the Plan.

24. **Hospital Services (Includes Inpatient Services, Surgical Centers and Birthing Centers).** The following benefits are covered:
- Semi-private room and board. For network charges, this rate is based on network repricing. For non-network charges, any charge over a semi-private room charge will be a Covered Expense only if determined by the Plan to be Medically Necessary. If the Hospital has no semi-private rooms, the Plan will allow the private room rate subject to Usual and Customary charges or the Negotiated Rate, whichever is applicable.
 - Intensive care unit room and board.
 - Miscellaneous and Ancillary Services.
 - Blood, blood plasma and plasma expanders, when not available without charge.
25. **Hospital Services (Outpatient).**
26. **Infertility Services** include charges for diagnostic services. If another medical condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.
27. **Laboratory or Pathology Tests and Interpretation Charges** for covered benefits.
28. **Massage Therapy.** (See Therapy Services below)
29. **Maternity Benefits** for Covered Persons include:
- Prenatal and postnatal care.
 - Hospital or Birthing Center room and board.
 - Obstetrical fees for routine prenatal care.
 - Vaginal delivery or Cesarean section.
 - Medically Necessary diagnostic testing.
 - Abdominal operation for intrauterine pregnancy or miscarriage.
 - Outpatient Birthing Centers.
30. **Mental Health Treatment** (Refer to Mental Health section of this SPD).
31. **Modifiers or Reducing Modifiers** if Medically Necessary, apply to services and procedures performed on the same day and may be applied to surgical, radiology and other diagnostic procedures. For providers participating with a primary or secondary network, claims will be paid according to the network contract. For providers who are not participating with a network, where no discount is applied, the industry guidelines are to allow the full Usual and Customary fee allowance for the primary procedure and a percentage (%) of the Usual and Customary fee allowance for all secondary procedures. These allowances are then processed according to Plan provisions. A global package includes the services that are a necessary part of the procedure. For individual services that are part of a global package, it is customary for the individual services not to be billed separately. A separate charge will not be allowed under the Plan.
32. **Nursery and Newborn Expenses Including Circumcision** are covered for the following Children of the covered Employee or covered spouse: natural (biological) Children and newborn Children who are adopted or Placed for Adoption at the time of birth.
33. **Occupational Therapy.** (See Therapy Services below)
34. **Oral Surgery** includes:
- Excision of partially or completely impacted teeth.
 - Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof and floor of the mouth when such conditions require pathological examinations.
 - Surgical procedures required to correct accidental injuries of the jaws, cheeks, lips, tongue, roof and floor of the mouth.
 - Reduction of fractures and dislocations of the jaw.

Effective: 04-01-2013

- External incision and drainage of cellulitis.
- Incision of accessory sinuses, salivary glands or ducts.
- Frenectomy (the cutting of the tissue in the midline of the tongue).
- Gingival mucosal surgery (gingivectomy, osseous, periodontal surgery and grafting) to treat gingivitis or periodontitis.
- Apicoectomy (the excision of the tooth root without the extraction of the entire tooth).
- Root canal therapy, if performed in conjunction with an apicoectomy.
- Excision of exostosis of jaws and hard palate.
- Alveolectomy (leveling of structures supporting teeth for the purpose of fitting dentures) but is not payable if performed in conjunction with routine extraction of natural teeth.

35. Orthognathic, Prognathic and Maxillofacial Surgery when Medically Necessary.

36. Orthotic Appliances, Devices and Casts, including the exam for required Prescription and fitting, when prescribed to aid in healing, provide support to an extremity, or limit motion to the musculoskeletal system after Injury. These devices can be used for acute Injury or to prevent Injury. Orthotic Appliances and Devices include custom molded shoe orthotics, supports, trusses, elastic compression stockings, and braces.

37. Oxygen and Its Administration.

38. Pharmacological Medical Case Management (Medication management and lab charges).

39. Physical Therapy. (See Therapy Services below)

40. Physician Services for covered benefits.

41. Prescription Medications which are administered or dispensed as take home drugs as part of treatment while in the Hospital or at a medical facility (including claims billed on a claim form from a long-term care facility, assisted living facility or Skilled Nursing Facility) and that require a Physician's Prescription. This does not include paper (script) claims obtained at a retail pharmacy, which are covered under the Prescription benefit. See the Prescription Benefits section of this SPD for more details.

42. Preventive / Routine Care as listed under the Schedule of Benefits.

The Plan pays benefits for Preventive Care services provided on an Outpatient basis at a Physician's office, an Alternate Facility or a Hospital that encompass medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and include the following as required under applicable law:

- Evidence-based items or services that have in affect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
- Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- With respect to infants, Children, and adolescents, evidence-informed Preventive Care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration;
- Additional preventive care and screenings as provided for in comprehensive guidelines supported by the Health Resources and Services Administration; and

- Well-woman preventive care visit(s) for adult women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception and prenatal care. This well-woman visit should, where appropriate, include other preventive services listed in the Health Resources and Services Administrations guidelines, as well as others referenced in the Affordable Care Act:
 - Screening for gestational diabetes;
 - Human papillomavirus (HPV) DNA testing;
 - Counseling for sexually-transmitted infections;
 - Counseling and screening for human immune-deficiency virus; and
 - Screening and counseling for interpersonal and domestic violence.

Please visit the following links for additional information:

<http://www.healthcare.gov/law/resources/regulations/prevention>

or

<http://www.hrsa.gov/womensguidelines/>

43. **Prosthetic Devices.** The initial purchase, fitting, repair and replacement of fitted prosthetic devices (artificial body parts, including limbs, eyes and larynx) which replace body parts. Benefits may be payable for subsequent repairs or replacement only if required:

- Due to the growth or development of a Dependent Child; or
- When necessary because of a change in the Covered Person's physical condition; or
- Because of deterioration caused from normal wear and tear.

The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse or misuse, as determined by the Plan, are not covered and replacement is subject to prior approval by the Plan.

44. **Radiation Therapy and Chemotherapy.**

45. **Radiology and Interpretation Charges.**

46. **Reconstructive Surgery** includes:

- Following a mastectomy (Women's Health and Cancer Rights Act) the Covered Person must be receiving benefits in connection with a mastectomy in order to receive benefits for reconstructive treatments. Covered Expenses are reconstructive treatments which include all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and complications of mastectomies, including lymphedemas.
- Surgery to restore bodily function that has been impaired by a congenital illness or anomaly, Accident, or from an infection or other disease of the involved part.

47. **Respiratory Therapy.** (See Therapy Services below)

48. **Second Surgical Opinion** must be given by a board-certified Specialist in the medical field relating to the surgical procedure being proposed. The Physician providing the second opinion must not be affiliated in any way with the Physician who rendered the first opinion.

49. **Speech Therapy.** (See Therapy Services below)

50. **Sterilizations (Voluntary).**

51. **Substance Abuse Services** (Refer to Substance Abuse section of this SPD)

52. **Surgery and Assistant Surgeon Services** (See Modifiers or Reducing Modifiers above).

53. **Temporomandibular Joint Disorder (TMJ) Services** includes:

- Diagnostic services.
- Surgical treatment.
- Non-surgical treatment (includes intraoral devices or any other non-surgical method to alter the occlusion and/or vertical dimension).

This does not cover orthodontic services.

54. **Therapy Services:** Therapy must be ordered by a Physician and provided as part of the Covered Person's treatment plan. Services include:

- **Occupational therapy** by a Qualified occupational therapist.
- **Physical therapy** by a Qualified physical therapist.
- **Respiratory therapy** by a Qualified respiratory therapist.
- **Aquatic therapy** by a Qualified physical therapist.
- **Massage therapy** by a Qualified chiropractor or physical therapist.
- **Speech therapy** by a Qualified speech therapist.

55. **Transplant Services** (Refer to Transplant Benefits section of this SPD).

56. **Wigs, Toupees, Hairpieces** for hair loss due to cancer treatment or alopecia related to a medical condition.

57. **X-ray Services** for covered benefits.

COVERED MEDICAL BENEFITS

Applies to Benefit Plan(s) 010, 011, 012

Effective: 04-01-2013

This Plan provides coverage for the following covered benefits if services are authorized by a Physician and are necessary for the treatment of an Illness or Injury, subject to any limits, maximums, exclusions or other Plan provisions shown in this SPD. The Plan does not provide coverage for services if medical evidence shows that treatment is not expected to resolve, improve, or stabilize the Covered Person's condition, or if a plateau has been reached in terms of improvement from such services.

In addition, any diagnosis change for a covered benefit after a payment denial will not be considered for benefits unless the Plan is provided with all pertinent records along with the request for change that justifies the revised diagnosis. Such records must include the history and initial assessment and must reflect the criteria listed in the most recent Diagnostic and Statistical Manual (DSM) for the new diagnosis, or, if in a foreign country, must meet diagnostic criteria established and commonly recognized by the medical community in that region.

1. **Abortions:** If a Physician states in writing that:
 - The mother's life would be in danger if the fetus were to be carried to term, or
 - Abortion is medically indicated due to complications with the pregnancy, or
 - Abortion is due to rape or incest.
2. **Allergy Treatment** including injections, testing and serum.
3. **Ambulance Transportation:** When deemed Medically Necessary, ground and air transportation by a vehicle designed, equipped and used only to transport the sick and injured to the nearest medically appropriate Hospital.
4. **Anesthetics and their Administration.**
5. **Breast Pumps.**
6. **Breast Reductions** if Medically Necessary.
7. **Breastfeeding Support, Supplies and Counseling** in conjunction with each birth. Comprehensive lactation support and counseling, by a trained provider during pregnancy and/or in the postpartum period, and costs for renting breastfeeding equipment.
8. **Cardiac Pulmonary Rehabilitation** when Medically Necessary for Activities of Daily Living (See Glossary of Terms) as well as a result of an Illness or Injury.
9. **Cardiac Rehabilitation** programs are covered if referred by a Physician, for patients who have:
 - had a heart attack in the last 12 months; or
 - had coronary bypass surgery; or
 - a stable angina pectoris.Services covered include:
 - Phase I, while the Covered Person is an Inpatient.
 - Phase II, while the Covered Person is in a Physician supervised Outpatient monitored low-intensity exercise program. Services generally will be in a Hospital rehabilitation facility and include monitoring of the Covered Person's heart rate and rhythm, blood pressure and symptoms by a health professional. Phase II generally begins within 30 days after discharge from the Hospital.
10. **Cataract or Aphakia Surgery** as well as protective lenses following such procedure.

Effective: 04-01-2013

11. **Chiropractic Treatment** by a Qualified chiropractor. Services for diagnosis by physical examination and plain film radiography, and when Medically Necessary for treatments for musculoskeletal conditions. Refer to Maintenance Therapy under the General Exclusions section of this SPD.
12. **Circumcision** and related expenses when care and treatment meet the definition of Medically Necessary. Circumcision of newborn males is also covered as stated under nursery and newborn medical benefits.
13. **Cleft Palate And Cleft Lip:** Benefits will be provided for the treatment of cleft palate or cleft lip. Such coverage includes Medically Necessary oral surgery and pre-graft palatal expander.
14. **Cognitive Therapy.**
15. **Congenital Heart Disease:** If a Covered Person is being treated for congenital heart disease, and chooses to obtain the treatment at an OptumHealth facility, the Plan will provide the same housing and travel benefits that are outlined in the Transplant Benefits section and on the Transplant Schedule of Benefits.
16. **Contraceptives and Counseling:** All Food and Drug Administration approved contraceptive methods, sterilization procedures and patient education and counseling. This Plan provides benefits for Prescription contraceptives, regardless of purpose. Prescription contraceptives that a Covered Person self-administers will be processed under the Prescription Benefits section of this document (oral tablets, patches, and self-insertable vaginal devices containing contraceptive hormones). Prescription contraceptives that require a Physician to administer a hormone shot or insert a device will be processed under the Covered Medical Benefits in this SPD.
17. **Cornea Transplants** are payable at the percentage listed under All Other Covered Expenses on the Schedule of Benefits.
18. **Dental Services** include:
 - The care and treatment of natural teeth and gums if an Injury is sustained in an Accident (other than one occurring while eating or chewing), excluding implants. Treatment must be completed within 6 months of the Injury except when medical and/or dental conditions preclude completion of treatment within this time period.
 - Inpatient or Outpatient Hospital charges including professional services for x-ray, lab, and anesthesia while in the Hospital if Medically Necessary.
 - Removal of all teeth at an Inpatient or Outpatient Hospital or dentist's office if removal of the teeth is part of standard medical treatment that is required before the Covered Person can undergo radiation therapy for a covered medical condition.
19. **Diabetes Treatment:** Charges Incurred for the treatment of diabetes and diabetic self-management education programs and nutritional counseling. Charges for dialysis for the treatment of acute renal failure or chronic irreversible renal insufficiency for the removal of waste materials from the body, including hemodialysis and peritoneal dialysis. This also includes use of equipment or supplies, unless covered through the Prescription Benefits section. Charges are paid the same as any other illness.
20. **Durable Medical Equipment** subject to all of the following:
 - The equipment must meet the definition of Durable Medical Equipment as defined in the Glossary of Terms. Examples include, but are not limited to crutches, wheelchairs, hospital-type beds and oxygen equipment.
 - The equipment must be prescribed by a Physician.
 - The equipment is subject to review under the Utilization Management Provision of this SPD, if applicable.

- The equipment will be provided on a rental basis when available; however, such equipment may be purchased at the Plan's option. Any amount paid to rent the equipment will be applied towards the purchase price. In no case will the rental cost of Durable Medical Equipment exceed the purchase price of the item.
- The Plan will pay benefits for only ONE of the following: a manual wheelchair, motorized wheelchair or motorized scooter, unless necessary due to growth of the person or changes to the person's medical condition require a different product, as determined by the Plan.
- If the equipment is purchased, benefits may be payable for subsequent repairs excluding batteries, or replacement only if required:
 - due to the growth or development of a Dependent Child;
 - when necessary because of a change in the Covered Person's physical condition; or
 - because of deterioration caused from normal wear and tear.
 The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse or misuse, as determined by the Plan, are not covered and replacement is subject to prior approval by the Plan.

21. **Emergency Room Hospital and Physician Services** including Emergency room services for stabilization or initiation of treatment of a medical Emergency condition provided on an Outpatient basis at a Hospital, as shown in the Schedule of Benefits.
22. **Extended Care Facility Services** for both mental and physical health diagnosis. Charges will be paid under the applicable diagnostic code. Covered Person must give prior authorization for services in advance. (Refer to the Utilization Management section of this SPD). The following benefits are covered:
 - Room and board.
 - Miscellaneous services, supplies and treatments provided by an Extended Care Facility, including Inpatient rehabilitation.
23. **Foot Care (Podiatry)** that is recommended by a Physician as a result of infection. The following charges for foot care will also be covered, if associated with diabetes and peripheral vascular disease:
 - Treatment of any condition resulting from weak, strained, flat, unstable or unbalanced feet, when surgery is performed.
 - Treatment of corns, calluses and toenails, when at least part of the nail root is removed or when needed to treat a metabolic or peripheral vascular disease.
 - Physician office visit for diagnosis of bunions. Treatment of bunions when an open cutting operation or arthroscopy is performed.
24. **Genetic Counseling** regardless of purpose.
25. **Genetic Testing** regardless of purpose, as defined in the Glossary of Terms.
26. **Hearing Services** include exams, tests, services and supplies to diagnose and treat a medical condition.
27. **Home Health Care Services:** (Refer to Home Health Care section of this SPD).
28. **Hospice Care Services:** Treatment given at a Hospice Care Facility must be in place of a stay in a Hospital or Extended Care Facility, and can include:
 - **Assessment** includes an assessment of the medical and social needs of the Terminally Ill person, and a description of the care to meet those needs.
 - **Inpatient Care** in a facility when needed for pain control and other acute and chronic symptom management, psychological and dietary counseling, physical or occupational therapy and part-time Home Health Care services.

- **Outpatient Care** provides or arranges for other services as related to the Terminal Illness which include: Services of a Physician; physical or occupational therapy; nutrition counseling provided by or under the supervision of a registered dietitian.
- **Respite Care** to provide temporary relief for 24 hours to the family or other caregivers in the case of an emergency or to provide temporary relief from the daily demands of caring for a terminally ill person.
- **Bereavement Counseling:** Benefits are payable for bereavement counseling services which are received by a Covered Person's Close Relative when directly connected to the Covered Person's death and bundled with other hospice charges. Counseling services must be given by a licensed social worker, licensed pastoral counselor, psychologist or psychiatrist. The services must be furnished within six months of death.

The Covered Person must be Terminally Ill with an anticipated life expectancy of about six months. Services, however, are not limited to a maximum of six months if continued Hospice Care is deemed appropriate by the Physician, up to the maximum hospice benefits available under the Plan.

29. **Hospital Services (Includes Inpatient Services, Surgical Centers And Birthing Centers).** The following benefits are covered:

- Semi-private room and board. For network charges, this rate is based on network repricing. For non-network charges, any charge over a semi-private room charge will be a Covered Expense only if determined by the Plan to be Medically Necessary. If the Hospital has no semi-private rooms, the Plan will allow the private room rate subject to Usual and Customary charges or the Negotiated Rate, whichever is applicable.
- Intensive care unit room and board.
- Miscellaneous and Ancillary Services.
- Blood, blood plasma and plasma expanders, when not available without charge.

30. **Hospital Services (Outpatient).**

31. **Infertility Treatment** to the extent required to treat or correct underlying causes of infertility, when such treatment is Medically Necessary and cures the condition, alleviates the symptoms, slows the harm, or maintains the current health status of the Covered Person.

Infertility Treatment does not include Genetic Testing. (See General Exclusions for details).

32. **Laboratory Or Pathology Tests And Interpretation Charges** for covered benefits.

33. **Maternity Benefits** for the Employee or spouse include:

- Prenatal and postnatal care.
- Hospital or Birthing Center room and board.
- Obstetrical fees for routine prenatal care.
- Vaginal delivery or Cesarean section.
- Medically Necessary diagnostic testing.
- Abdominal operation for intrauterine pregnancy or miscarriage.
- Outpatient Birthing Centers.
- Midwives.

34. **Mental Health Treatment** (Refer to Mental Health section of this SPD).

35. **Modifiers or Reducing Modifiers** if Medically Necessary, apply to services and procedures performed on the same day and may be applied to surgical, radiology and other diagnostic procedures. For providers participating with a primary or secondary network, claims will be paid according to the network contract. For providers who are not participating with a network, where no discount is applied, the industry guidelines are to allow the full Usual and Customary fee allowance for the primary procedure and a percentage (%) of the Usual and Customary fee allowance for all secondary procedures. These allowances are then processed according to Plan provisions. A global package includes the services that are a necessary part of the procedure. For individual services that are part of a global package, it is customary for the individual services not to be billed separately. A separate charge will not be allowed under the Plan.

36. **Morbid Obesity Treatment** includes only the following treatments if those treatments are determined to be Medically Necessary and appropriate for an individual's Morbid Obesity condition. Refer to the Glossary of Terms for a definition of Morbid Obesity.

- Gastric or intestinal bypasses.
- Stomach stapling.
- Lap band.
- Charges for diagnostic services.
- Nutritional counseling by a registered dietician.

This Plan does not cover diet supplements, exercise equipment or any other items listed in the General Exclusions of this SPD.

37. **Nursery And Newborn Expenses Including Circumcision** are covered for the following Children of the covered Employee or covered spouse: natural (biological) Children and newborn Children who are adopted or Placed for Adoption at the time of birth.

Expenses for the healthy covered newborn will be processed under the mother's benefits until the mother is discharged from the Hospital following the delivery. If the covered newborn needs to stay in the Hospital longer than the mother following the delivery, those charges will be processed under the newborn's benefits subject to the Deductible and other Plan provisions, including HIPAA Special Enrollment.

38. **Nutritional Supplements, Vitamins And Electrolytes** which are prescribed by a Physician and administered through enteral feedings, provided they are the sole source of nutrition. This includes supplies related to enteral feedings (for example, feeding tubes, pumps, and other materials used to administer enteral feedings) provided the feedings are prescribed by a Physician, and are the sole source of nutrition.

39. **Occupational Therapy.** (See Therapy Services below)

40. **Orthognathic, Prognathic And Maxillofacial Surgery** when Medically Necessary.

41. **Orthosis And Orthotic Devices.** Custom foot orthosis are only covered as follows:

- For persons with impaired peripheral sensation and/or altered peripheral circulation (e.g. diabetic neuropathy and peripheral vascular disease);
- When the foot orthosis is an integral part of a leg brace and is necessary for the proper functioning of the brace;
- When the foot orthosis is for use as a replacement or substitute for missing parts of the foot (e.g. amputated toes) and is necessary for the alleviation or correction of Injury, Illness or congenital defect; and
- For persons with neurologic condition (e.g. cerebral palsy, hemiplegia, spina bifida) producing spasticity, malalignment, or pathological positioning of the foot and there is reasonable expectation of improvement.

42. **Oxygen And Its Administration.**

43. **Pharmacological Medical Case Management** (Medication management and lab charges).
(Applies to Benefit Plan(s) 010)

44. **Physical Therapy.** (See Therapy Services below)

45. **Physician Services** for covered benefits.

46. **Pre-Admission Testing:** The testing must be necessary and consistent with the diagnosis and treatment of the condition for which the Covered Person is being admitted to the Hospital.

Effective: 04-01-2013

47. **Prescription Medications** which are administered or dispensed as take home drugs as part of a treatment plan while in the Hospital or at a medical facility (including claims billed on a claim form from a long-term care facility, assisted living facility or Skilled Nursing Facility) and that require a Physician's Prescription, excluding injectables dispensed at a medical facility that are covered under the Specialty Injectable Program. This does not include paper (script) claims obtained at a retail pharmacy, which are covered under the Prescription benefit. See the Prescription Benefits section of this SPD for more details.

(Refer to the Prescription Benefits section of this SPD for coverage if there is a written Physician's Prescription and medication is obtained from a pharmacy).

48. **Preventive / Routine Care** as listed under the Schedule of Benefits.

The Plan pays benefits for Preventive Care services provided on an Outpatient basis at a Physician's office, an Alternate Facility or a Hospital that encompass medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and include the following as required under applicable law:

- Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
- Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- With respect to infants, Children and adolescents, evidence-informed Preventive Care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and
- Additional preventive care and screenings as provided for in comprehensive guidelines supported by the Health Resources and Services Administration; and
- Well-woman preventive care visit(s) for adult women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception and prenatal care. This well-woman visit should, where appropriate, include other preventive services listed in the Health Resources and Services Administrations guidelines, as well as others referenced in the Affordable Care Act:
 - Screening for gestational diabetes;
 - Human papillomavirus (HPV) DNA testing;
 - Counseling for sexually-transmitted infections;
 - Counseling and screening for human immune-deficiency virus; and
 - Screening and counseling for interpersonal and domestic violence.

Please visit the following links for additional information:

<http://www.healthcare.gov/law/resources/regulations/prevention>
or
<http://www.hrsa.gov/womensguidelines/>

49. **Private Duty Nursing Services (Only For Home Health Care)** when Outpatient care is required 24 hours a day. This does not include Inpatient private duty nursing services.
50. **Prosthetic Devices.** The initial purchase, fitting, repair and replacement of fitted prosthetic devices (artificial body parts, including limbs, eyes and larynx) which replace body parts. Benefits may be payable for subsequent repairs or replacement only if required:
- Due to the growth or development of a Dependent Child; or
 - When necessary because of a change in the Covered Person's physical condition; or
 - Because of deterioration caused from normal wear and tear.

The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse or misuse, as determined by the Plan, are not covered and replacement is subject to prior approval by the Plan.

Effective: 04-01-2013

51. **Qualifying Clinical Trials** as defined below. Coverage **does not include** Phase I clinical trials (except as provided under the Clinical Trial Programs for Treatment of Pediatric Cancer). Routine patient care costs as defined below Incurred during participation in a Qualifying Clinical Trial for the treatment of:

- Cancer.
- Cardiovascular disease (cardiac/stroke).
- Surgical musculoskeletal disorders of the spine, hip, and knees.
- Other diseases or disorders for which a clinical trial meets the Qualifying Clinical Trial criteria stated below.

Clinical Trial Programs for Treatment of Pediatric Cancer: The majority of treatment for childhood cancer is provided within the context of a clinical trial. Covered services include routine patient care costs as defined below Incurred in connection with the provision of goods, services, and benefits to members who are Dependent Children in connection with Qualifying Clinical Trial programs as defined below for the treatment of Children's cancer, such as those by The National Cancer Institute (NCI)-sponsored Children's Oncology Group (COG).

For purposes of this provision, Pediatric is defined as eligible Children 0 - 18 years of age, unless treatment has been started prior to the Child's 19th birthday. Coverage **does include** Phase I clinical trials.

Qualifying Clinical Trial means, a trial in which all of the following criteria must be met:

- The trial must be sponsored and provided by a nationally recognized program or center that has been designated by any of the following:
 - National Institutes of Health (NIH) including National Cancer Institute (NCI);
 - Centers for Disease Control and Prevention (CDC);
 - Agency for Healthcare Research and Quality (AHRQ);
 - Centers for Medicare and Medicaid Services (CMS);
 - National Comprehensive Cancer Network (NCCN);
 - Department of Defense (DOD); or
 - Veterans Administration (VA).
- The clinical trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant Institutional Review Boards (IRBs) before participants are enrolled in the trial. The Plan Sponsor may, at any time, request documentation about the trial to confirm that the trial meets current standards for scientific merit and has the relevant IRB approvals; and
- The subject or purpose of the trial must be the evaluation of an item or service that meets the definition of a covered health service and is not otherwise excluded under the Plan.

Coverage for **routine patient care costs** for clinical trials include:

- Covered Health Services for which benefits are typically provided absent a clinical trial.
- Covered Health Services required solely for the administration of the Investigational item or service, the clinically appropriate monitoring of the effects of the item or service, or the prevention of complications.
- Covered Health Services needed for reasonable and necessary care arising from the provision of an Investigational item or service.

Coverage **does not include** the Experimental or Investigational item or service that is the subject of the clinical trial.

Effective: 04-01-2013

Benefits include the reasonable and necessary items and services used to diagnose and treat complications arising from participation in a Qualifying Clinical Trial. Benefits are available only when the Covered Person is clinically eligible for participation in the clinical trial as defined by the researcher. Benefits are not available for preventive clinical trials.

52. Radiation Therapy and Chemotherapy.

53. Radiology and Interpretation Charges.

54. Reconstructive Surgery includes:

- Following a mastectomy (Women's Health and Cancer Rights Act)
The Covered Person must be receiving benefits in connection with a mastectomy in order to receive benefits for reconstructive treatments. Covered Expenses are reconstructive treatments which include all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and complications of mastectomies, including lymphedemas.
- Surgery to restore bodily function that has been impaired by a congenital illness or anomaly, Accident, or from an infection or other disease of the involved part.

55. Respiratory Therapy. (See Therapy Services below)

56. Second Surgical Opinion must be given by a board-certified Specialist in the medical field relating to the surgical procedure being proposed. The Physician providing the second opinion must not be affiliated in any way with the Physician who rendered the first opinion.

57. Speech Therapy. (See Therapy Services below)

58. Sexual Function: Diagnostic Services in connection with treatment for male or female impotence.

59. Sleep Disorders if Medically Necessary.

60. Sleep Studies.

61. Speech Therapy. (See Therapy Services below)

62. Sterilizations (Voluntary).

63. Substance Abuse Services (Refer to Substance Abuse section of this SPD).

64. Surgery and Assistant Surgeon Services (See Modifiers or Reducing Modifiers above).

65. Temporomandibular Joint Disorder (TMJ) Services includes:

- Diagnostic services.
- Surgical treatment.
- Non-surgical treatment (includes intraoral devices or any other non-surgical method to alter the occlusion and/or vertical dimension).

This does not cover orthodontic services.

66. **Therapy Services:** Therapy must be ordered by a Physician and provided as part of the Covered Person's treatment plan. Services include:

- **Occupational therapy** by a Qualified occupational therapist.
- **Physical therapy** by a Qualified physical therapist.
- **Respiratory therapy** by a Qualified respiratory therapist.
- **Speech therapy** by a Qualified speech therapist including therapy for stuttering due to a neurological disorder.

The Plan allows coverage for occupational, physical, or speech therapy for Developmental Delays due to an Accident or Illness such as Bell's palsy, CVA (stroke), apraxia, cleft palate/lip, recurrent/chronic otitis media, vocal cord nodules, Down's syndrome and cerebral palsy.

67. **Transplant Services** (Refer to Transplant section of this SPD).

68. **Urgent Care Facility** as shown in the Schedule of Benefits of this SPD.

69. **Wigs, Toupees, Hairpieces** for hair loss due to cancer treatment or alopecia related to a medical condition.

70. **X-ray Services** for covered benefits.

COVERED MEDICAL BENEFITS

Applies to Benefit Plan(s) 013, 014, 015

Effective: 01-01-2014

This Plan provides coverage for the following covered benefits if services are authorized by a Physician or other Qualified Provider, if applicable, and are necessary for the treatment of an Illness or Injury, subject to any limits, maximums, exclusions, or other Plan provisions shown in this SPD. The Plan does not provide coverage for services if medical evidence shows that treatment is not expected to resolve, improve, or stabilize the Covered Person's condition, or if a plateau has been reached in terms of improvement from such services.

In addition, any diagnosis change for a covered benefit after a payment denial will not be considered for benefits unless the Plan is provided with all pertinent records along with the request for change that justifies the revised diagnosis. Such records must include the history and initial assessment and must reflect the criteria listed in the most recent Diagnostic and Statistical Manual (DSM) for the new diagnosis, or, if in a foreign country, must meet diagnostic criteria established and commonly recognized by the medical community in that region.

1. **Abortions:** If a Physician states in writing that the mother's life would be in danger if the fetus were to be carried to term.
2. **Allergy Treatment** including: injections, testing and serum.
3. **Ambulance Transportation:** Medically Necessary ground and air transportation by a vehicle designed, equipped, and used only to transport the sick and injured to the nearest medically-appropriate Hospital.
4. **Anesthetics and Their Administration.**
5. **Aquatic Therapy.** (See Therapy Services below.)
6. **Autism Spectrum Disorders (ASD) Treatment,** when Medical Necessity is met.

(ASD includes Autistic Disorder, Asperger's Syndrome, Childhood Disintegrative Disorder, Rett Syndrome and Pervasive Developmental Disorders).

ASD Treatment may include any of the following services: Diagnosis and Assessment; Psychological, Psychiatric, and Pharmaceutical (medication management) care; Speech Therapy, Occupational Therapy, and Physical Therapy; or Applied Behavioral Analysis (ABA) Therapy.

Treatment is prescribed and provided by a licensed healthcare professional practicing within the scope of their license (if ABA therapy, preferably a Board Certified Behavior Analyst, BCBA).

If ABA Therapy meets Medical Necessity, frequency and duration will be subject to current UMR guidelines, for example ABA treatment up to 25 hours per week for 3-6 months. Treatment plans specific to ABA Therapy with goals-progress and updates are required at least every 6 months for review of ongoing therapy to evaluate continued Medical Necessity.

Treatment is subject to all other plan provisions as applicable (such as Prescription benefit coverage, Behavioral/Mental Health coverage and/or coverage of therapy services).

Does not include services or treatment identified elsewhere in the Plan as non-covered or excluded (such as Investigational/Experimental or Unproven, custodial, nutrition-diet supplements, educational or services that should be provided through the school district).

7. **Breast Pumps** and related supplies. Coverage is subject to Medical Necessity as defined by this Plan. Contact the Plan regarding limits on frequency, duration, or type of equipment that is covered.
8. **Breast Reductions** if Medically Necessary.
9. **Breastfeeding Support, Supplies and Counseling** in conjunction with each birth. Comprehensive lactation support and counseling, by a trained provider during pregnancy and/or in the postpartum period, and costs for renting breastfeeding equipment.
10. **Cardiac Pulmonary Rehabilitation** when Medically Necessary for Activities of Daily Living (see the Glossary of Terms) and when needed as a result of an Illness or Injury.
11. **Cardiac Rehabilitation** programs, if referred by a Physician, for patients who have:
 - had a heart attack in the last 12 months; or
 - had coronary bypass surgery; or
 - a stable angina pectoris.

Covered services include:

 - Phase I, while the Covered Person is an Inpatient.
 - Phase II, while the Covered Person is in a Physician-supervised Outpatient monitored low-intensity exercise program. Services generally will be in a Hospital rehabilitation facility and include monitoring of the Covered Person's heart rate and rhythm, blood pressure and symptoms by a health professional. Phase II generally begins within 30 days after discharge from the Hospital.
12. **Cataract or Aphakia Surgery** as well as protective lenses following such a procedure.
13. **Circumcision** and related expenses when care and treatment meet the definition of Medical Necessity. Circumcision of newborn males is also covered as stated under nursery and newborn medical benefits.
14. **Cleft Palate And Cleft Lip**, including Medically Necessary oral surgery and pre-graft palatal expanders.
15. **Congenital Heart Disease:** If a Covered Person is being treated for congenital heart disease, and chooses to obtain the treatment at an OptumHealth facility, the Plan will provide the same housing and travel benefits that are outlined in the Transplant Benefits section and on the Transplant Schedule of Benefits.
16. **Contraceptives and Counseling:** All Food and Drug Administration approved contraceptive methods, sterilization procedures and patient education and counseling. This Plan provides benefits for Prescription contraceptives, regardless of purpose. Prescription contraceptives that a Covered Person self-administers will be processed under the Prescription Benefits section of this document (oral tablets, patches, and self-insertable vaginal devices containing contraceptive hormones). Prescription contraceptives that require a Physician to administer a hormone shot or insert a device will be processed under the Covered Medical Benefits in this SPD.
17. **Cornea Transplants** are payable at the percentage listed under "All Other Covered Expenses" on the Schedule of Benefits.

18. **Dental Services** include:

- The care and treatment of natural teeth and gums if an Injury is sustained in an Accident (other than one occurring while eating or chewing), excluding implants. Treatment must be completed within 6 months of the Injury except when medical and/or dental conditions preclude completion of treatment within this time period.
- Inpatient or Outpatient Hospital charges including professional services for x-ray, lab, and anesthesia while in the Hospital if Medically Necessary.
- Removal of all teeth at an Inpatient or Outpatient Hospital or dentist's office if removal of the teeth is part of standard medical treatment that is required before the Covered Person can undergo radiation therapy for a covered medical condition.

19. **Diabetes Treatment:** Charges Incurred for the treatment of diabetes and diabetic self-management education programs and nutritional counseling.

20. **Dialysis:** Charges for dialysis treatment of acute renal failure or chronic irreversible renal insufficiency for the removal of waste materials from the body, including hemodialysis and peritoneal dialysis. This also includes use of equipment or supplies, unless covered through the Prescription Drug Benefits section. Charges are paid the same as any other Illness.

21. **Durable Medical Equipment** subject to all of the following:

- The equipment must meet the definition of Durable Medical Equipment as defined in the Glossary of Terms. Examples include, but are not limited to crutches, wheelchairs, hospital-type beds and oxygen equipment.
- The equipment must be prescribed by a Physician.
- The equipment is subject to review under the Care Management Provision of this SPD, if applicable.
- The equipment will be provided on a rental basis when available; however, such equipment may be purchased at the Plan's option. Any amount paid to rent the equipment will be applied toward the purchase price. In no case will the rental cost of Durable Medical Equipment exceed the purchase price of the item.
- The Plan will pay benefits for only ONE of the following: a manual wheelchair, motorized wheelchair or motorized scooter, unless necessary due to growth of the person or changes to the person's medical condition require a different product, as determined by the Plan.
- If the equipment is purchased, benefits may be payable for subsequent repairs excluding batteries, or replacement only if required:
 - due to the growth or development of a Dependent Child;
 - when necessary because of a change in the Covered Person's physical condition; or
 - because of deterioration caused from normal wear and tear.The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse or misuse, as determined by the Plan, are not covered and replacement is subject to prior approval by the Plan.

22. **Emergency Room Hospital and Physician Services** including Emergency room services for stabilization or initiation of treatment of a medical Emergency condition provided on an Outpatient basis at a Hospital, as shown in the Schedule of Benefits.

23. **Emergency Services Provided in a Foreign Country**, including Emergency room services for stabilization or initiation of treatment of a medical Emergency condition provided on an Inpatient or Outpatient basis at a Hospital or Physician services in a provider's office, as shown in the Schedule of Benefits.

24. **Extended Care Facility Services** for both mental and physical health diagnosis. Charges will be paid under the applicable diagnostic code. Covered Person must obtain prior authorization for services in advance. (Refer to the Care Management section of this SPD). The following benefits are covered:

- Room and board.
- Miscellaneous services, supplies and treatments provided by an Extended Care Facility, including Inpatient rehabilitation.

25. **Foot Care (Podiatry)** that is recommended by a Physician as a result of infection. The following charges for foot care will also be covered:

- Treatment of any condition resulting from weak, strained, flat, unstable or unbalanced feet, when surgery is performed.
- Treatment of corns, calluses and toenails when at least part of the nail root is removed or when needed to treat a metabolic or peripheral vascular disease.
- Physician office visit for diagnosis of bunions. Treatment of bunions when an open cutting operation or arthroscopy is performed.

26. **Genetic Counseling** regardless of purpose.

27. **Genetic Testing** when Medically Necessary (see below).

Genetic Testing MUST meet the following requirements:

The test is not considered experimental or investigational. The test is performed by a CLIA-certified laboratory. The test result will directly impact/influence the disease treatment of the covered member. In some cases, testing is accompanied by pretest and posttest counseling.

And must meet at least one of the following:

- The patient has current signs and/or symptoms (i.e., the test is being used for diagnostic purposes).
- Conventional diagnostic procedures are inconclusive.
- The patient has risk factors or a particular family history that indicate a genetic cause.
- The patient meets defined criteria that place them at high genetic risk for the condition.

Generally, genetic testing is not covered for:

- Population screening without a personal or family history, with the exception of preconception or prenatal carrier screening for certain conditions, such as cystic fibrosis, Tay-Sachs disease, sickle cell disease, and other hemoglobinopathies
- Informational purposes alone (i.e., testing of minors for adult-onset conditions, and self-referrals or home testing)
- Test is considered Experimental or Investigational.

28. **Hearing Services** include:

- Exams, tests, services and supplies to diagnose and treat a medical condition.
- Purchase or fitting of hearing aids, when hearing loss is a result of a surgical procedure while covered by this Plan.

29. **Home Health Care Services:** (Refer to Home Health Care section of this SPD).

30. **Hospice Care Services:** Treatment given at a Hospice Care Facility must be in place of a stay in a Hospital or Extended Care Facility, and can include:
- **Assessment** includes an assessment of the medical and social needs of the Terminally Ill person, and a description of the care to meet those needs.
 - **Inpatient Care** in a facility when needed for pain control and other acute and chronic symptom management, psychological and dietary counseling, physical or occupational therapy and part-time Home Health Care services.
 - **Outpatient Care** provides or arranges for other services as related to the Terminal Illness which include the services of a Physician or Qualified physical or occupational therapist, or nutrition counseling services provided by or under the supervision of a Qualified dietician.
 - **Bereavement Counseling:** Benefits are payable for bereavement counseling services which are received by a Covered Person's Close Relative when directly connected to the Covered Person's death and bundled with other hospice charges. Counseling services must be given by a Qualified social worker, Qualified pastoral counselor, Qualified psychologist, Qualified psychiatrist, or other Qualified Provider, if applicable. The services must be furnished within six months of death.

The Covered Person must be Terminally Ill with an anticipated life expectancy of about six months. Services, however, are not limited to a maximum of six months if continued Hospice Care is deemed appropriate by the Physician, up to the maximum hospice benefits available under the Plan.

31. **Hospital Services (Includes Inpatient Services, Surgical Centers And Inpatient Birthing Centers).** The following benefits are covered:
- Semi-private room and board. For network charges, this rate is based on network re-pricing. For non-network charges, any charge over a semi-private room charge will be a Covered Expense only if determined by the Plan to be Medically Necessary. If the Hospital has no semi-private rooms, the Plan will allow the private room rate subject to Usual and Customary charges or the Negotiated Rate, whichever is applicable.
 - Intensive care unit room and board.
 - Miscellaneous and Ancillary Services.
 - Blood, blood plasma and plasma expanders, when not available without charge.
32. **Hospital Services (Outpatient).**
33. **Infant Formula** administered through a tube as the sole source of nutrition for the Covered Person.
34. **Infertility Treatment** to the extent required to treat or correct underlying causes of infertility, when such treatment is Medically Necessary and cures the condition, alleviates the symptoms, slows the harm, or maintains the current health status of the Covered Person. The Plan allows family planning, infertility counseling and treatment to correct the underlying cause of infertility.
- Infertility Treatment does not include Genetic Testing. (See General Exclusions for details).
35. **Laboratory Or Pathology Tests And Interpretation Charges** for covered benefits.
36. **Manipulations:** Treatments for musculoskeletal conditions when Medically Necessary. Also refer to Maintenance Therapy under the General Exclusions section of this SPD.
37. **Massage Therapy.** (See Therapy Services below)

38. **Maternity Benefits** for Covered Persons include:

- Hospital or Birthing Center room and board.
- Vaginal delivery or Cesarean section.
- Non-routine prenatal care.
- Postnatal care.
- Medically Necessary diagnostic testing.
- Abdominal operation for intrauterine pregnancy or miscarriage.
- Outpatient Birthing Centers.
- Midwives.

39. **Mental Health Treatment** (Refer to Mental Health section of this SPD).

40. **Modifiers or Reducing Modifiers** if Medically Necessary, apply to services and procedures performed on the same day and may be applied to surgical, radiology and other diagnostic procedures. For providers participating with a primary or secondary network, claims will be paid according to the network contract. For providers who are not participating with a network, where no discount is applied, the industry guidelines are to allow the full Usual and Customary fee allowance for the primary procedure and a percentage (%) of the Usual and Customary fee allowance for all secondary procedures. These allowances are then processed according to Plan provisions. A global package includes the services that are a necessary part of the procedure. For individual services that are part of a global package, it is customary for the individual services not to be billed separately. A separate charge will not be allowed under the Plan.

41. **Morbid Obesity Treatment** includes only the following treatments if those treatments are determined to be Medically Necessary and be appropriate for an individual's Morbid Obesity condition. Refer to the Glossary of Terms for a definition of Morbid Obesity.

- Charges for diagnostic services.
- Nutritional counseling by a registered dietician.
- Complications of any weight loss surgery. **(Applies to Benefit Plan(s) 013)**

This Plan does not cover diet supplements, exercise equipment or any other items listed in the General Exclusions of this SPD.

42. **Nursery And Newborn Expenses Including Circumcision** are covered for the following Children of the covered Employee or covered spouse: natural (biological) Children and newborn Children who are adopted or Placed for Adoption at the time of birth.

43. **Nutritional Counseling** if Medically Necessary.

44. **Occupational Therapy.** (See Therapy Services below)

45. **Oral Surgery** includes:

- Excision of partially or completely impacted teeth.
- Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof and floor of the mouth when such conditions require pathological examinations.
- Surgical procedures required to correct accidental injuries of the jaws, cheeks, lips, tongue, roof and floor of the mouth.
- Reduction of fractures and dislocations of the jaw.
- External incision and drainage of cellulitis.
- Incision of accessory sinuses, salivary glands or ducts.
- Gingival mucosal surgery (gingivectomy, osseous, periodontal surgery and grafting) to treat gingivitis or periodontitis.
- Excision of exostosis of jaws and hard palate.
- Alveolectomy (leveling of structures supporting teeth for the purpose of fitting dentures) but is not payable if performed in conjunction with routine extraction of natural teeth.

46. **Orthotic Appliances, Devices and Casts**, including the exam for required Prescription and fitting, when prescribed to aid in healing, provide support to an extremity, or limit motion to the musculoskeletal system after Injury. These devices can be used for acute Injury or to prevent Injury. Orthotic Appliances and Devices include custom molded shoe orthotics, supports, trusses, elastic compression stockings, and braces.
47. **Oxygen And Its Administration.**
48. **Panniculectomy / Abdominoplasty** if determined by the Plan to be Medically Necessary.
49. **Pharmacological Medical Case Management** (Medication management and lab charges).
50. **Physical Therapy.** (See Therapy Services below)
51. **Physician Services** for covered benefits.
52. **Pre-Admission Testing:** The testing must be necessary and consistent with the diagnosis and treatment of the condition for which the Covered Person is being admitted to the Hospital.
53. **Prescription Medications** which are administered or dispensed as take home drugs as part of treatment while in the Hospital or at a medical facility (including claims billed on a claim form from a long-term care facility, assisted living facility or Skilled Nursing Facility) and that require a Physician's Prescription. This does not include paper (script) claims obtained at a retail pharmacy, which are covered under the Prescription benefit. See the Prescription Benefits section of this SPD for more details.
54. **Preventive / Routine Care** as listed under the Schedule of Benefits.

The Plan pays benefits for Preventive Care services provided on an Outpatient basis at a Physician's office, an Alternate Facility or a Hospital that encompass medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and include the following as required under the applicable law:

- Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
- Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- With respect to infants, Children and adolescents, evidence-informed Preventive Care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and
- Additional preventive care and screenings as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.
- Well-women preventive care visit(s) for adult women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception and prenatal care. This well-women visit should, where appropriate, include other preventive services listed in the Health Resources and Services Administrations guidelines, as well as others referenced in the Affordable Care Act:
 - Screening for gestational diabetes;
 - Human papillomavirus (HPV) DNA testing;
 - Counseling for sexually transmitted infections;
 - Counseling and screening for human immune-deficiency virus; and
 - Screening and counseling for interpersonal and domestic violence.

Please visit the following links for additional information:

<https://www.healthcare.gov/what-are-my-preventive-care-benefits/>
or
<http://www.hrsa.gov/womensguidelines/>

55. **Private Duty Nursing Services** when care is required 24 hours a day.

56. **Prosthetic Devices.** The initial purchase, fitting, repair and replacement of fitted prosthetic devices (artificial body parts, including limbs, eyes and larynx) which replace body parts. Benefits may be payable for subsequent repairs or replacement only if required:

- Due to the growth or development of a Dependent Child; or
- When necessary because of a change in the Covered Person's physical condition; or
- Because of deterioration caused from normal wear and tear.

The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse or misuse, as determined by the Plan, are not covered and replacement is subject to prior approval by the Plan.

57. **Qualifying Clinical Trials** as defined below, including routine patient care costs Incurred during participation in a Qualifying Clinical Trial for the treatment of:

- Cancer or other Life-Threatening Disease or Condition. For purposes of this benefit, a Life-Threatening Disease or Condition is one from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

Benefits include the reasonable and necessary items and services used to prevent, diagnose, and treat complications arising from participation in a Qualifying Clinical Trial.

Benefits are available only when the Covered Person is clinically eligible for participation in the Qualifying Clinical Trial as defined by the researcher.

Routine patient care costs for Qualifying Clinical Trials may include:

- Covered health services (i.e., Physician charges, lab work, X-rays, professional fees, etc.) for which benefits are typically provided absent a clinical trial;
- Covered health services required solely for the administration of the Investigational item or service, the clinically appropriate monitoring of the effects of the item or service, or the prevention of complications; and
- Covered health services needed for reasonable and necessary care arising from the provision of an Investigational item or service.

Routine costs for clinical trials do not include:

- The Experimental or Investigational service or item as it is typically provided to the patient through the clinical trial.
- Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient;
- A service that is clearly consistent with widely accepted and established standards of care for a particular diagnosis; and
- Items and services provided by the research sponsors free of charge for any person enrolled in the trial.

With respect to cancer or other Life-Threatening Diseases or Conditions, a Qualifying Clinical Trial is a Phase I, Phase II, Phase III, or Phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other Life-Threatening Disease or Condition and that meets any of the following criteria in the bulleted list below.

- Federally funded trials. The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
 - *National Institutes of Health (NIH)*, including the *National Cancer Institute (NCI)*;
 - *Centers for Disease Control and Prevention (CDC)*;
 - *Agency for Healthcare Research and Quality (AHRQ)*;

- *Centers for Medicare and Medicaid Services (CMS);*
 - A cooperative group or center of any of the entities described above or the *Department of Defense (DOD)* or the *Veteran's Administration (VA)*;
 - A qualified non-governmental research entity identified in the guidelines issued by the *National Institutes of Health* for center support grants; or
 - The *Department of Veterans Affairs*, the *Department of Defense*, or the *Department of Energy* as long as the study or investigation has been reviewed and approved through a system of peer review that is determined by the *Secretary of Health and Human Services* to meet both of the following criteria:
 - It is comparable to the system of peer review of studies and investigations used by the *National Institutes of Health*; and
 - It ensures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
 - The study or investigation is conducted under an Investigational new drug application reviewed by the *U.S. Food and Drug Administration*;
 - The study or investigation is a drug trial that is exempt from having such an Investigational new drug application;
 - The clinical trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant Institutional Review Boards (*IRBs*) before participants are enrolled in the trial. The Plan Sponsor may, at any time, request documentation about the trial; or
 - The subject or purpose of the trial must be the evaluation of an item or service that meets the definition of a covered health service and is not otherwise excluded under the Plan.
58. **Radiation Therapy and Chemotherapy.**
59. **Radiology and Interpretation Charges.**
60. **Reconstructive Surgery** includes:
- Following a mastectomy (Women's Health and Cancer Rights Act) the Covered Person must be receiving benefits in connection with a mastectomy in order to receive benefits for reconstructive treatments. Covered Expenses are reconstructive treatments which include all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and complications of mastectomies, including lymphedemas.
 - Surgery to restore bodily function that has been impaired by a congenital illness or anomaly, Accident, or from an infection or other disease of the involved part.
61. **Respiratory Therapy.** (See Therapy Services below)
62. **Second Surgical Opinion** must be given by a board-certified Specialist in the medical field relating to the surgical procedure being proposed. The Physician providing the second opinion must not be affiliated in any way with the Physician who rendered the first opinion.
63. **Sleep Disorders** if Medically Necessary.
64. **Sleep Studies.**
65. **Speech Therapy.** (See Therapy Services below)
66. **Sterilizations.**
67. **Substance Abuse Services** (Refer to Substance Abuse section of this SPD).
68. **Surgery and Assistant Surgeon Services** (See Modifiers or Reducing Modifiers above).

69. **Temporomandibular Joint Disorder (TMJ) Services** includes:

- Surgical treatment.

This does not cover orthodontic services.

70. **Therapy Services:** Therapy must be ordered by a Physician and provided as part of the Covered Person's treatment plan. Services include:

- **Occupational therapy** by a Qualified occupational therapist (OT) or other Qualified Provider, if applicable.
- **Physical therapy** by a Qualified physical therapist (PT) or other Qualified Provider, if applicable.
- **Respiratory therapy** by a Qualified respiratory therapist (RT), or other Qualified Provider, if applicable.
- **Aquatic therapy** by a Qualified physical therapist (PT), Qualified aquatic therapist (AT), or other Qualified Provider, if applicable.
- **Massage therapy** by a Qualified chiropractor, a Qualified massage therapist (MT), a Qualified physical therapist (PT), or other Qualified Provider, if applicable.
- **Speech therapy** by a Qualified speech therapist (ST), or other Qualified Provider, if applicable, including therapy for stuttering due to a neurological disorder.

The Plan allows coverage for occupational therapy for Developmental Delays due to an Accident or Illness such as Bell's palsy, CVA (stroke), apraxia, cleft palate/lip, recurrent/chronic otitis media, vocal cord nodules, Down's syndrome and cerebral palsy when performed by a Qualified Provider.

71. **Tobacco Addiction:** Preventive / Routine benefits as required by applicable law and diagnoses, services, treatment or supplies related to addiction to or dependency on nicotine.

72. **Transplant Services** (Refer to Transplant section of this SPD).

73. **Urgent Care Facility** as shown in the Schedule of Benefits of this SPD.

74. **Vision Care Services** (Refer to Vision Care section of this SPD).

75. **Wigs, Toupees, Hairpieces** for hair loss due to cancer treatment or alopecia related to a medical condition.

76. **X-ray Services** for covered benefits.

HOME HEALTH CARE BENEFITS

Effective: 04-01-2012

Home Health Care services are provided for patients who are unable to leave their home, as determined by the Utilization Review Organization. Covered Persons must give prior authorization in advance before receiving services. Please refer to the Utilization Management section of this SPD for more details. Covered services can include:

- Home visits instead of visits to the provider's office that do not exceed the Usual and Customary charge to perform the same service in a provider's office.
- Intermittent nurse services. Benefits are paid for only one nurse at any one time, not to exceed four hours per 24-hour period.
- Nutrition counseling provided by or under the supervision of a registered dietitian.
- Physical, occupational, respiratory and speech therapy provided by or under the supervision of a licensed therapist.
- Medical supplies, drugs, or medication prescribed by a Physician, and laboratory services to the extent that the Plan would have covered them under this Plan if the Covered Person had been in a Hospital.

A Home Health Care Visit is defined as: A visit by a nurse providing intermittent nurse services (each visit includes up to a four-hour consecutive visit in a 24-hour period if Medically Necessary) or a single visit by a therapist or a registered dietitian.

EXCLUSIONS

In addition to the items listed in the General Exclusions section, benefits will NOT be provided for any of the following:

- Homemaker or housekeeping services.
- Supportive environment materials such as handrails, ramps, air conditioners and telephones.
- Services performed by family members or volunteer workers.
- "Meals on Wheels" or similar food service.
- Separate charges for records, reports or transportation.
- Expenses for the normal necessities of living such as food, clothing and household supplies.
- Legal and financial counseling services, unless otherwise covered under this Plan.

TRANSPLANT BENEFITS

Applies to Benefit Plan(s) 004, 005, 006

Refer to the Utilization Management section of this SPD for prior authorization requirements

Effective: 04-01-2012

DEFINITIONS

The following terms are used for the purpose of the Transplant Benefits section of this SPD. Refer to the Glossary of Terms section of this SPD for additional definitions.

Approved Transplant Services means services and supplies for certified transplants when ordered by a Physician. Such services include, but are not limited to, Hospital charges, Physician's charges, organ and tissue procurement, tissue typing and Ancillary Services.

Designated Transplant Facility means a facility which has agreed to provide Approved Transplant Services to Covered Persons pursuant to an agreement with a transplant provider network or rental network with which the Plan has a contract.

Organ and Tissue Acquisition / Procurement means the harvesting, preparation, transportation and the storage of human organ and tissue which is transplanted to a Covered Person. This includes related medical expenses of a living donor.

Stem Cell Transplant includes autologous, allogeneic and syngeneic transplant of bone marrow, peripheral and cord blood stem cells.

BENEFITS

The Plan will pay for Covered Expenses Incurred by a Covered Person at a Designated Transplant Facility for an Illness or Injury, subject to any Deductibles, Plan Participation amounts, maximums or limits shown on the Schedule of Benefits. Benefits are based on the Usual and Customary charge or the Plan's Negotiated Rate.

It will be the Covered Person's responsibility to obtain prior authorization for all transplant related services. If prior authorization is not obtained, benefits may not be payable for such services. Benefits may also be subject to reduced levels as outlined in individual Plan provisions. The approved transplant and medical criteria for such transplant must be Medically Necessary for the medical condition for which the transplant is recommended. The medical condition must not be included on individual Plan exclusions.

COVERED EXPENSES

The Plan will pay for Approved Transplant Services at a Designated Transplant Facility for Organ and Tissue Acquisition / Procurement and transplantation, if a Covered Person is the recipient.

If a Covered Person requires a transplant, including bone marrow or Stem Cell Transplant, the cost of Organ and Tissue Acquisition / Procurement from a living human or cadaver will be included as part of the Covered Person's Covered Expenses when the donor's own plan does not provide coverage for Organ and Tissue Acquisition / Procurement. This includes the cost of donor testing, blood typing and evaluation to determine if the donor is a suitable match.

The Plan will provide donor services for donor related complications during the transplant period, as per the transplant contract, if the recipient is a Covered Person under this Plan.

Benefits are payable for the following transplants:

- Kidney.
- Kidney/Pancreas.
- Pancreas, which meets the criteria as determined by the Utilization Management.
- Liver.
- Heart.
- Heart/Lung.
- Lung.
- Bone Marrow or Stem Cell transplant (allogeneic and autologous) for certain conditions.
- Small Bowel.

SECOND OPINION

The Plan will notify the Covered Person if a second opinion is required at any time during the determination of benefits period. If a Covered Person is denied a transplant procedure by the transplant facility, the Plan will allow them to go to a second Designated Transplant Facility for evaluation. If the second facility determines, for any reason, that the Covered Person is an unacceptable candidate for the transplant procedure, benefits will not be paid for further transplant related services and supplies, even if a third Designated Transplant Facility accepts the Covered Person for the procedure.

ADDITIONAL PROVISIONS (Applies to Designated Transplant Facility Only)

TRAVEL EXPENSES (Applies to a Covered Person who is a recipient or to a covered or non-covered donor if the recipient is a Covered Person under this Plan)

If the Covered Person or non-covered living donor lives more than 50 miles from the transplant facility, the Plan will pay for the travel and housing, up to the maximum listed on the Schedule of Benefits. Expenses will be paid for the Covered Person and:

- One or two parents of the Covered Person (if the Covered Person is a Dependent Child, as defined in this Plan); or
- An adult to accompany the Covered Person.

Covered travel and housing expenses include the following:

- Transportation to and from the transplant facility including:
 - Airfare.
 - Tolls and parking fees.
 - Gas/Mileage.
- Lodging at or near the transplant facility including:
 - Apartment rental.
 - Hotel rental.

Lodging for purposes of this Plan does not include private residences.

Lodging reimbursement that is greater than \$50 per person per day, may be subject to IRS codes for taxable income.

Benefits shall be payable for up to one year from the date of the transplant while the Covered Person is receiving services at the transplant facility.

Effective: 04-01-2012

TRANSPLANT EXCLUSIONS

In addition to the items listed in the General Exclusions section of this SPD, benefits will NOT be provided for any of the following:

- Expenses if a Covered Person donates an organ and/or tissue and the recipient is not a Covered Person under this Plan.
- Expenses for Organ and Tissue Acquisition / Procurement and storage of cord blood, stem cells or bone marrow, unless the Covered Person has been diagnosed with a condition for which there would be Approved Transplant Services.
- Expenses for any post-transplant complications of the donor, if the donor is not a Covered Person under this Plan.
- Transplants considered Experimental, Investigational or Unproven.
- Solid organ transplant in patients with carcinoma unless the carcinoma is in complete remission for five (5) years or considered cured. Exceptions, which will require additional review for Medically Necessity, include: diagnoses of squamous cell and basal cell carcinoma of the skin and hepatocellular carcinoma.
- Solid organ transplantation, autologous transplant (bone marrow or peripheral stem cell) or allogeneic transplant (bone marrow or peripheral stem cell), for conditions that are not considered to be Medically Necessary and/or are not appropriate, based on the NCCN compendium.
- Expenses related to, or for, the purchase of any organ.

TRANSPLANT BENEFITS

Applies to Benefit Plan(s) 010, 011, 012

Refer to the Utilization Management section of this SPD for prior authorization requirements

Effective: 04-01-2012

This coverage provides a choice for transplant care. Use of a Designated Transplant Facility provides incentives to You and Your covered Dependents. This coverage does not require that a Designated Transplant Facility be used in order to receive benefits, but it is preferred. A Designated Transplant Facility is a facility that must meet extensive criteria in the areas of patient outcomes to include patient and graft survival, patient satisfaction, Physician and program experience, program accreditations, and patient and caregiver education.

DEFINITIONS

The following terms are used for the purpose of the Transplant Benefits section of this SPD. Refer to the Glossary of Terms section of this SPD for additional definitions.

Approved Transplant Services means services and supplies for certified transplants when ordered by a Physician. Such services include, but are not limited to, Hospital charges, Physician's charges, organ and tissue procurement, tissue typing and Ancillary Services.

Designated Transplant Facility means a facility which has agreed to provide Approved Transplant Services to Covered Persons pursuant to an agreement with a transplant provider network or rental network with which the Plan has a contract.

Non-Designated Transplant Facility means a facility that does not have an agreement with the transplant provider network with whom the Plan has a contract. This may include a facility that is listed as a participating provider.

Organ and Tissue Acquisition / Procurement means the harvesting, preparation, transportation and the storage of human organ and tissue which is transplanted to a Covered Person. This includes related medical expenses of a living donor.

Stem Cell Transplant includes autologous, allogeneic and syngeneic transplant of bone marrow, peripheral and cord blood stem cells.

BENEFITS

The Plan will pay for Covered Expenses Incurred by a Covered Person at a Designated or Non-Designated Transplant Facility for an Illness or Injury, subject to any Deductibles, Plan Participation amounts, maximums or limits shown on the Schedule of Benefits. Benefits are based on the Usual and Customary charge or the Plan's Negotiated Rate.

It will be the Covered Person's responsibility to obtain prior authorization for all transplant related services. If prior authorization is not obtained, benefits may not be payable for such services. Benefits may also be subject to reduced levels as outlined in individual Plan provisions. The approved transplant and medical criteria for such transplant must be Medically Necessary for the medical condition for which the transplant is recommended. The medical condition must not be included on individual Plan exclusions.

COVERED EXPENSES

The Plan will pay for Approved Transplant Services at a Designated or Non-Designated Transplant Facility for Organ and Tissue Acquisition / Procurement and transplantation, if a Covered Person is the recipient.

If a Covered Person requires a transplant, including bone marrow or Stem Cell Transplant, the cost of Organ and Tissue Acquisition / Procurement from a living human or cadaver will be included as part of the Covered Person's Covered Expenses when the donor's own plan does not provide coverage for Organ and Tissue Acquisition / Procurement. This includes the cost of donor testing, blood typing and evaluation to determine if the donor is a suitable match.

The Plan will provide donor services for donor related complications during the transplant period, as per the transplant contract, if the recipient is a Covered Person under this Plan.

The Plan will provide donor services at a non-designated facility for initial acquisition/procurement only, up to the maximum listed on the Schedule of Benefits, if any. Complications, side effects or Injuries are not covered unless the donor is a Covered Person on the Plan.

Benefits are payable for the following transplants:

- Kidney.
- Kidney/Pancreas.
- Pancreas, which meets the criteria as determined by the Utilization Management.
- Liver.
- Heart.
- Heart/Lung.
- Lung.
- Bone Marrow or Stem Cell transplant (allogeneic and autologous) for certain conditions.
- Small Bowel.

SECOND OPINION

The Plan will notify the Covered Person if a second opinion is required at any time during the determination of benefits period. If a Covered Person is denied a transplant procedure by the transplant facility, the Plan will allow them to go to a second Designated Transplant Facility for evaluation. If the second facility determines, for any reason, that the Covered Person is an unacceptable candidate for the transplant procedure, benefits will not be paid for further transplant related services and supplies, even if a third Designated Transplant Facility accepts the Covered Person for the procedure.

TRANSPLANT EXCLUSIONS

In addition to the items listed in the General Exclusions section of this SPD, benefits will NOT be provided for any of the following:

- Expenses if a Covered Person donates an organ and/or tissue and the recipient is not a Covered Person under this Plan.
- Expenses for Organ and Tissue Acquisition / Procurement and storage of cord blood, stem cells or bone marrow, unless the Covered Person has been diagnosed with a condition for which there would be Approved Transplant Services.
- Expenses for any post-transplant complications of the donor, if the donor is not a Covered Person under this Plan.
- Transplants considered Experimental, Investigational or Unproven.
- Solid organ transplant in patients with carcinoma unless the carcinoma is in complete remission for five (5) years or considered cured. Exceptions, which will require additional review for Medically Necessity, include: diagnoses of squamous cell and basal cell carcinoma of the skin and hepatocellular carcinoma.

- Solid organ transplantation, autologous transplant (bone marrow or peripheral stem cell) or allogeneic transplant (bone marrow or peripheral stem cell), for conditions that are not considered to be Medically Necessary and/or are not appropriate, based on the NCCN compendium.
- Expenses related to, or for, the purchase of any organ.

TRANSPLANT BENEFITS

Refer To Care Management section of this SPD for prior authorization requirements

Applies to Benefit Plan(s) 013, 014, 015

Effective: 01-01-2014

This coverage provides a choice for transplant care. Use of a Designated Transplant Facility provides incentives to You and Your covered Dependents. This coverage does not require that a Designated Transplant Facility be used in order to receive benefits, but it is preferred. A Designated Transplant Facility is a facility that must meet extensive criteria in the areas of patient outcomes to include patient and graft survival, patient satisfaction, Physician and program experience, program accreditations, and patient and caregiver education.

DEFINITIONS

The following terms are used for the purpose of the Transplant Benefits section of this SPD. Refer to the Glossary of Terms section of this SPD for additional definitions.

Approved Transplant Services means services and supplies for certified transplants when ordered by a Physician. Such services include, but are not limited to, Hospital charges, Physician's charges, organ and tissue procurement, tissue typing and Ancillary Services.

Designated Transplant Facility means a facility which has agreed to provide Approved Transplant Services to Covered Persons pursuant to an agreement with a transplant provider network or rental network with which the Plan has a contract.

Non-Designated Transplant Facility means a facility that does not have an agreement with the transplant provider network with whom the Plan has a contract. This may include a facility that is listed as a participating provider.

Organ and Tissue Acquisition/Procurement means the harvesting, preparation, transportation and the storage of human organ and tissue which is transplanted to a Covered Person. This includes related medical expenses of a living donor.

Stem Cell Transplant includes autologous, allogeneic and syngeneic transplant of bone marrow, peripheral and cord blood stem cells.

BENEFITS

The Plan will pay for Covered Expenses Incurred by a Covered Person at a Designated or Non-Designated Transplant Facility for an Illness or Injury, subject to any Deductibles, Plan Participation amounts, maximums or limits shown on the Schedule of Benefits. Benefits are based on the Usual and Customary charge or the Plan's Negotiated Rate.

It will be the Covered Person's responsibility to obtain prior authorization for all transplant related services. If prior authorization is not obtained, benefits may not be payable for such services. Benefits may also be subject to reduced levels as outlined in individual Plan provisions. The approved transplant and medical criteria for such transplant must be Medically Necessary for the medical condition for which the transplant is recommended. The medical condition must not be included on individual Plan exclusions.

COVERED EXPENSES

The Plan will pay for Approved Transplant Services at a Designated or Non-Designated Transplant Facility for Organ and Tissue Acquisition/Procurement and transplantation, if a Covered Person is the recipient.

If a Covered Person requires a transplant, including bone marrow or Stem Cell Transplant, the cost of Organ and Tissue Acquisition/Procurement from a living human or cadaver will be included as part of the Covered Person's Covered Expenses when the donor's own plan does not provide coverage for Organ and Tissue Acquisition/Procurement. This includes the cost of donor testing, blood typing and evaluation to determine if the donor is a suitable match.

The Plan will provide donor services for donor related complications during the transplant period, as per the transplant contract, if the recipient is a Covered Person under this Plan.

The Plan will provide donor services at a Non-Designated Facility for initial acquisition/procurement only, up to the maximum listed on the Schedule of Benefits, if any. Complications, side effects or injuries are not covered unless the donor is a Covered Person on the Plan.

Benefits are payable for the following transplants:

- Kidney.
- Kidney/pancreas.
- Pancreas, if the transplant meets the criteria determined by utilization management.
- Liver.
- Heart.
- Heart/lung.
- Lung.
- Bone marrow or Stem Cell Transplant (allogeneic and autologous) for certain conditions.
- Small bowel.

SECOND OPINION

The Plan will notify the Covered Person if a second opinion is required at any time during the determination of benefits period. If a Covered Person is denied a transplant procedure by transplant facility, the Plan will allow them to go to a second Designated Transplant Facility for evaluation. If the second facility determines, for any reason, that the Covered Person is an unacceptable candidate for the transplant procedure, benefits will not be paid for further transplant related services and supplies, even if a third Designated Transplant Facility accepts the Covered Person for the procedure.

ADDITIONAL PROVISIONS

TRAVEL EXPENSES (Applies to a Covered Person who is a recipient or a donor if the recipient is also a Covered Person under this Plan)

If the Covered Person lives more than 50 miles from the transplant facility, the Plan will pay for travel and housing, up to the maximum listed on the Schedule of Benefits. Expenses will be paid for the Covered Person and:

- One or two parents of the Covered Person (if the Covered Person is a Dependent Child, as defined in this Plan); or
- An adult to accompany the Covered Person.

Covered travel and housing expenses include the following:

- Transportation to and from the transplant facility including:
 - Airfare.
 - Tolls and parking fees.
 - Gas/mileage.

- Lodging at or near the transplant facility including:
 - Apartment rental.
 - Hotel rental.

Lodging for purposes of this Plan does not include private residences.

Lodging reimbursement that is greater than \$50 per person per day, may be subject to IRS codes for taxable income.

Benefits shall be payable for up to one year from the date of the transplant while the Covered Person is receiving services at the transplant facility.

TRANSPLANT EXCLUSIONS

In addition to the items listed in the General Exclusions section of this SPD, benefits will NOT be provided for any of the following:

- Expenses if a Covered Person donates an organ and/or tissue and the recipient is not a Covered Person under this Plan.
- Expenses for Organ and Tissue Acquisition/Procurement and storage of cord blood, stem cells or bone marrow, unless the Covered Person has been diagnosed with a condition for which there would be Approved Transplant Services.
- Expenses for any post-transplant complications of the donor, if the donor is not a Covered Person under this Plan.
- Transplants considered Experimental, Investigational or Unproven unless covered under a Qualifying Clinical Trial.
- Solid organ transplantation, autologous transplant (bone marrow or peripheral stem cell) or allogeneic transplant (bone marrow or peripheral stem cell), for conditions that are not considered to be Medically Necessary and/or are not appropriate, based on the National Comprehensive Cancer Network (NCCN) and/or Transplant Review Guidelines.
- Expenses related to, or for, the purchase of any organ.

PRESCRIPTION DRUG BENEFITS

Effective: 04-01-2013

What this section includes:

- Benefits available for Prescription Drugs;
- How to utilize the retail and mail order service for obtaining Prescription Drugs;
- Any benefit limitations and exclusions that exist for Prescription Drugs; and
- Definitions of terms used throughout this section related to the Prescription Drug Benefits.

Prescription Drug Benefit Highlights

Prescription Drug Benefits will not be coordinated with those of any other health coverage plan. Any pre-existing provisions of this Plan do not apply to Prescription Drug Benefits.

Identification Card (ID Card) – Network Pharmacy

You must either show Your ID card at the time You obtain Your Prescription Drug at a Network Pharmacy or provide the Network Pharmacy with identifying information that can be verified by OptumRx during regular business hours.

If You don't show Your ID card or provide verifiable information at a Network Pharmacy, You will be required to pay the Usual and Customary Charge for the Prescription Drug at the pharmacy.

Benefit Levels

Benefits are available for outpatient Prescription Drugs that are considered a Covered Expense.

The Plan pays benefits at different levels for tier 1, tier 2 and, if applicable, tier 3 Prescription Drugs. All Prescription Drugs covered by the Plan are categorized into these three tiers on the Prescription Drug List (PDL). The tier status of a Prescription Drug can change periodically, as frequently as monthly, based on the Prescription Drug List Management Committee's periodic tiering decisions. When that occurs, You may pay more or less for a Prescription Drug, depending on its tier assignment. Since the PDL may change periodically, for the most current information, You can visit www.UMR.com, and navigate to the myPharmacyCenter section, or call OptumRx at 877-559-2955.

Each tier is assigned a Co-pay or Participation, which is the amount You pay when You visit the pharmacy or order Your medications through mail order. Your Co-pay or Participation will also depend on whether or not You visit the pharmacy or use the mail order service; see the Prescription Schedule of Benefits for further details. Here's how the tier system works:

Tier 1 is Your lowest Co-pay or Participation option. For the lowest out-of-pocket expense, You should consider tier 1 drugs if You and Your Physician decide they are appropriate for Your treatment.

Tier 2 is Your middle Co-pay or Participation option. Consider a tier 2 drug if no tier 1 drug is available to treat Your condition.

Tier 3, if applicable, is Your highest Co-pay or Participation option. The drugs in tier 3 are usually more costly. Sometimes there are alternatives available in tier 1 or tier 2.

For Prescription Drugs at a retail Network Pharmacy, You are responsible for paying the lower of:

- The applicable Co-pay, Participation, or Deductible amount;
- The Network Pharmacy's Usual and Customary Charge for the Prescription Drug; or
- The Prescription Drug Charge that OptumRx agreed to pay the Network Pharmacy.

For Prescription Drugs from a mail order Network Pharmacy, You are responsible for paying the lower of:

- The applicable Co-pay, Participation, or Deductible amount; or
- The Prescription Drug Charge for that particular Prescription Drug.

Retail

The Plan has a network of participating retail pharmacies, which includes many large drug store chains. You can obtain information about Network Pharmacies by visiting www.UMR.com, and navigating to the myPharmacyCenter section, or call OptumRx at 877-559-2955.

To obtain Your Prescription from a retail pharmacy, simply present Your ID card and pay the Co-pay, Participation, or Deductible amount. The Plan pays benefits for certain covered Prescription Drugs as written by a Physician and in accordance with the Plan.

Note: Pharmacy Benefits apply only if Your prescription is for a Covered Expense, and not for Experimental, Investigational, or Unproven Services. Otherwise, You are responsible for paying 100% of the cost.

Mail Order

The mail order service may allow You to purchase up to a 90-day supply of a covered maintenance drug through the mail. Maintenance drugs help in the treatment of chronic illnesses, such as heart conditions, allergies, high blood pressure, and arthritis.

To use the mail order service, all You need to do is complete a patient profile and enclose Your Prescription order or refill. Your medication, plus instructions for obtaining refills, will arrive by mail about 14 days after Your order is received. If You need a patient profile form, or if You have any questions, You can reach OptumRx at 877-559-2955.

The Plan pays mail order benefits for certain covered Prescription Drugs as written by a Physician and in accordance with the Plan.

You may be required to fill an initial Prescription Drug order and obtain one or more refills through a retail pharmacy prior to using a mail order Network Pharmacy.

Note: To maximize Your benefit, ask Your Physician to write Your Prescription order or refill for a 90-day supply, with refills when appropriate. You will be charged a mail order Co-pay, Participation, or Deductible amount for any Prescription order or refill if You use the mail order service, regardless of the number of days' supply that is written on the order or refill. Be sure Your Physician writes Your mail order or refill for a 90-day supply, not a 30-day supply with three refills.

Designated Pharmacy

If You require certain Prescription Drugs, OptumRx may direct You to a Designated Pharmacy with whom it has an arrangement to provide those Prescription Drugs.

Please see the Definitions in this section for the definition of Designated Pharmacy.

Want to lower Your out-of-pocket Prescription Drug costs?

Consider tier 1 Prescription Drugs, if You and Your Physician decide they are appropriate.

Assigning Prescription Drugs to the PDL

OptumRx Pharmacy and Therapeutics (P&T) Committee makes the final approval of Prescription Drug placement in tiers. In its evaluation of each Prescription Drug, the P&T Committee takes into account a number of factors including, but not limited to, clinical and economic factors. Clinical factors may include:

- Evaluations of the place in therapy;
- Relative safety and efficacy; and
- Whether supply limits or notification requirements should apply.

Economic factors may include:

- The acquisition cost of the Prescription Drug; and
- Available rebates and assessments on the cost effectiveness of the Prescription Drug.

When considering a Prescription Drug for tier placement, the P&T Committee reviews clinical and economic factors regarding Covered Persons as a general population. Whether a particular Prescription Drug is appropriate for an individual Covered Person is a determination that is made by the Covered Person and the prescribing Physician.

The P&T Committee may periodically change the placement of a Prescription Drug among the tiers. These changes may occur as frequently as monthly and may occur without prior notice to You.

Prescription Drug, Prescription Drug List (PDL), and P&T Committee are defined at the end of this section.

Prescription Drug List (PDL)

The Prescription Drug List (PDL) is a tool that helps guide You and Your Physician in choosing the medications that allow the most effective and affordable use of Your Prescription Drug benefit.

Prior Authorization Requirements

Before certain Prescription Drugs are dispensed to You, it is the responsibility of Your Physician, Your pharmacist, or You to obtain prior authorization. OptumRx will determine if the Prescription Drug, in accordance with Your plan's approved guidelines, is both:

- A Covered Expense as defined by the Plan; and
- Not Experimental, Investigational or Unproven.

The Plan may also require You to obtain a prior authorization so OptumRx can determine whether the Prescription Drug Product, in accordance with its approved guidelines, was prescribed by a Physician.

Network Pharmacy Prior Authorization

When Prescription Drugs are dispensed at a Network Pharmacy, the prescribing provider, the pharmacist, or You are responsible for obtaining prior authorization from OptumRx.

Non-Network Pharmacy Prior Authorization

When Prescription Drugs are dispensed at a non-Network Pharmacy, You or Your Physician are responsible for obtaining prior authorization from OptumRx as required.

To determine if a Prescription Drug requires prior authorization, You can visit www.UMR.com, and navigate to the myPharmacyCenter section, or call OptumRx at 877-559-2955. The Prescription Drugs requiring prior authorization are subject to periodic review and modification.

Benefits may not be available for the Prescription Drug after OptumRx reviews the documentation provided and determines that the Prescription Drug is not a covered health service or it is an Experimental, Investigational, or Unproven service.

We may also require prior authorization for certain programs which may have specific requirements for participation and/or activation of an enhanced level of benefits associated with such programs. You may access information on available programs and any applicable prior authorization, participation or activation requirements associated with such programs through the Internet at www.UMR.com, and navigating to the myPharmacyCenter section, or call OptumRx at 877-559-2955.

Limitation on Selection of Pharmacies

If OptumRx determines that You may be using Prescription Drugs in a harmful or abusive manner, or with harmful frequency, Your selection of Network Pharmacies may be limited. If this happens, You may be required to select a single Network Pharmacy that will provide and coordinate all future pharmacy services. Benefits will be paid only if You use the designated single Network Pharmacy.

Supply Limits

Some Prescription Drugs are subject to supply limits that may restrict the amount dispensed per Prescription order or refill. To determine if a Prescription Drug has been assigned a maximum quantity level for dispensing, either visit www.UMR.com, and navigate to the myPharmacyCenter section, or call OptumRx at 877-559-2955. Whether or not a Prescription Drug has a supply limit is subject to OptumRx' periodic review and modification.

Note: Some products are subject to additional supply limits based on criteria that the Plan and OptumRx have developed, subject to periodic review and modification. The limit may restrict the amount dispensed per Prescription order or refill and/or the amount dispensed per month's supply.

If a Brand-name Drug Becomes Available as a Generic

If a Brand-name Prescription Drug becomes available as a Generic drug, the tier placement of the Brand-name drug may change. As a result, Your Co-pay, Participation, or Deductible amount may change. You will pay the amount applicable for the tier to which the Prescription Drug is assigned.

Special Programs

GERBER COLLISION and OptumRx may have certain programs in which You may receive an enhanced or reduced benefit based on Your actions such as adherence/compliance to medication or treatment regimens and/or participation in health management programs. You may access information on these programs through the Internet at www.UMR.com, and navigating to the myPharmacyCenter section, or call OptumRx at 877-559-2955.

Rebates and Other Discounts

OptumRx and GERBER COLLISION may, at times, receive rebates for certain drugs on the PDL. OptumRx does not pass these rebates and other discounts on to You, nor does OptumRx take them into account when determining Your Co-pays.

OptumRx and a number of its affiliated entities conduct business with various pharmaceutical manufacturers separate and apart from this Prescription Drug section. Such business may include, but is not limited to, data collection, consulting, educational grants, and research. Amounts received from pharmaceutical manufacturers pursuant to such arrangements are not related to this Prescription Drug section. OptumRx is not required to pass on to You, and does not pass on to You, such amounts.

Effective: 01-01-2014

COVERED BENEFITS - What the Prescription Drug Benefits Section Will Cover

The following are considered Covered Expenses:

- **Prescription products which are:**
 - Necessary for the care and treatment of an Illness or Injury and are prescribed by a duly licensed medical professional; and
 - Can be obtained only by Prescription and are dispensed in a container labeled "Rx only"; and
 - The following non-prescription products prescribed by a duly licensed medical professional:
 - Compounded medications of which at least one ingredient is a Prescription Drug;
 - Any other medications which due to state law may only be dispensed when prescribed by a duly licensed medical professional; and
 - In an amount not to exceed the day's supply outlined in the Prescription Schedule of Benefits.
- **Prescription Drugs lost as a direct result of a natural disaster.** Covered Persons will be given the opportunity to prove that Prescription Drugs otherwise considered Covered Expenses under this Plan were lost due to a natural disaster. Acceptable proof could include, but not necessarily be limited to, proof of other filed claims of loss (homeowner's, property, etc.).
- **Mail Order Prescriptions.** The Plan will pay for Covered Expenses Incurred by a Covered Person for prescription products dispensed through the mail order pharmacy identified by OptumRx. Prescription products may be ordered by mail with a Co-pay from the Covered Person for each prescription or refill. The Co-pay is shown on the Prescription Schedule of Benefits. By law, prescription products cannot be mailed to a Covered Person outside the United States.
- **Diabetic Supplies.** Some diabetic supplies may be covered.
- **Tobacco Cessation.** Some tobacco cessation products may be covered, and may be subject to age restrictions. **(Applies to Benefit Plan(s) 013, 014, 015)**

Covered Expenses apply to only certain Prescription Drugs and supplies, You can visit www.UMR.com, and navigate to the myPharmacyCenter section, or call OptumRx at 877-559-2955, for information on which specific Prescription Drugs and supplies are covered.

EXCLUSIONS - What the Prescription Benefits Section of this Plan Will Not Cover

In addition, the following exclusions apply.

When an exclusion applies to only certain Prescription Drugs, You can visit www.UMR.com, and navigate to the myPharmacyCenter section, or call OptumRx at 877-559-2955, for information on which Prescription Drugs are excluded.

Excluded medications are:

- For any condition, Injury, sickness or Mental Health Disorder arising out of, or in the course of, employment for which benefits are available under any workers' compensation law or other similar laws, whether or not a claim for such benefits is made or payment or benefits are received;
- Any Prescription Drug for which payment or benefits are provided or available from the local, state or federal government (for example Medicare) whether or not payment or benefits are received, except as otherwise provided by law;
- Pharmaceutical products for which benefits are provided in the medical (not in the Prescription Drug Benefits) portion of the Plan;

- Available over-the-counter that do not require a prescription order or refill by federal or state law before being dispensed, unless the Plan has designated over-the-counter medication as eligible for coverage as if it were a Prescription Drug and it is obtained with a Prescription order or refill from a Physician. Prescription Drugs that are available in over-the-counter form or comprised of components that are available in over-the-counter form or equivalent. Certain Prescription Drugs that the Plan has determined are Therapeutically Equivalent to an over-the-counter drug. Such determinations may be made up to six times during a calendar year, and the Plan may decide at any time to reinstate benefits for a Prescription Drug that was previously excluded under this provision;
- Compounded drugs that do not contain at least one ingredient that has been approved by the U.S. Food and Drug Administration and requires a Prescription order or refill. Compounded drugs that are available as a similar, commercially available Prescription Drug;
- Dispensed outside of the United States, except in an Emergency;
- Durable Medical Equipment (prescribed and non-prescribed outpatient supplies, other than the diabetic supplies and inhaler spacers specifically stated as covered);
- The amount dispensed (days' supply or quantity limit) which exceeds the supply limit;
- The amount dispensed (days' supply or quantity limit) which is less than the minimum supply limit;
- Certain new drugs and/or new dosages, until they are reviewed and assigned to a tier by the PDL Management Committee;
- Prescribed, dispensed, or intended for use during an Inpatient stay;
- Prescription Drugs, including new Prescription Drugs or new dosage forms, that GERBER COLLISION determines do not meet the definition of a Covered Expense;
- Used for conditions and/or at dosages determined to be Experimental, Investigational, or Unproven, unless OptumRx and GERBER COLLISION have agreed to cover an Experimental, Investigational, or Unproven treatment, as defined in the Glossary of Terms;
- Vitamins, except for the following, which require a Prescription:
 - Prenatal vitamins;
 - Vitamins with fluoride; and
 - Single-entity vitamins.

DEFINITIONS

Brand-name means a Prescription Drug that is either:

- Manufactured and marketed under a trademark or name by a specific drug manufacturer; or
- Identified by OptumRx as a Brand-name drug based on available data resources, including, but not limited to, Medi-Span, that classify drugs as either Brand-name or Generic based on a number of factors.

You should know that all products identified as "Brand name" by the manufacturer, pharmacy, or Your Physician may not be classified as Brand-name by OptumRx.

Participation means the percentage of the cost You are required to pay for certain Prescription Drugs.

Co-payment (or Co-pay) means the set dollar amount You are required to pay for certain Prescription Drugs.

Designated Pharmacy means a pharmacy that has entered into an agreement with OptumRx, or with an organization contracting on its behalf, to provide specific Prescription Drugs. The fact that a pharmacy is a Network Pharmacy does not mean that it is a Designated Pharmacy.

Effective: 01-01-2014

Generic means a Prescription Drug that is either:

- Chemically equivalent to a Brand-name drug; or
- Identified by OptumRx as a Generic drug based on available data resources, including, but not limited to, Medi-Span, that classify drugs as either Brand-name or Generic based on a number of factors.

You should know that all products identified as "Generic" by the manufacturer, pharmacy, or Your Physician may not be classified as Generic by OptumRx.

Network Pharmacy means a retail or mail order pharmacy that has:

- Entered into an agreement with OptumRx to dispense Prescription Drugs to Covered Persons;
- Agreed to accept specified reimbursement rates for Prescription Drugs; and
- Been designated by OptumRx as a Network Pharmacy.

PDL: see Prescription Drug List (PDL).

Pharmacy and Therapeutics P&T Committee means the committee that OptumRx designates for, among other responsibilities, classifying Prescription Drugs into specific tiers.

Prescription Drug means a medication, product or device that has been approved by the Food and Drug Administration and that can, under federal or state law, only be dispensed using a Prescription order or refill. A Prescription Drug includes a medication that, due to its characteristics, is appropriate for self-administration or administration by a non-skilled caregiver. For purposes of this Plan, Prescription Drugs also include:

- Inhalers (with spacers);
- Insulin;
- The following diabetic supplies:
 - Insulin syringes with needles;
 - Blood testing strips - glucose;
 - Urine testing strips - glucose;
 - Ketone testing strips and tablets;
 - Lancets and lancet devices; and
 - Glucose monitors.

Prescription Drug Charge means the rate OptumRx has agreed to pay its Network Pharmacies, including the applicable dispensing fee and any applicable sales tax, for a Prescription Drug dispensed at a Network Pharmacy.

Prescription Drug List (PDL) means a list that categorizes into tiers medications, products, or devices that have been approved by the U.S. Food and Drug Administration. This list is subject to periodic review and modification (as frequently as monthly). You may determine to which tier a particular Prescription Drug has been assigned by visiting www.UMR.com, and navigating to the myPharmacyCenter section, or calling OptumRx at 877-559-2955.

Therapeutic Class means a group or category of Prescription Drug with similar uses and/or actions.

Therapeutically Equivalent means when Prescription Drugs have essentially the same efficacy and adverse effect profile.

Usual and Customary Charge, also known as the retail price, means the amount charged to customers who have no health coverage for Prescription Drugs.

VISION CARE BENEFITS

Applies to Benefit Plan(s) 013, 014, 015

Effective: 01-01-2014

The Plan will pay for Covered Expenses for vision care Incurred by a Covered Person, subject to any required Deductible, Co-pay if applicable, Participation amount, maximums and limits shown on the Schedule of Benefits. Benefits are based on the Usual and Customary charge, maximum fee schedule or the Negotiated Rate.

COVERED BENEFITS

- Vision therapy services (including orthoptics) or supplies.

EXCLUSIONS

Benefits will NOT be provided for any of the following:

- Sunglasses or subnormal vision aids.
- The fitting and/or dispensing of non-prescription glasses or vision devices whether or not prescribed by a Physician or optometrist.
- Correction of visual acuity or refractive errors.
- Aniseikonia.
- Lenses.
 - Single.
 - Bifocal.
 - Trifocal.
 - Lenticular.
 - Progressive
- Frames.
- Elective Contacts.
- Contact lens fitting.
- Safety lenses and frames.
- Eye surgeries used to improve/correct eyesight for refractive disorders including lasik surgery, radial keratotomy, refractive keratoplasty or similar surgery.

HEARING AID BENEFITS

Applies to Benefit Plan(s) 013, 014, 015

Effective: 01-01-2014

This Plan includes a benefit that allows Covered Persons to access discounted hearing aids and related testing and fitting. This benefit is being offered under the Plan by EPIC Hearing Healthcare.

This benefit may be accessed under the Plan by calling EPIC at its toll-free number: 1-866-956-5400. Once contacted, one of EPIC's hearing professionals will coordinate the Covered Person's care and direct him or her to the nearest appropriate provider.

The hearing aid benefit being provided through EPIC consists of discounted hearing aids and related testing and fitting. EPIC discounts may be as much as 50% below manufacturer's suggested retail prices and up to 35% lower than most discount offers. EPIC will require that the Covered Person pay for his or her hearing aids and other services out-of-pocket prior to the delivery of services.

In the event that You have questions or complaints about the hearing aid products or services offered under the Plan, You should contact EPIC directly at its toll-free number or write to: EPIC Hearing Services, 17870 Castleton Street, Suite 320, City of Industry, CA 91748.

MENTAL HEALTH BENEFITS

Effective: 04-01-2012

The Plan will pay the following Covered Expenses for services authorized by a Physician and deemed to be Medically Necessary for the treatment of a Mental Health Disorder, subject to any Deductibles, Co-pays if applicable, Participation amounts, maximum or limits shown on the Schedule of Benefits of this SPD. Benefits are based on the Usual and Customary amount, maximum fee schedule or the Negotiated Rate.

COVERED BENEFITS

Inpatient Services are payable subject to all of the following:

- The Hospital or facility must be accredited by a recognized accrediting body or licensed by the state as an acute care psychiatric, chemical dependency or dual diagnosis facility for the treatment of Mental Health Disorders. If outside of the United States, the Hospital or facility must be licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country.
- This Plan also covers services provided at a residential treatment facility that is licensed by the state in which it operates and provides treatment for Mental Health Disorders. This does not include services provided at a group home. If outside of the United States, the residential treatment facility must be licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country. **(Applies to Benefit Plan(s) 010, 011, 012)**
- The Covered Person must have the ability to accept treatment.
- The Covered Person must be ill in more than one area of daily living to such an extent that they are rendered dysfunctional and require the intensity of an Inpatient setting for treatment. Without such Inpatient treatment, the Covered Person's condition would deteriorate.
- The Covered Person's Mental Health Disorder must be treatable in an Inpatient facility.
- The Covered Person's Mental Health Disorder must meet diagnostic criteria as described in the most recent edition of the American Psychiatric Association Diagnostic and Statistical Manual (DSM). If outside of the United States, the Covered Person's Mental Health Disorder must meet diagnostic criteria established and commonly recognized by the medical community in that region.
- The attending Physician must be a psychiatrist. If the admitting Physician is not a psychiatrist, a psychiatrist must be attending to the Covered Person within 24 hours of admittance. Such psychiatrist must be United States board eligible or board certified. If outside of the United States, Inpatient Services must be provided by an individual who has received a diploma from a medical school recognized by the government agency in the country where the medical school is located. The attending Physician must meet the requirements, if any, set out by the foreign government or regionally recognized licensing body for treatment of Mental Health Disorders.

Day Treatment (Partial Hospitalization) means a day treatment program that offers intensive, multidisciplinary services not otherwise offered in an Outpatient setting. The treatment program is generally a minimum of 20 hours of scheduled programming extended over a minimum of five days per week. The program is designed to treat patients with serious mental or nervous disorders and offers major diagnostic, psychosocial and prevocational modalities. Such programs must be a less restrictive alternative to Inpatient treatment.

Outpatient Services are payable subject to all of the following:

- Must be in person at a therapeutic medical facility; and
- Include measurable goals and continued progress toward functional behavior and termination of treatment. Continued coverage may be denied when positive response to treatment is not evident; and

Effective: 01-01-2014

- Must be provided by one of the following:
 - A United States board eligible or board certified psychiatrist licensed in the state where the treatment is provided.
 - A therapist with a Ph.D. or master's degree that denotes a specialty in psychiatry (Psy.D.).
 - A state licensed psychologist.
 - A state licensed or certified Social Worker practicing within the scope of his or her license or certification.
 - Licensed Professional Counselor.
 - If outside of the United States, Outpatient Services must be provided by an individual who has received a diploma from a medical school recognized by the government agency in the country where the medical school is located. The attending Physician must meet the requirements, if any, set out by the foreign government or regionally recognized licensing body for treatment of Mental Health Disorders.

ADDITIONAL PROVISIONS AND BENEFITS

- A medication evaluation by a psychiatrist may be required before a Physician can prescribe medication for psychiatric conditions. Periodic evaluations may be requested by the Plan.
- Any diagnosis change after a payment denial will not be considered for benefits unless the Plan is provided with all pertinent records along with the request for change that justifies the revised diagnosis. Such records must include the history and initial assessment and must reflect the criteria listed in the most recent American Psychiatric Association Diagnostic and Statistical Manual (DSM) for the new diagnosis, or, if in a foreign country, must meet diagnostic criteria established and commonly recognized by the medical community in that region.
- Pharmacological Medical Case Management (medication management and lab charges) are covered benefits. **(Applies to Benefit Plan(s) 004, 005, 006, 010, 013, 014, 015)**

MENTAL HEALTH EXCLUSIONS

In addition to the items listed in the General Exclusions section, benefits will NOT be provided for any of the following:

- Inpatient charges for the period of time when full, active Medically Necessary treatment for the Covered Person's condition is not being provided.
- Bereavement counseling, unless specifically listed as a covered benefit elsewhere in this SPD.
- Services provided for conflict between the Covered Person and society which is solely related to criminal activity.
- Conditions listed in the most recent American Psychiatric Association Diagnostic and Statistical Manual (DSM) or the International Classification of Diseases - Clinical Modification manual (most recent revision) (ICD-CM) in the following categories:
 - Personality disorders; or
 - Sexual/gender identity disorders; or
 - Behavior and impulse control disorders; or
 - "V" codes (including marriage counseling).
- Services for biofeedback.
- Residential treatment services. **(Applies to Benefit Plan(s) 004, 005, 006, 013, 014, 015)**

SUBSTANCE ABUSE AND CHEMICAL DEPENDENCY BENEFITS

Effective: 04-01-2012

The Plan will pay the following Covered Expenses for a Covered Person subject to any Deductibles, Co-pays if applicable, Participation amounts, maximum or limits shown on the Schedule of Benefits. Benefits are based on the maximum fee schedule, Usual and Customary amount or the Negotiated Rate as applicable.

COVERED BENEFITS

Inpatient Services are payable subject to all of the following:

- The Hospital or facility must be accredited by a recognized accrediting body or licensed by the state as an acute care psychiatric, chemical dependency or dual diagnosis facility for the treatment of substance abuse and chemical dependency. If outside of the United States, the Hospital or facility must be licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country.
- This Plan also covers services provided at a residential treatment facility that is licensed by the state in which it operates and provides treatment for substance abuse and chemical dependency disorders. This does not include services provided at a group home. If outside of the United States, the residential treatment facility must be licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country. **(Applies to Benefit Plan(s) 010, 011, 012)**
- The Covered Person must have the ability to accept treatment.
- The Covered Person must be ill to such an extent that they are rendered dysfunctional and require the intensity of an Inpatient setting for treatment. Without such Inpatient treatment, the Covered Person's condition would deteriorate.
- The Covered Person's condition must be treatable in an Inpatient facility.
- The Covered Person's condition must meet diagnostic criteria as described in the most recent edition of the American Psychiatric Association Diagnostic and Statistical Manual (DSM). If outside of the United States, the Covered Person's condition must meet diagnostic criteria established and commonly recognized by the psychiatric community in that region.

Day Treatment (Partial Hospitalization) means a day treatment program that offers intensive, multidisciplinary services not otherwise offered in an Outpatient setting. The treatment program is generally a minimum of 20 hours of scheduled programming extended over a minimum of five days per week. Such programs must be a less restrictive alternative to Inpatient treatment.

Outpatient Services are payable subject to all of the following:

- Must be in person at a therapeutic medical facility; and
- Include measurable goals and continued progress toward functional behavior and termination of treatment. Continued coverage may be denied when positive response to treatment is not evident; and
- Must be provided by one of the following:
 - A United States board eligible or board certified psychiatrist licensed in the state where the treatment is provided.
 - A therapist with a Ph.D. or master's degree that denotes a specialty in psychiatry (Psy.D.).
 - A state licensed psychologist.
 - A certified addiction counselor.

- A state licensed or certified social worker practicing within the scope of his or her license or certification.
- If outside of the United States, Outpatient Services must be provided by an individual who has received a diploma from a medical school recognized by the government agency in the country where the medical school is located, or a therapist with a Ph.D., or master's degree that denotes a specialty in psychiatry. The attending Physician, psychiatrist, or a counselor must meet the requirements, if any, set out by the foreign government or regionally recognized licensing body for treatment of substance abuse and chemical dependency disorders.

ADDITIONAL PROVISIONS AND BENEFITS

- Any claim re-submitted on the basis of a change in diagnosis after a benefit denial will not be considered for benefits unless the Plan is provided with all records along with the request for change. Such records must include: the history, initial assessment and all counseling or therapy notes, and must reflect the criteria listed in the most recent American Psychiatric Association Diagnostic and Statistical Manual (DSM) for the new diagnosis.

SUBSTANCE ABUSE EXCLUSIONS

In addition to the items listed in the General Exclusions section, benefits will NOT be provided for any of the following:

The Plan will not pay for:

- Treatment or care considered inappropriate or substandard as determined by the Plan.
- Inpatient charges for the period of time when full, active Medically Necessary treatment for the Covered Person's condition is not being provided.
- Residential treatment services. **(Applies to Benefit Plan(s) 004, 005, 006, 013, 014, 015)**

UTILIZATION MANAGEMENT And Other Medical Management Services

Effective: 04-01-2012

Utilization Management is the process of evaluating whether services, supplies or treatment are Medically Necessary and appropriate to help ensure cost-effective care. Utilization Management can determine Medical Necessity, shorten Hospital stays, improve the quality of care, and reduce costs to the Covered Person and the Plan. The Utilization Management procedures include certain Prior Authorization requirements.

The benefit amounts payable under the Schedule of Benefits of this SPD may be affected if the requirements described for Utilization Management are not satisfied. Covered Persons should call the phone number on the back of the Plan identification card to request Prior Authorization at least two weeks prior to a scheduled procedure in order to allow for fact gathering and independent medical review, if necessary.

Special Notes: The Covered Person will not be penalized for failure to obtain Prior Authorization if a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect that the absence of immediate medical attention would jeopardize the life or long-term health of the individual. However, Covered Persons who received care on this basis must contact the Utilization Review Organization (see below) as soon as possible within 24 hours of the first business day after receiving care or Hospital admittance. The Utilization Review Organization will then review services provided within 48 hours of being contacted.

This Plan complies with the Newborns and Mothers Health Protection Act. The Prior Authorization requirement is not required to certify Medical Necessity for Hospital or Birthing Center stays of 48 hours or less following a normal vaginal delivery or 96 hours or less following a Cesarean section. Prior Authorization may be required for stays beyond 48 hours following a vaginal delivery or 96 hours following a Cesarean section.

UTILIZATION REVIEW ORGANIZATION

The Utilization Review Organization is: **UMR CARE MANAGEMENT**

DEFINITIONS

The following terms are used for the purpose of the Utilization Management section of this SPD. Refer to the Glossary of Terms section of this SPD for additional definitions.

Prior Authorization is the process of determining benefit coverage prior to service being rendered to an individual member. A determination is made based on Medical Necessity criteria for services, tests or procedures that are appropriate and cost-effective for the member. This member-centric review evaluates the clinical appropriateness of requested services in terms of the type, frequency, extent and duration of stay.

Utilization Management means an assessment of the facility in which the treatment is being provided. It also includes a formal assessment of the effectiveness and appropriateness of health care services and treatment plans. Such assessment can be conducted on a prospective basis (prior to treatment), concurrent basis (during treatment), or retrospective basis (following treatment).

SERVICES REQUIRING PRIOR AUTHORIZATION

Call the Utilization Management Organization **before** receiving services for the following:

- Inpatient stay in a Hospital or Extended Care Facility.
- Organ and tissue transplants.

Effective: 04-01-2013

- Durable Medical Equipment over \$1,500 or any Durable Medical Equipment rentals over \$500/month.
- Prosthetics over \$1,000.
- All Inpatient stays and Day Treatment (Partial Hospitalization) for Mental Health Disorders, substance abuse and chemical dependency. **(Applies to Benefit Plan(s) 011, 012)**
- Inpatient stay in a Hospital or Birthing Center that is longer than 48 hours following a normal vaginal delivery or 96 hours following a Cesarean section.
- Clinical trials. **(Applies to Benefit Plan(s) 010, 011, 012)**

Note that if a Covered Person receives Prior Authorization for one facility, but then the person is transferred to another facility, Prior Authorization is also needed before going to the new facility, except in the case of an Emergency (see Special Notes above).

PENALTIES FOR NOT OBTAINING PRIOR AUTHORIZATION

A non-Prior Authorization penalty is the amount that must be paid by a Covered Person who does not call for Prior Authorization prior to receiving certain services. A penalty of \$500 will be applied per admission if a Covered Person receives services but did not obtain the required Prior Authorization for:

- Inpatient stay in a Hospital or Extended Care Facility.
- All Inpatient stays and Day Treatment (Partial Hospitalization) for Mental Health Disorders, substance abuse and chemical dependency. **(Applies to Benefit Plan(s) 011, 012)**
- Inpatient stay in a Hospital or Birthing Center that is longer than 48 hours following a normal vaginal delivery or 96 hours following a Cesarean section.

The phone number to call for Prior Authorization is listed on the back of the Plan identification card.

Even though a Covered Person provides Prior Authorization to the Utilization Review Organization, that does not guarantee that this Plan will pay for the medical care. The Covered Person still needs to be eligible for coverage on the date services are provided. Coverage is also subject to all of the provisions described in this SPD.

Medical Director Oversight. A UMR Care Management medical director oversees the concurrent review process. Should a case have unique circumstances that raise questions for the Utilization Management specialist handling the case, the medical director will review the case to determine medical appropriateness using evidence-based clinical criteria.

Case Management Referrals. During the Prior Authorization review process, cases are analyzed for a number of criteria used to trigger case to case management for review. These triggers include ICD-9 diagnosis codes, CPT codes and length-of-stay criteria, as well as specific criteria requested by the Plan Administrator. Information is easily passed from Utilization Management to case management through our fully-integrated care management software system.

All Prior Authorization requests are used to identify the member's needs. Our goal is to intervene in the process as early as possible to determine the resources necessary to deliver clinical care in the most appropriate care setting.

Retrospective Review. Retrospective review is conducted by Plan Administrator request as long as the request is received within 30 days of the original determination. Retrospective reviews are performed according to our standard Prior Authorization policies and procedures.

Effective: 04-01-2013

Other Medical Management Services

Case Management Services are designed to identify catastrophic and complex illnesses, transplants and trauma cases. UMR Care Management's case management specialists identify, coordinate and negotiate rates for out-of-network services (where appropriate and allowed under the Plan) and help manage related costs by finding alternatives to costly Inpatient stays. Opportunities are identified from the Prior Authorization review process, national criteria and system flags based on ICD-9 diagnosis, CPT procedure code and potential high dollar claim criteria. UMR Care Management works directly with the patient, family members, treating Physician and facility to mobilize appropriate resources for the Covered Person's care. Our philosophy is that quality care from the beginning of the serious illness helps avoid major complications in the future. The Covered Person can request that the Plan provide services and the Plan may also contact the Covered Person if the Plan believes case management services may be beneficial.

NurseLine service is a 24/7 health information line that assists Covered Persons with medical-related questions and concerns. NurseLine gives Covered Persons access to highly trained registered nurses so they can receive guidance and support when making decisions about their health and/or the health of their Dependents.

CARE MANAGEMENT

Applies to Benefit Plan(s) 013, 014, 015

Effective: 01-01-2014

Utilization Management

Utilization Management is the process of evaluating whether services, supplies or treatment is Medically Necessary and appropriate to help ensure cost-effective care. Utilization Management can determine Medical Necessity, shorten Hospital stays, improve the quality of care, and reduce costs to the Covered Person and the Plan. The Utilization Management procedures include certain Prior Authorization requirements.

The benefit amounts payable under the Schedule of Benefits of this SPD may be affected if the requirements described for Utilization Management are not satisfied. Covered Persons should call the phone number on the back of the Plan identification card to request Prior Authorization at least two weeks prior to a scheduled procedure in order to allow for fact-gathering and independent medical review, if necessary.

Special Notes: The Covered Person will not be penalized for failure to obtain Prior Authorization if a Prudent Layperson, who possesses an average knowledge of health and medicine, could reasonably expect that the absence of immediate medical attention would jeopardize the life or long-term health of the individual. However, Covered Persons who have received care on this basis must contact the Utilization Review Organization (see below) as soon as possible within 24 hours of the first business day after receiving care or after Hospital admittance. The Utilization Review Organization will then review services provided within 48 hours of being contacted.

This Plan complies with the Newborns and Mothers Health Protection Act. Prior Authorization is not required to certify Medical Necessity for a Hospital or Birthing Center stay of 48 hours or less following a normal vaginal delivery or 96 hours or less following a Cesarean section. Prior Authorization may be required for a stay beyond 48 hours following a vaginal delivery or 96 hours following a Cesarean section.

UTILIZATION REVIEW ORGANIZATION

The Utilization Review Organization is: **UMR CARE MANAGEMENT**

DEFINITIONS

The following terms are used for the purpose of the Care Management section of this SPD. Refer to the Glossary of Terms section of this SPD for additional definitions.

Prior Authorization is the process of determining benefit coverage prior to a service being rendered to an individual member. A determination is made based on Medical Necessity criteria for services, tests or procedures that are appropriate and cost-effective for the member. This member-centric review evaluates the clinical appropriateness of requested services in terms of the type, frequency, extent and duration of stay.

Utilization Management means an assessment of the facility in which the treatment is being provided. It also includes a formal assessment of the Medical Necessity, effectiveness and appropriateness of health care services and treatment plans. Such assessment may be conducted on a prospective basis (prior to treatment), concurrent basis (during treatment), or retrospective basis (following treatment).

SERVICES REQUIRING PRIOR AUTHORIZATION

Call the Utilization Management Organization **before** receiving services for the following:

- Inpatient stay in a Hospital or Extended Care Facility.
- Organ and tissue transplants.
- Durable Medical Equipment, excluding braces and orthotics, over \$1,500 or any Durable Medical Equipment rentals over \$500/month.
- Prosthetics over \$1,000.
- Qualifying Clinical Trials.
- All Inpatient stays and Day Treatment (Partial Hospitalization) for Mental Health Disorders, substance abuse and chemical dependency.
- Inpatient stays in a Hospital or Birthing Center that are longer than 48 hours following normal vaginal deliveries or 96 hours following Cesarean sections.

Note that if a Covered Person receives Prior Authorization for one facility, but then is transferred to another facility, Prior Authorization is also needed before going to the new facility, except in the case of an Emergency (see Special Notes above).

PENALTIES FOR NOT OBTAINING PRIOR AUTHORIZATION

A non-Prior Authorization penalty is the amount that must be paid by a Covered Person who does not call for Prior Authorization prior to receiving certain services. A penalty of \$500 will be applied per admission if a Covered Person receives services but does not obtain the required Prior Authorization for:

- Inpatient stay in a Hospital or Extended Care Facility.
- All Inpatient stays and Day Treatment (Partial Hospitalization) for Mental Health Disorders, substance abuse and chemical dependency.
- Inpatient stay in a Hospital or Birthing Center that is longer than 48 hours following a normal vaginal delivery or 96 hours following a Cesarean section.

The phone number to call for Prior Authorization is listed on the back of the Plan identification card.

The fact that a Covered Person receives Prior Authorization from the Utilization Review Organization does not guarantee that this Plan will pay for the medical care. The Covered Person must be eligible for coverage on the date services are provided. Coverage is also subject to all provisions described in this SPD.

Medical Director Oversight. A UMR Care Management medical director oversees the concurrent review process. Should a case have unique circumstances that raise questions for the Utilization Management specialist handling the case, the medical director will review the case to determine Medical Necessity using evidence-based clinical criteria.

Case Management Referrals. During the Prior Authorization review process, cases are analyzed for a number of criteria used to trigger case to case management for review. Case management opportunities are identified by using a system-integrated, automated diagnosis-based trigger list during the Prior Authorization review process. Other case management trigger points including the following criteria: length of stay, level of care, readmission and utilization, as well as employer or self-referrals. Information is easily passed from Utilization Management to case management through our fully-integrated care management software system.

All Prior Authorization requests are used to identify the member's needs. Our goal is to intervene in the process as early as possible to determine the resources necessary to deliver clinical care in the most appropriate care setting.

Retrospective Review. Retrospective review is conducted by Plan Administrator request as long as the request is received within 30 days of the original determination. Retrospective reviews are performed according to our standard Prior Authorization policies and procedures.

Case Management

Case Management services are designed to identify catastrophic and complex illnesses, transplants and trauma cases. UMR Care Management's nurse case managers identify, coordinate and negotiate rates for out-of-network services (where appropriate and allowed under the Plan) and help manage related costs by finding alternatives to costly Inpatient stays. Opportunities are identified by using a system-integrated, automated diagnosis-based trigger list during the Prior Authorization review process. Other case management trigger points include the following criteria: length of stay, level of care, readmission and utilization, as well as employer or self-referrals. UMR Care Management works directly with the patient, the patient's family members, the treating Physician and the facility to mobilize appropriate resources for the Covered Person's care. Our philosophy is that quality care from the beginning of the serious illness helps avoid major complications in the future. The Covered Person may request that the Plan provide services and the Plan may also contact the Covered Person if the Plan believes case management services may be beneficial.

NurseLine

NurseLine service is a health information line that is available 24 hours per day, seven days a week that assists Covered Persons with medical-related questions and concerns. NurseLine gives Covered Persons access to highly trained registered nurses so they can receive guidance and support when making decisions about their health and/or the health of their Dependents.

COORDINATION OF BENEFITS

Effective: 01-01-2014

Coordination of Benefits (COB) applies whenever a Covered Person has health coverage under more than one Plan, as defined below. The purpose of coordinating benefits is to help Covered Persons pay for Covered Expenses, but not to result in total benefits that are greater than the Covered Expenses Incurred.

The order of benefit determination rules determine which plan will pay first (which is the Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim, and will reduce the benefits it pays so that the total payment between the Primary Plan and Secondary Plan does not exceed the Covered Expenses Incurred. Up to 100% of charges Incurred may be paid between both plans. **(Applies to Benefit Plan(s) 013)**

The order of benefit determination rules determine which plan will pay first (Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim. The balance remaining after the Primary Plan's payment, not to exceed the Covered Person's responsibility, is the amount which will be used in determining the benefits payable under the Secondary Plan. The Deductible, Co-pays or Participation amounts, if any, will be applied before benefits are paid on the balance. **(Applies to Benefit Plan(s) 004, 005, 006, 014, 015)**

The order of benefit determination rules determine which plan will pay first (Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim, and will reduce the benefits it pays so that the total payment between the Primary Plan and Secondary Plan does not exceed the Covered Expenses Incurred. If the covered benefit under this Plan is less than or equal to the Primary Plan's payment, then no payment is made by this Plan. **(Applies to Benefit Plan(s) 010, 011, 012)**

The Plan will coordinate benefits with the following types of medical or dental plans:

- Group health plans, whether insured or self-insured.
- Hospital indemnity benefits in excess of \$200 per day.
- Specified disease policies.
- Foreign health care coverage.
- Medical care components of group long-term care contracts such as skilled nursing care.
- Medical benefits under group or individual motor vehicle policies. See order of benefit determination rules (below) and General Exclusions - no-fault state for details.
- Medical benefits under homeowner's insurance policies.
- Medicare or other governmental benefits, as permitted by law. See below. This does not include Medicaid.

Each contract for coverage is considered a separate plan. If a plan has two parts and COB rules apply to only one of the two parts, each of the parts is treated as a separate plan. If a plan provides benefits in the form of services rather than cash payments, the reasonable cash value of each service rendered will be considered an allowable expense and a benefit paid.

When this Plan is secondary, and when not in conflict with a network contract requiring otherwise, covered charges shall not include any amount that is not payable under the primary plan as a result of a contract between the primary plan and a provider of service in which such provider agrees to accept a reduced payment and not to bill the Covered Person for the difference between the provider's contracted amount and the provider's regular billed charge.

ORDER OF BENEFIT DETERMINATION RULES

The first of the following rules that apply to a Covered Person's situation is the rule to use:

- The plan that has no coordination of benefits provision is considered primary.
- When medical payments are available under motor vehicle insurance (including no-fault policies), this Plan shall always be considered secondary regardless of the individual's election under PIP (Personal Injury Protection) coverage with the auto carrier. See General Exclusions – no-fault state in this SPD for more details.
- Where an individual is covered under one plan as a Dependent and another plan as an Employee, member or subscriber, the plan that covers the person as an Employee, member or subscriber (that is, other than as a Dependent) is considered primary. The Primary Plan must pay benefits without regard to the possibility that another plan may cover some expenses. This Plan will deem any Employee plan beneficiary to be eligible for primary benefits from their employer's benefit plan.
- The plan that covers a person as a Dependent (or beneficiary under ERISA) is generally secondary. The plan that covers a person as a Dependent is primary only when both plans agree that COBRA or state continuation coverage should always pay secondary when the person who elected COBRA is covered by another plan as a Dependent (see continuation coverage below). (Also see the section on Medicare, below, for exceptions).
- When an individual is covered under a spouse's Plan and also under his or her parent's plan, the Primary Plan is the plan of the individual's spouse. The plan of the individual's parent(s) is the Secondary Plan.
- If one or more plans cover the same person as a Dependent Child:
 - The Primary Plan is the plan of the parent whose birthday is earlier in the year if:
 - The parents are married; or
 - The parents are not separated (whether or not they have been married); or
 - A court decree awards joint custody without specifying that one party has the responsibility to provide health care coverage.
 - If both parents have the same birthday, the plan that covered either of the parents longer is primary.
 - If the specific terms of a court decree state that one of the parents is responsible for the Child's health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to claim determination periods or plan years starting after the plan is given notice of the court decree.
 - If the parents are not married and reside separately, or are divorced or legally separated, the order of benefits is:
 - The plan of the custodial parent;
 - The plan of the spouse of the custodial parent;
 - The plan of the non-custodial parent; and then
 - The plan of the spouse of the non-custodial parent.
- Active or Inactive Employee: If an individual is covered under one plan as an active employee (or Dependent of an active employee), and is also covered under another plan as a retired or laid off employee (or Dependent of a retired or laid off employee), the plan that covers the person as an active employee (or Dependent of an active employee) will be primary. This rule does not apply if the rule in paragraph 3 (above) can determine the order of benefits. If the other plan does not have this rule, this rule is ignored.

Effective: 01-01-2014

- Continuation coverage under COBRA or state law: If a person has elected continuation of coverage under COBRA or state law and also has coverage under another plan, the continuation coverage is secondary. This is true even if the person is enrolled in another plan as a Dependent. If the two plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if one of the first four bullets above applies. (See exception in the Medicare section)
- Longer or Shorter Length of Coverage: The plan that covered the person as an employee, member, subscriber or retiree longer is primary.
- If the above rules do not determine the Primary Plan, the Covered Expenses can be shared equally between the plans. This Plan will not pay more than it would have paid, had it been primary.

MEDICARE

If You or Your covered spouse or Dependent is also receiving benefits under Medicare, including Medicare Prescription drug coverage, federal law may require this Plan to be primary over Medicare. When this Plan is not primary, the Plan will coordinate benefits with Medicare.

The order of benefit determination rules determine which plan will pay first (which is the Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim, and will reduce the benefits it pays so that the total payment between the Primary Plan and Secondary Plan does not exceed the Covered Expenses Incurred. Up to 100% of charges Incurred may be paid between both plans. **(Applies to Benefit Plan(s) 013)**

The order of benefit determination rules determine which plan will pay first (Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim. The balance remaining after the Primary Plan's payment, not to exceed the Covered Person's responsibility, is the amount which will be used in determining the benefits payable under the Secondary Plan. The Deductible, Co-pays or Participation amounts, if any, will be applied before benefits are paid on the balance. **(Applies to Benefit Plan(s) 004, 005, 006, 014, 015)**

The order of benefit determination rules determine which plan will pay first (Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim, and will reduce the benefits it pays so that the total payment between the Primary Plan and Secondary Plan does not exceed the Covered Expenses Incurred. If the covered benefit under this Plan is less than or equal to the Primary Plan's payment, then no payment is made by this Plan. **(Applies to Benefit Plan(s) 010, 011, 012)**

When this Plan is not Primary and a Covered Person is receiving Part A Medicare but has chosen not to elect Part B, this Plan will reduce its payments on Part B services as though Part B Medicare was actually in effect.

ORDER OF BENEFIT DETERMINATION RULES FOR MEDICARE

This Plan complies with the Medicare Secondary Payer regulations. Examples of these regulations are as follows:

- This Plan generally pays first under the following circumstances:
 - You continue to be actively employed by the employer and You or Your covered spouse becomes eligible for and enrolls in Medicare because of age or disability.
 - You continue to be actively employed by the employer, Your covered spouse becomes eligible for and enrolls in Medicare, and is also covered under a retiree plan through Your spouse's former employer. In this case, this Plan will be primary for You and Your covered spouse, Medicare pays second, and the retiree plan would pay last.

- For a Covered Person with End-Stage Renal Disease (ESRD), this Plan usually has primary responsibility for the claims of a Covered Person for 30 months from the date of Medicare eligibility based on ESRD. The 30-month period can also include COBRA continuation coverage or another source of coverage. At the end of the 30 months, Medicare becomes the primary payer.
- Medicare generally pays first under the following circumstances:
 - You are no longer actively employed by an employer; and
 - You or Your spouse has Medicare coverage due to age, plus You or Your spouse also have COBRA continuation coverage through the Plan; or
 - You or a covered family member has Medicare coverage based on a disability, plus You also have COBRA continuation coverage through the Plan. Medicare normally pays first, however an exception is that COBRA may pay first for Covered Persons with ESRD until the end of the 30-month period; or
 - You or Your covered spouse have retiree coverage plus Medicare coverage; or
 - Upon completion of 30 months of Medicare eligibility for an individual with ESRD, Medicare becomes the primary payer. (Note that if a person with ESRD was eligible for Medicare based on age or other disability **before** being diagnosed with ESRD and Medicare was previously paying primary, then the person can continue to receive Medicare benefits on a primary basis).
- Medicare is the secondary payer when no-fault insurance, worker's compensation, or liability insurance is available as primary payer.

Note: If a Covered Person is eligible for Medicare as the primary plan, all benefits from this Plan will be reduced by the amount Medicare would pay, regardless of whether the Covered Person is enrolled in Medicare.

TRICARE

In all instances where an eligible Employee is also a TRICARE beneficiary, TRICARE will pay secondary to this employer-provided Plan.

RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this Plan and other plans. The Plan may obtain the information it needs from or provide such information to other organizations or persons for the purpose of applying those rules and determining benefits payable under this Plan and other plans covering the person claiming benefits. The Plan need not tell, or obtain the consent of, any person to do this. However, if the Plan needs assistance in obtaining the necessary information, each person claiming benefits under this Plan must provide the Plan any information it needs to apply those rules and determine benefits payable.

REIMBURSEMENT TO THIRD PARTY ORGANIZATION

A payment made under another plan may include an amount which should have been paid under this Plan. If it does, the Plan may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under this Plan. The Plan will not have to pay that amount again.

RIGHT OF RECOVERY

If the amount of the payments made by the Plan is more than it should have paid under this COB provision, the Plan may recover the excess from one or more of the persons it paid or for whom the Plan has paid; or any other person or organization that may be responsible for the benefits or services provided for the Covered Person.

RIGHT OF SUBROGATION, REIMBURSEMENT, AND OFFSET

Effective: 04-01-2013

The Plan has a right to subrogation and reimbursement.

Subrogation applies when the Plan has paid Covered Expenses on Your behalf for an Illness or Injury for which a third party is considered responsible. The right to subrogation means that the Plan is substituted to and will succeed to any and all legal claims that You may be entitled to pursue against any third party for the Covered Expenses that the Plan has paid that are related to the Illness or Injury for which a third party is considered responsible.

The right to reimbursement means that if a third party causes or is alleged to have caused an Illness or Injury for which You receive a settlement, judgment, or other recovery from any third party, You must use those proceeds to fully return to the Plan 100% of any covered benefit you received for that Illness or Injury.

The following persons and entities are considered third parties:

- A person or entity alleged to have caused You to suffer an Illness, Injury, or damages, or who is legally responsible for the Illness, Injury, or damages.
- Any insurer or other indemnifier of any person or entity alleged to have caused or who caused the Illness, Injury, or damages.
- The Plan Sponsor.
- Any person or entity who is or may be obligated to provide benefits or payments to You, including benefits or payments for underinsured or uninsured motorist protection, no-fault or traditional auto insurance, medical payment coverage (auto, homeowners', or otherwise), Workers' Compensation coverage, other insurance carriers, or third party administrators.
- Any person or entity that is liable for payment to You on any equitable or legal liability theory.

You agree as follows:

- You will cooperate with the Plan in protecting the Plan's legal and equitable rights to subrogation and reimbursement in a timely manner, including, but not limited to:
 - Notifying the Plan, in writing, of any potential legal claim(s) You may have against any third party for acts that caused Covered Expenses to be paid or become payable.
 - Providing any relevant information requested by the Plan.
 - Signing and/or delivering such documents as the Plan or our agents reasonably request to secure the subrogation and reimbursement claim.
 - Responding to requests for information about any accident or Injuries.
 - Making court appearances.
 - Obtaining our consent or our agents' consent before releasing any party from liability or payment of medical expenses.
 - Complying with the terms of this section.

Your failure to cooperate with the Plan is considered a breach of contract. As such, the Plan has the right to terminate Your covered benefits, deny future covered benefits, take legal action against You, and/or set off from any future covered benefits the value of covered benefits we have paid relating to any Illness or Injury alleged to have been caused or caused by any third party to the extent not recovered by the Plan due to You or Your representative not cooperating with the Plan. If the Plan incurs attorneys' fees and costs in order to collect third party settlement funds held by You or Your representative, the Plan has the right to recover those fees and costs from You. You will also be required to pay interest on any amounts You hold that should have been returned to the Plan.

- The Plan has a first priority right to receive payment on any claim against a third party before You receive payment from that third party. Further, our first priority right to payment is superior to any and all claims, debts, or liens asserted by any medical providers, including, but not limited to, Hospitals or Emergency treatment facilities, that assert a right to payment from funds payable from or recovered from an allegedly responsible third party and/or insurance carrier.
- The Plan's subrogation and reimbursement rights apply to full and partial settlements, judgments, or other recoveries paid or payable to You or Your representative, no matter how those proceeds are captioned or characterized. Payments include, but are not limited to, economic, non-economic, and punitive damages. The Plan is not required to help You to pursue Your claim for damages or personal Injuries and no amount of associated costs, including attorneys' fees, will be deducted from our recovery without the Plan's express written consent. No so-called "Fund Doctrine" or "Common-Fund Doctrine" or "Attorney's Fund Doctrine" will defeat this right.
- Regardless of whether You have been fully compensated or made whole, the Plan may collect from You the proceeds of any full or partial recovery that You or Your legal representative obtain, whether in the form of a settlement (either before or after any determination of liability) or judgment, no matter how those proceeds are captioned or characterized. Proceeds from which the Plan may collect include, but are not limited to, economic, non-economic, and punitive damages. No "collateral source" rule, any "Made-Whole Doctrine" or "Make-Whole Doctrine," claim of unjust enrichment, nor any other equitable limitation will limit our subrogation and reimbursement rights.
- Benefits paid by the Plan may also be considered to be benefits advanced.
- If You receive any payment from any party as a result of Illness or Injury, and the Plan alleges some or all of those funds are due and owed to the Plan, You will hold those funds in trust, either in a separate bank account in Your name or in Your attorney's trust account. You agree that You will serve as a trustee over those funds to the extent of the benefits the Plan has paid.
- The Plan's rights to recovery will not be reduced due to Your own negligence.
- Upon our request, You will assign to us all rights of recovery against third parties, to the extent of the Covered Expenses the Plan has paid for the Illness or Injury.
- The Plan may, at its option, take necessary and appropriate action to preserve the Plan's rights under these subrogation provisions, including, but not limited to, providing or exchanging medical payment information with an insurer, the insurer's legal representative, or other third party and filing suit in Your name, which does not obligate the Plan in any way to pay You part of any recovery the Plan might obtain.
- You may not accept any settlement that does not fully reimburse the Plan, without its written approval.
- The Plan has the authority and discretion to resolve all disputes regarding the interpretation of the language stated herein.
- In the case of Your wrongful death or survival claim, the provisions of this section apply to Your estate, the personal representative of Your estate, and Your heirs or beneficiaries.

- No allocation of damages, settlement funds, or any other recovery, by You, Your estate, the personal representative of Your estate, Your heirs, Your beneficiaries, or any other person or party will be valid if it does not reimburse the Plan for 100% of its interest unless the Plan provides written consent to the allocation.
- The provisions of this section apply to the parents, guardian, or other representative of a Dependent Child who incurs an Illness or Injury caused by a third party. If a parent or guardian may bring a claim for damages arising out of a minor's Illness or Injury, the terms of this subrogation and reimbursement clause will apply to that claim.
- If a third party causes or is alleged to have caused You to suffer an Illness or Injury while You are covered under this Plan, the provisions of this section continue to apply, even after You are no longer covered.
- The Plan and all administrators administering the terms and conditions of the Plan's subrogation and reimbursement rights have such powers and duties as are necessary to discharge its duties and functions, including the exercise of its discretionary authority to (1) construe and enforce the terms of the Plan's subrogation and reimbursement rights and (2) make determinations with respect to the subrogation amounts and reimbursements owed to the Plan.

GENERAL EXCLUSIONS

Applies to Benefit Plan(s) 004, 005, 006

Effective: 04-01-2012

Exclusions, including complications from excluded items are not considered covered benefits under this Plan and will not be considered for payment as determined by the Plan.

The Plan does not pay for Expenses Incurred for the following, unless otherwise stated below. The Plan does not apply exclusions based upon the source of the Injury to treatment listed in the Covered Medical Benefits section when the Plan has information that the Injury is due to a medical condition (including both physical and mental health conditions) or domestic violence.

1. **Abortions:** Unless a Physician states in writing that:
 - The mother's life would be in danger if the fetus were to be carried to term, or
 - Abortion is medically indicated due to complications with the pregnancy.
2. **Acts of War:** Injury or Illness caused or contributed to by international armed conflict, hostile acts of foreign enemies, invasion, or war or acts of war, whether declared or undeclared.
3. **Acupuncture Treatment.**
4. **Alternative / Complimentary Treatment** includes: Treatment, services or supplies for holistic or homeopathic medicine, hypnosis, or other alternate treatment that is not accepted medical practice as determined by the Plan.
5. **Appointments Missed:** An appointment the Covered Person did not attend.
6. **Aquatic Therapy** unless provided by a Qualified physical therapist.
7. **Assistance With Activities of Daily Living.**
8. **Assistant Surgeon Services,** unless determined Medically Necessary by the Plan.
9. **Augmentation Communication Devices** and related instruction or therapy.
10. **Autism Services.**
11. **Before Enrollment and After Termination:** Services, supplies or treatment rendered before coverage begins under this Plan, or after coverage ends, are not covered.
12. **Biofeedback Services.**
13. **Blood:** Blood donor expenses.
14. **Blood Pressure Cuffs / Monitors.**
15. **Breast Reductions.**
16. **Cardiac Rehabilitation** beyond Phase II including self-regulated physical activity that the Covered Person performs to maintain health that is not considered to be a treatment program.
17. **Chelation Therapy,** except in the treatment of conditions considered Medically Necessary, medically appropriate and not Experimental or Investigational for the medical condition for which the treatment is recognized.
18. **Claims** received later than 15 months from the date of service.

Effective: 04-01-2013

19. **Contraceptive Products and Counseling** (including injectables) unless covered elsewhere in this SPD.
20. **Cosmetic Treatment, Cosmetic Surgery**, or any portion thereof, unless the procedure is otherwise listed as a covered benefit.
21. **Counseling Services** in connection with financial or marriage counseling.
22. **Court-Ordered:** Any treatment or therapy which is court-ordered, ordered as a condition of parole, probation, or custody or visitation evaluation, unless such treatment or therapy is normally covered by this Plan. This Plan does not cover the cost of classes ordered after a driving while intoxicated conviction or other classes ordered by the court.
23. **Criminal Activity:** Illness or Injury resulting from taking part in the commission of an assault or battery (or a similar crime against a person) or a felony. The Plan shall enforce this exclusion based upon reasonable information showing that this criminal activity took place.
24. **Custodial Care** as defined in the Glossary of Terms of this SPD.
25. **Dental Services:**
 - The care and treatment of teeth, gums or alveolar process or for dentures, appliances or supplies used in such care or treatment, or drugs prescribed in connection with dental care. This exclusion does not apply to Hospital charges including professional charges for x-ray, lab and anesthesia, or for charges for treatment of injuries to natural teeth, including replacement of such teeth with dentures, or for setting of a jaw which was fractured or dislocated in an Accident.
 - Injuries or damage to teeth, natural or otherwise, as a result of or caused by the chewing of food or similar substances.
 - Dental implants including preparation for implants.
26. **Developmental Delays:** Occupational, physical, and speech therapy services related to Developmental Delays, mental retardation or behavioral therapy are not Medically Necessary and are not considered by the Plan to be medical treatment. If another medical condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.
27. **Duplicate Services and Charges or Inappropriate Billing** including the preparation of medical reports and itemized bills.
28. **Education:** Charges for education, special education, job training, music therapy and recreational therapy, whether or not given in a facility providing medical or psychiatric care. This exclusion does not apply to self-management education programs for diabetics.
29. **Employment or Worker's Compensation:** An Illness or Injury arising out of or in the course of any employment for wage or profit, including self-employment, for which the Covered Person was or could have been entitled to benefits under any Worker's Compensation, U.S. Longshoremen and Harbor Worker's or other occupational disease legislation, policy or contract, whether or not such policy or contract is actually in force.
30. **Environmental Devices:** Environmental items such as but not limited to, air conditioners, air purifiers, humidifiers, dehumidifiers, furnace filters, heaters, vaporizers, or vacuum devices.
31. **Examinations:** Examinations for employment, insurance, licensing or litigation purposes.
32. **Excess Charges:** Charges or the portion thereof which are in excess of the Usual and Customary charge, the Negotiated Rate or fee schedule.

Effective: 04-01-2013

33. **Experimental, Investigational or Unproven:** Services, supplies, medicines, treatment, facilities or equipment which the Plan determines are Experimental, Investigational or Unproven, including administrative services associated with Experimental, Investigational or Unproven treatment.
34. **Extended Care:** Any Extended Care Facility Services which exceed the appropriate level of skill required for treatment as determined by the Plan.
35. **Family Planning:** Consultation for family planning.
36. **Fitness Programs:** General fitness programs, exercise programs, exercise equipment and health club memberships, or other utilization of services, supplies, equipment or facilities in connection with weight control or body building.
37. **Foot Care (Podiatry):** Routine foot care including treatment of corns, calluses and toenails.
38. **Genetic Counseling** regardless of purpose.
39. **Genetic Testing** regardless of purpose.
40. **Hazardous Recreational Activity:** Injuries or Illness related to Hazardous Recreational Activities, unless the Injuries or Illness are caused primarily as a result of other medical conditions not related to the hazardous recreational activities, or to domestic violence.
41. **Hearing Services:** Implantable hearing devices unless covered elsewhere in this SPD.
42. **Home Births** and associated costs.
43. **Home Modifications:** Modifications to Your home or property such as but not limited to, escalator(s), elevators, saunas, steambaths, pools, hot tubs, whirlpools, or tanning equipment, wheelchair lifts, stair lifts or ramps.
44. **Infant Formula** not administered through a tube as the sole source of nutrition for the Covered Person.
45. **Infertility Treatment:**
 - Fertility tests and drugs.
 - Tests and exams done to prepare for induced conception.
 - Surgical reversal of a sterilized state which was a result of a previous surgery.
 - Sperm enhancement procedures.
 - Direct attempts to cause pregnancy by any means including, but not limited to hormone therapy or drugs.
 - Artificial insemination, In vitro fertilization, Gamete Intrafallopian Transfer (GIFT), or Zygote Intrafallopian Transfer (ZIFT).
 - Embryo transfer.
 - Freezing or storage of embryo, eggs, or semen.

This exclusion does not apply to services required to treat or correct underlying causes of infertility where such services cure the condition, slow the harm to, alleviate the symptoms, or maintain the current health status of the Covered Person.

46. **Intoxication:** Injury that occurs while the Covered Person is under the influence of an intoxicant or has a blood alcohol level that would meet or exceed the definition of intoxication as set forth in the state where the Injury or Accident occurred. The Plan shall enforce this exclusion based upon available reasonable information.

47. **Lamaze Classes** or other Child birth classes.
48. **Learning Disability:** Non-medical treatment, including but not limited to special education, remedial reading, school system testing and other rehabilitation treatment for a Learning Disability. If another medical condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.
49. **Liposuction** regardless of purpose.
50. **Maintenance Therapy:** Such services are excluded if, based on medical evidence, treatment or continued treatment could not be expected to resolve or improve the condition, or that clinical evidence indicates that a plateau has been reached in terms of improvement from such services.
51. **Mammoplasty or Breast Augmentation** unless covered elsewhere in this SPD.
52. **Massage Therapy** unless provided by a Qualified chiropractor or physical therapist.
53. **Military:** A military related Illness or Injury to a Covered Person on active military duty, unless payment is legally required.
54. **Nocturnal Enuresis Alarm** (Bed wetting).
55. **Non-Custom-Molded Shoe Inserts.**
56. **Non-Professional Care:** Medical or surgical care that is not performed according to generally accepted professional standards, or that is provided by a provider acting outside the scope of his or her license.
57. **Not Medically Necessary:** Services, supplies, treatment, facilities or equipment which the Plan determines are not Medically Necessary. Furthermore, this Plan excludes services, supplies, treatment, facilities or equipment which reliable scientific evidence has shown does not cure the condition, slow the degeneration/deterioration or harm attributable to the condition, alleviate the symptoms of the condition, or maintain the current health status of the Covered Person. See also Maintenance Therapy, above.
58. **Nursery and Newborn Expenses** for grandchildren of a covered Employee or spouse.
59. **Nutrition Counseling** unless covered elsewhere in this SPD.
60. **Nutritional Supplements, Vitamins and Electrolytes.**
61. **Over-The-Counter Medication, Products, Supplies or Devices** unless covered elsewhere in this SPD.
62. **Panniculectomy / Abdominoplasty** unless determined by the Plan to be Medically Necessary.
63. **Personal Comfort:** Services or supplies for personal comfort or convenience, such as but not limited to private room, television, telephone and guest trays.
64. **Pharmacy Consultations.** Charges for or relating to consultative information provided by a pharmacist regarding a prescription order, including but not limited to information relating to dosage instruction, drug interactions, side effects, and the like.
65. **Private Duty Nursing Services.**
66. **Reconstructive Surgery** when performed only to achieve a normal or nearly normal appearance and not to correct an underlying medical condition or impairment, as determined by the Plan, unless covered elsewhere in this SPD.

67. **Return to Work / School:** Telephone or Internet consultations or completion of claim forms or forms necessary for the return to work or school.
68. **Reversal of Sterilization:** Procedures or treatments to reverse prior voluntary sterilization.
69. **Room and Board Fees** when surgery is performed other than at a Hospital or Surgical Center.
70. **Self-Administered Services** or procedures that can be done by the Covered Person without the presence of medical supervision.
71. **Services at no Charge or Cost:** Services which the Covered Person would not be obligated to pay in the absence of this Plan or which are available to the Covered Person at no cost, or which the Plan has no legal obligation to pay, except for care provided in a facility of the uniformed services as per Title 32 of the National Defense Code, or as required by law.
72. **Services** that should legally be provided by a school.
73. **Services Provided by a Close Relative.** See Glossary of Terms of this SPD for definition of Close Relative.
74. **Sex Therapy.**
75. **Sexual Function:** Any medications, oral or other, used to increase sexual function or satisfaction or penile pumps and erectaid devices.
76. **Sex Transformation:** Treatment, drugs, medicines, services and supplies for, or leading to, sex transformation surgery.
77. **Standby Surgeon Charges.**
78. **Speech Therapy** for stuttering.
79. **Surrogate Parenting and Gestational Carrier Services.** Any services or supplies provided in connection with a surrogate parent, including pregnancy and maternity charges Incurred by a Covered Person acting as a surrogate parent.
80. **Taxes:** Sales taxes, shipping and handling unless covered elsewhere in this SPD.
81. **Telemedicine - Telephone or Internet Consultations.**
82. **Third Party Liabilities:** Any Covered Expenses to the extent of any amount received from others for the bodily injuries or losses which necessitate such benefits. "Amounts received from others" specifically include, without limitation, liability insurance, worker's compensation, uninsured motorists, underinsured motorists, "no-fault" and motor vehicle medical payments, and homeowner's insurance.
83. **Tobacco Addiction:** Diagnoses, services, treatment or supplies related to addiction to or dependency on nicotine.
84. **Transportation:** Transportation services which are solely for the convenience of the Covered Person, the Covered Person's Close Relative, or the Covered Person's Physician.
85. **Travel:** Travel costs, whether or not recommended or prescribed by a Physician, unless authorized in advance by the Plan.
86. **Vision Care** unless covered elsewhere in this SPD.
87. **Vitamins, Minerals and Supplements,** even if prescribed by a Physician, except for Vitamin B-12 injections and IV iron therapy that are prescribed by a Physician for Medically Necessary purposes.

Effective: 04-01-2013

88. **Vocational Services:** Vocational and educational services rendered primarily for training or education purposes. This Plan also excludes work hardening, work conditioning and industrial rehabilitation services rendered for Injury prevention education or return-to-work programs.
89. **Weekend Admissions** to Hospital confinement (admission taking place after 3:00 p.m. on Friday or before noon on Sunday) are not eligible for reimbursement under the Plan, unless the admission is deemed an Emergency, or for care related to pregnancy that is expected to result in childbirth.
90. **Weight Control:** Treatment, services or surgery for weight control, whether or not prescribed by a Physician or associated with an Illness, except as specifically stated for preventive counseling.
91. **Wigs, Toupees, Hairpieces, Hair Implants or Transplants or Hair Weaving,** or any similar item for replacement of hair regardless of the cause of hair loss unless covered elsewhere in this SPD.
92. **Wrong Surgeries:** Additional costs and/or care related to wrong surgeries. Wrong surgeries include, but are not limited to, surgery performed on the wrong body part, surgery performed on the wrong person, objects left in patients after surgery, etc.

The Plan does not limit a Covered Person's right to choose his or her own medical care. If a medical expense is not a Covered Benefit, or is subject to a limitation or exclusion, a Covered Person still has the right and privilege to receive such medical service or supply at the Covered Person's own personal expense.

GENERAL EXCLUSIONS

Applies to Benefit Plan(s) 010, 011, 012

Effective: 04-01-2012

Exclusions, including complications from excluded items are not considered Covered Benefits under this Plan and will not be considered for payment as determined by the Plan.

The Plan does not pay for Expenses Incurred for the following, unless otherwise stated below. The Plan does not apply exclusions based upon the source of the Injury to treatment listed in the Covered Medical Benefits section when the Plan has information that the Injury is due to a medical condition (including both physical and mental health conditions) or domestic violence.

1. **Abortions:** Unless a Physician states in writing that:
 - The mother's life would be in danger if the fetus were to be carried to term, or
 - Abortion is medically indicated due to complications with the pregnancy.
 - Abortion is due to rape or incest.
2. **Acts Of War:** Injury or Illness caused or contributed to by international armed conflict, hostile acts of foreign enemies, invasion, or war or acts of war, whether declared or undeclared.
3. **Acupuncture Treatment.**
4. **Alternative / Complementary Treatment** includes: Treatment, services or supplies for holistic or homeopathic medicine, hypnosis or other alternate treatment that is not accepted medical practice as determined by the Plan.
5. **Appointments Missed:** An appointment the Covered Person did not attend.
6. **Aquatic Therapy.**
7. **Artificial Aids** including, but not limited to, corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets and dentures.
8. **Assistance With Activities of Daily Living.**
9. **Assistant Surgeon Services**, unless determined Medically Necessary by the Plan.
10. **Auto Excess:** Illness or bodily Injury for which there is a medical payment or expense coverage provided or payable under any automobile coverage.
11. **Before Enrollment and After Termination:** Services, supplies or treatment rendered before coverage begins under this Plan, or after coverage ends, are not covered.
12. **Biofeedback Services.**
13. **Blood:** Blood donor expenses.
14. **Blood Pressure Cuffs / Monitors.**
15. **Cardiac Rehabilitation** beyond Phase II including self-regulated physical activity that the Covered Person performs to maintain health that is not considered to be a treatment program.
16. **Chelation Therapy**, except in the treatment of conditions considered Medically Necessary, medically appropriate and not Experimental or Investigational for the medical condition for which the treatment is recognized, such as due to heavy metal poisoning. Chelation Therapy reduces the plaque deposits in the arteries and other parts of the body.

Effective: 04-01-2013

17. **Claims** received later than 6 months for clean Medical claims from the date of service.
18. **Contraceptive Products and Counseling** unless covered elsewhere in this SPD.
19. **Cosmetic Treatment, Cosmetic Surgery**, or any portion thereof, unless the procedure is otherwise listed as a Covered Benefit.
20. **Counseling Services** in connection with financial or marriage counseling.
21. **Court-Ordered:** Any treatment or therapy which is court-ordered, ordered as a condition of parole, probation, or custody or visitation evaluation, unless such treatment or therapy is normally covered by this Plan. This Plan does not cover the cost of classes ordered after a driving while intoxicated conviction or other classes ordered by the court.
22. **Criminal Activity:** Illness or Injury resulting from taking part in the commission of an assault or battery (or a similar crime against a person) or a felony. The Plan shall enforce this exclusion based upon reasonable information showing that this criminal activity took place.
23. **Custodial Care** as defined in the Glossary of Terms of this SPD.
24. **Dental Services:**
 - The care and treatment of teeth, gums or alveolar process or for dentures, appliances or supplies used in such care or treatment, or drugs prescribed in connection with dental care. This exclusion does not apply to Hospital charges including professional charges for x-ray, lab and anesthesia, or for charges for treatment of injuries to natural teeth, including replacement of such teeth with dentures, or for setting of a jaw which was fractured or dislocated in an Accident.
 - Injuries or damage to teeth, natural or otherwise, as a result of or caused by the chewing of food or similar substances.
 - Dental implants including preparation for implants.
25. **Duplicate Services and Charges or Inappropriate Billing** including the preparation of medical reports and itemized bills.
26. **Education:** Charges for education, special education, job training, music therapy and recreational therapy, whether or not given in a facility providing medical or psychiatric care. This exclusion does not apply to self-management education programs for diabetics.
27. **Environmental Devices:** Environmental items such as but not limited to, air conditioners, air purifiers, humidifiers, dehumidifiers, furnace filters, heaters, vaporizers, or vacuum devices.
28. **Examinations:** Examinations for employment, insurance, licensing or litigation purposes.
29. **Excess Charges:** Charges or the portion thereof which are in excess of the Usual and Customary charge, the Negotiated Rate or fee schedule.
30. **Experimental, Investigational or Unproven:** Services, supplies, medicines, treatment, facilities or equipment which the Plan determines are Experimental, Investigational or Unproven, including administrative services associated with Experimental, Investigational or Unproven treatment. This does not include Qualifying Clinical Trials as described in the Covered Benefits section of this SPD.
31. **Extended Care:** Any Extended Care Facility Services which exceed the appropriate level of skill required for treatment as determined by the Plan.
32. **Family Planning:** Consultation for family planning.

33. **Fitness Programs:** General fitness programs, exercise programs, exercise equipment and health club memberships, or other utilization of services, supplies, equipment or facilities in connection with weight control or body building.

34. **Foot Care (Podiatry) If Not Associated With Diabetes And Peripheral Vascular Disease:** Routine foot care including:

- Treatment of any condition resulting from weak, strained, flat, unstable or unbalanced feet.
- Treatment of corns, calluses and toenails.
- Treatment of bunions.

35. **Genetic Screening Or Pre-Implantations Generic Screening.** General population-based genetic screening is a testing method performed in the absence of any symptoms or any significant, proven risk factors for genetically linked inheritable disease.

36. **Hazardous Recreational Activity:** Injuries or Illness related to Hazardous Recreational Activities, unless the Injuries or Illness are caused primarily as a result of other medical conditions not related to the hazardous recreational activities, or to domestic violence.

37. **Hearing Services:**

- Purchase or fitting of hearing aids.
- Implantable hearing devices, including but not limited to semi-implantable hearing devices.
- Audient bone conductors.
- Bone Anchored Hearing Aids (BAHAs).

A hearing aid is any device that amplifies sound.

38. **Home Births** and associated costs.

39. **Home Modifications:** Modifications to Your home or property such as but not limited to, escalator(s), elevators, saunas, steambaths, pools, hot tubs, whirlpools, or tanning equipment, wheelchair lifts, stair lifts or ramps.

40. **Infant Formula** administered through a tube as the sole source of nutrition for the Covered Person.

41. **Infertility Treatment:**

- Fertility tests.
- Surgical reversal of a sterilized state which was a result of a previous surgery.
- Direct attempts to cause pregnancy by any means including, but not limited to hormone therapy or drugs.
- Artificial insemination; In vitro fertilization; Gamete Intrafallopian Transfer (GIFT), or Zygote Intrafallopian Transfer (ZIFT).
- Embryo transfer.
- Freezing or storage of embryo, eggs, or semen.

This exclusion does not apply to services required to treat or correct underlying causes of infertility where such services cure the condition, slow the harm to, alleviate the symptoms, or maintain the current health status of the Covered person.

42. **Lamaze Classes** or other child birth classes.

43. **Learning Disability:** Non-medical treatment, including but not limited to special education, remedial reading, school system testing and other rehabilitation treatment for a Learning Disability. If another medical condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.

Effective: 04-01-2012

- 44. **Liposuction** regardless of purpose.
- 45. **Maintenance Therapy:** Such services are excluded if, based on medical evidence, treatment or continued treatment could not be expected to resolve or improve the condition, or that clinical evidence indicates that a plateau has been reached in terms of improvement from such services.
- 46. **Mammoplasty or Breast Augmentation** unless covered elsewhere in this SPD.
- 47. **Massage Therapy.**
- 48. **Maternity Costs** for Covered Persons other than the Employee or spouse.
- 49. **Military:** A military related Illness or Injury to a Covered Person on active military duty, unless payment is legally required.
- 50. **Nocturnal Enuresis Alarm** (Bed wetting).
- 51. **Non-Custom-Molded Shoe Inserts.**
- 52. **Non-Professional Care:** Medical or surgical care that is not performed according to generally accepted professional standards, or that is provided by a provider acting outside the scope of his or her license.
- 53. **Not Medically Necessary:** Services, supplies, treatment, facilities or equipment which the Plan determines are not Medically Necessary. Furthermore, this Plan excludes services, supplies, treatment, facilities or equipment which reliable scientific evidence has shown does not cure the condition, slow the degeneration/deterioration or harm attributable to the condition, alleviate the symptoms of the condition, or maintain the current health status of the Covered Person. See also Maintenance Therapy, above.
- 54. **Nursery and Newborn Expenses** for grandchildren of a covered Employee or spouse.
- 55. **Nutrition Counseling** unless covered elsewhere in this SPD.
- 56. **Nutritional Supplements, Vitamins and Electrolytes** except as listed under the Covered Benefits.
- 57. **Oral Surgery.**
- 58. **Over-The-Counter Medication, Products, Supplies or Devices** unless covered elsewhere in this SPD.
- 59. **Panniculectomy / Abdominoplasty** unless determined by the Plan to be Medically Necessary.
- 60. **Personal Comfort:** Services or supplies for personal comfort or convenience, such as but not limited to private room, television, telephone and guest trays.
- 61. **Pharmacy Consultations.** Charges for or relating to consultative information provided by a pharmacist regarding a prescription order, including but not limited to information relating to dosage instruction, drug interactions, side effects, and the like.
- 62. **Pre-Existing Conditions** exclusions, as specified in the Pre-Existing Conditions Exclusion section.
- 63. **Private Duty Nursing Services** for Inpatient care.
- 64. **Reconstructive Surgery** when performed only to achieve a normal or nearly normal appearance, and not to correct an underlying medical condition or impairment, as determined by the Plan, unless covered elsewhere in this SPD.

Effective: 04-01-2012

- 65. **Return to Work / School:** Telephone or Internet consultations or completion of claim forms or forms necessary for the return to work or school.
- 66. **Reversal of Sterilization:** Procedures or treatments to reverse prior voluntary sterilization.
- 67. **Room and Board Fees** when surgery is performed other than at a Hospital or Surgical Center.
- 68. **Self-Administered Services** or procedures that can be done by the Covered Person without the presence of medical supervision.
- 69. **Services at no Charge or Cost:** Services which the Covered Person would not be obligated to pay in the absence of this Plan or which are available to the Covered Person at no cost, or which the Plan has no legal obligation to pay, except for care provided in a facility of the uniformed services as per Title 32 of the National Defense Code, or as required by law.
- 70. **Sex Therapy.**
- 71. **Sexual Function:** Non-surgical and surgical procedures and Prescription drugs (unless covered under the Prescription Benefits Section in this SPD) in connection with treatment for male or female impotence.
- 72. **Sex Transformation:** Treatment, drugs, medicines, services and supplies for, or leading to, sex transformation surgery.
- 73. **Standby Surgeon Charges.**
- 74. **Subrogation.** Charges for Illness or Injuries suffered by a Covered Person due to the action or inaction of any third party if the Covered Person fails to provide information as specified in the Subrogation section. See the Subrogation section for more information.
- 75. **Suicide.** Covered Expenses Incurred in connection with an Injury or Illness arising from an attempted suicide or an intentional self-inflicted Injury. This exclusion will not apply if the self-inflicted Injury is a result of a medical or mental condition and the Covered Expenses for such injuries are normally covered under the Plan.
- 76. **Surrogate Parenting and Gestational Carrier Services,** including any services or supplies provided in connection with a surrogate parent, including pregnancy and maternity charges Incurred by a Covered Person acting as a surrogate parent.
- 77. **Taxes:** Sales taxes, shipping and handling unless covered elsewhere in this SPD.
- 78. **Telemedicine - Telephone or Internet Consultations.**
- 79. **Tobacco Addiction:** Diagnoses, services, treatment or supplies related to addiction to or dependency on nicotine.
- 80. **Transportation:** Transportation services which are solely for the convenience of the Covered Person, the Covered Person's Close Relative, or the Covered Person's Physician.
- 81. **Travel:** Travel costs, whether or not recommended or prescribed by a Physician, unless authorized in advance by the Plan.
- 82. **Vision Care** unless covered elsewhere in this SPD.
- 83. **Vitamins, Minerals and Supplements,** even if prescribed by a Physician, except for Vitamin B-12 injections and IV iron therapy that are prescribed by a Physician for Medically Necessary purposes.

Effective: 04-01-2012

84. **Vocational Services:** Vocational and educational services rendered primarily for training or education purposes. This Plan also excludes work hardening, work conditioning and industrial rehabilitation services rendered for Injury prevention education or return-to-work programs.
85. **Weekend Admissions** to Hospital confinement (admission taking place after 3:00 p.m. on Friday or before noon on Sunday) are not eligible for reimbursement under the Plan, unless the admission is deemed an Emergency, or for care related to pregnancy that is expected to result in childbirth.
86. **Weight Control:** Treatment, services or surgery for weight control, whether or not prescribed by a Physician or associated with an Illness, except as specifically stated for preventive counseling. This does not include specific services for Morbid Obesity as listed in the Covered Medical Benefits section of this SPD.
87. **Wigs, Toupees, Hairpieces, Hair Implants or Transplants or Hair Weaving,** or any similar item for replacement of hair regardless of the cause of hair loss unless covered elsewhere in this SPD.
88. **Worker's Compensation:** An Illness or Injury arising out of or in the course of any employment for wage or profit including self-employment, for which the Covered Person was or could have been entitled to benefits under any Worker's Compensation, U.S. Longshoremen and Harbor Worker's or other occupational disease legislation, policy or contract, whether or not such policy or contract is actually in force.
89. **Wrong Surgeries:** Additional costs and/or care related to wrong surgeries. Wrong surgeries include, but are not limited to, surgery performed on the wrong body part, surgery performed on the wrong person, objects left in patients after surgery, etc.

The Plan does not limit a Covered Person's right to choose his or her own medical care. If a medical expense is not a Covered Benefit, or is subject to a limitation or exclusion, a Covered Person still has the right and privilege to receive such medical service or supply at the Covered Person's own personal expense.

GENERAL EXCLUSIONS

Applies to Benefit Plan(s) 013, 014, 015

Effective: 01-01-2014

Exclusions, including complications from excluded items are not considered covered benefits under this Plan and will not be considered for payment as determined by the Plan.

The Plan does not pay for Expenses Incurred for the following, unless otherwise stated below. The Plan does not apply exclusions based upon the source of the Injury to treatment listed in the Covered Medical Benefits section when the Plan has information that the Injury is due to a medical condition (including both physical and mental health conditions) or domestic violence.

1. **Abortions:** Unless a Physician states in writing that the mother's life would be in danger if the fetus were to be carried to term.
2. **Acts Of War:** Injury or Illness caused or contributed to by international armed conflict, hostile acts of foreign enemies, invasion, or war or acts of war, whether declared or undeclared.
3. **Acupuncture Treatment.**
4. **Alternative / Complementary Treatment** includes: Treatment, services or supplies for holistic or homeopathic medicine, hypnosis or other alternate treatment that is not accepted medical practice as determined by the Plan.
5. **Appointments Missed:** An appointment the Covered Person did not attend.
6. **Assistance With Activities of Daily Living.**
7. **Assistant Surgeon Services,** unless determined Medically Necessary by the Plan.
8. **Auto Excess:** Illness or bodily Injury for which there is a medical payment or expense coverage provided or payable under any automobile coverage.
9. **Before Enrollment and After Termination:** Services, supplies or treatment rendered before coverage begins under this Plan, or after coverage ends, are not covered.
10. **Biofeedback Services.**
11. **Blood:** Blood donor expenses.
12. **Blood Pressure Cuffs / Monitors.**
13. **Breast Pumps** unless covered elsewhere in this SPD.
14. **Cardiac Rehabilitation** beyond Phase II including self-regulated physical activity that the Covered Person performs to maintain health that is not considered to be a treatment program.
15. **Chelation Therapy,** except in the treatment of conditions considered Medically Necessary, medically appropriate and not Experimental or Investigational for the medical condition for which the treatment is recognized.
16. **Claims** received later than 12 months from the date of service.
17. **Contraceptive Products and Counseling** unless covered elsewhere in this SPD.

18. **Corrective Shoes.**
19. **Cosmetic Treatment, Cosmetic Surgery,** or any portion thereof, unless the procedure is otherwise listed as a covered benefit.
20. **Court-Ordered:** Any treatment or therapy which is court-ordered, ordered as a condition of parole, probation, or custody or visitation evaluation, unless such treatment or therapy is normally covered by this Plan. This Plan does not cover the cost of classes ordered after a driving while intoxicated conviction or other classes ordered by the court.
21. **Criminal Activity:** Illness or Injury resulting from taking part in the commission of an assault or battery (or a similar crime against a person) or a felony. The Plan shall enforce this exclusion based upon reasonable information showing that this criminal activity took place.
22. **Custodial Care** as defined in the Glossary of Terms of this SPD.
23. **Dental Services:**
 - The care and treatment of teeth, gums or alveolar process or for dentures, appliances or supplies used in such care or treatment, or drugs prescribed in connection with dental care. This exclusion does not apply to Hospital charges including professional charges for x-ray, lab and anesthesia, or for charges for treatment of injuries to natural teeth, including replacement of such teeth with dentures, or for setting of a jaw which was fractured or dislocated in an Accident.
 - Injuries or damage to teeth, natural or otherwise, as a result of or caused by the chewing of food or similar substances.
 - Dental implants including preparation for implants.
24. **Developmental Delays:** Physical and speech therapy services related to Developmental Delays, mental retardation or behavioral therapy are not Medically Necessary and are not considered by the Plan to be medical treatment. If another medical condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.
25. **Duplicate Services and Charges or Inappropriate Billing** including the preparation of medical reports and itemized bills.
26. **Education:** Charges for education, special education, job training, music therapy and recreational therapy, whether or not given in a facility providing medical or psychiatric care. This exclusion does not apply to self-management education programs for diabetics.
27. **Environmental Devices:** Environmental items such as but not limited to, air conditioners, air purifiers, humidifiers, dehumidifiers, furnace filters, heaters, vaporizers, or vacuum devices.
28. **Examinations:** Examinations for employment, insurance, licensing or litigation purposes.
29. **Excess Charges:** Charges or the portion thereof which are in excess of the Usual and Customary charge, the Negotiated Rate or fee schedule.
30. **Experimental, Investigational or Unproven:** Services, supplies, medicines, treatment, facilities or equipment which the Plan determines are Experimental, Investigational or Unproven, including administrative services associated with Experimental, Investigational or Unproven treatment. This does not include Qualifying Clinical Trials as described in the Covered Benefits section of this SPD
31. **Extended Care:** Any Extended Care Facility Services which exceed the appropriate level of skill required for treatment as determined by the Plan.
32. **Family Planning:** Consultation for family planning.
33. **Financial Counseling.**

34. **Fitness Programs:** General fitness programs, exercise programs, exercise equipment and health club memberships, or other utilization of services, supplies, equipment or facilities in connection with weight control or body building.
35. **Genetic Testing** unless covered elsewhere in this SPD.
36. **Hearing Services:**
- Implantable hearing devices unless covered elsewhere in this SPD.
37. **Home Births** and associated costs.
38. **Home Modifications:** Modifications to Your home or property such as but not limited to, escalator(s), elevators, saunas, steam baths, pools, hot tubs, whirlpools, or tanning equipment, wheelchair lifts, stair lifts or ramps.
39. **Infertility Treatment:**
- Surgical reversal of a sterilized state which was a result of a previous surgery.
 - Direct attempts to cause pregnancy by any means including, but not limited to hormone therapy or drugs.
 - Artificial insemination; In vitro fertilization; Gamete Intrafallopian Transfer (GIFT), or Zygote Intrafallopian Transfer (ZIFT).
 - Embryo transfer.
 - Freezing or storage of embryo, eggs, or semen.
 - Genetic testing.
- This exclusion does not apply to services required to treat or correct underlying causes of infertility where such services cure the condition, slow the harm to, alleviate the symptoms, or maintain the current health status of the Covered person.
40. **Lamaze Classes** or other child birth classes.
41. **Learning Disability:** Non-medical treatment, including but not limited to special education, remedial reading, school system testing and other rehabilitation treatment for a Learning Disability. If another medical condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.
42. **Liposuction** regardless of purpose.
43. **Maintenance Therapy:** Such services are excluded if, based on medical evidence, treatment or continued treatment could not be expected to resolve or improve the condition, or that clinical evidence indicates that a plateau has been reached in terms of improvement from such services.
44. **Mammoplasty or Breast Augmentation** unless covered elsewhere in this SPD.
45. **Marriage Counseling.**
46. **Maximum Benefit.** Charges in excess of the Maximum Benefit allowed by the Plan.
47. **Military:** A military related Illness or Injury to a Covered Person on active military duty, unless payment is legally required.
48. **Nocturnal Enuresis Alarm** (Bed wetting).
49. **Non-Custom-Molded Shoe Inserts.**

50. **Non-Professional Care:** Medical or surgical care that is not performed according to generally accepted professional standards, or that is provided by a provider acting outside the scope of his or her license.
51. **Not Medically Necessary:** Services, supplies, treatment, facilities or equipment which the Plan determines are not Medically Necessary. Furthermore, this Plan excludes services, supplies, treatment, facilities or equipment which reliable scientific evidence has shown does not cure the condition, slow the degeneration/deterioration or harm attributable to the condition, alleviate the symptoms of the condition, or maintain the current health status of the Covered Person. See also Maintenance Therapy, above.
52. **Nursery and Newborn Expenses** for grandchildren of a covered Employee or spouse.
53. **Nutrition Counseling** unless covered elsewhere in this SPD.
54. **Nutritional Supplements, Vitamins and Electrolytes.**
55. **Orthognathic, Prognathic and Maxillofacial Surgery.**
56. **Over-The-Counter Medication, Products, Supplies or Devices** unless covered elsewhere in this SPD.
57. **Palliative Foot Care.**
58. **Personal Comfort:** Services or supplies for personal comfort or convenience, such as but not limited to private room, television, telephone and guest trays.
59. **Pharmacy Consultations.** Charges for or relating to consultative information provided by a pharmacist regarding a prescription order, including but not limited to information relating to dosage instruction, drug interactions, side effects, and the like.
60. **Preventive / Routine Care Services** unless covered elsewhere in this SPD.
61. **Reconstructive Surgery** when performed only to achieve a normal or nearly normal appearance, and not to correct an underlying medical condition or impairment, as determined by the Plan, unless covered elsewhere in this SPD.
62. **Return to Work / School:** Telephone or Internet consultations or completion of claim forms or forms necessary for the return to work or school.
63. **Reversal of Sterilization:** Procedures or treatments to reverse prior voluntary sterilization.
64. **Room and Board Fees** when surgery is performed other than at a Hospital or Surgical Center.
65. **Self-Administered Services** or procedures that can be done by the Covered Person without the presence of medical supervision.
66. **Self-Inflicted** unless due to a medical condition (physical or mental) or domestic violence.
67. **Services at no Charge or Cost:** Services which the Covered Person would not be obligated to pay in the absence of this Plan or which are available to the Covered Person at no cost, or which the Plan has no legal obligation to pay, except for care provided in a facility of the uniformed services as per Title 32 of the National Defense Code, or as required by law.
68. **Services** that should legally be provided by a school.

69. **Services Provided by a Close Relative.** See Glossary of Terms of this SPD for definition of Close Relative.
70. **Sex Therapy.**
71. **Sex Transformation:** Treatment, drugs, medicines, services and supplies for, or leading to, sex transformation surgery.
72. **Sexual Function:** Diagnostic Services, non-surgical and surgical procedures and Prescription drugs (unless covered under the Prescription Benefits Section in this SPD) in connection with treatment for male or female impotence.
73. **Standby Surgeon Charges.**
74. **Subrogation.** Charges for Illness or Injuries suffered by a Covered Person due to the action or inaction of any third party if the Covered Person fails to provide information as specified in the Subrogation section. See the Subrogation section for more information.
75. **Surrogate Parenting and Gestational Carrier Services,** including any services or supplies provided in connection with a surrogate parent, including pregnancy and maternity charges Incurred by a Covered Person acting as a surrogate parent.
76. **Taxes:** Sales taxes, shipping and handling unless covered elsewhere in this SPD.
77. **Telemedicine - Telephone or Internet Consultations.**
78. **Transportation:** Transportation services which are solely for the convenience of the Covered Person, the Covered Person's Close Relative, or the Covered Person's Physician.
79. **Travel:** Travel costs, whether or not recommended or prescribed by a Physician, unless authorized in advance by the Plan.
80. **Vision Care** unless covered elsewhere in this SPD. (Refer to the Vision Care Benefits section of this SPD).
81. **Vitamins, Minerals and Supplements,** even if prescribed by a Physician, except for Vitamin B-12 injections and IV iron therapy that are prescribed by a Physician for Medically Necessary purposes.
82. **Vocational Services:** Vocational and educational services rendered primarily for training or education purposes. This Plan also excludes work hardening, work conditioning and industrial rehabilitation services rendered for Injury prevention education or return-to-work programs.
83. **Weekend Admissions** to Hospital confinement (admission taking place after 3:00 p.m. on Friday or before noon on Sunday) are not eligible for reimbursement under the Plan, unless the admission is deemed an Emergency, or for care related to pregnancy that is expected to result in childbirth.
84. **Weight Control:** Treatment, services or surgery for weight control, whether or not prescribed by a Physician or associated with an Illness, except as specifically stated for preventive counseling. This does not include specific services for Morbid Obesity as listed in the Covered Medical Benefits section of this SPD.
85. **Wigs, Toupees, Hairpieces, Hair Implants or Transplants or Hair Weaving,** or any similar item for replacement of hair regardless of the cause of hair loss unless covered elsewhere in this SPD.
86. **Worker's Compensation:** An Illness or Injury arising out of or in the course of any employment for wage or profit including self-employment, for which the Covered Person was or could have been entitled to benefits under any Worker's Compensation, U.S. Longshoremen and Harbor Worker's or other occupational disease legislation, policy or contract, whether or not such policy or contract is actually in force.

87. **Wrong Surgeries:** Additional costs and/or care related to wrong surgeries. Wrong surgeries include, but are not limited to, surgery performed on the wrong body part, surgery performed on the wrong person, objects left in patients after surgery, etc.

The Plan does not limit a Covered Person's right to choose his or her own medical care. If a medical expense is not a covered benefit, or is subject to a limitation or exclusion, a Covered Person still has the right and privilege to receive such medical service or supply at the Covered Person's own personal expense.

CLAIMS AND APPEAL PROCEDURES

Effective: 04-01-2012

REASONABLE AND CONSISTENT CLAIMS PROCEDURES

The Plan's claims procedures are designed to ensure and verify that claim determinations are made in accordance with the Plan documents. The Plan provisions will be applied consistently with respect to similarly situated individuals.

Pre-Determination

A Pre-Determination is a determination of benefits by the Claims Administrator, on behalf of the Plan, prior to services being provided. Although not required by the Plan, a Covered Person or provider may voluntarily request a Pre-Determination. A Pre-Determination informs individuals whether, and under which circumstances, a procedure or service is generally a Covered Benefit under the Plan. Covered Persons or providers may wish to request a Pre-Determination before incurring medical expenses. A Pre-Determination is not a claim and therefore cannot be appealed. A Pre-Determination that a procedure or service may be covered under the Plan does not guarantee the Plan will ultimately pay the claim. All Plan terms and conditions will still be applied when determining whether a claim is payable under the Plan.

TYPE OF CLAIMS AND DEFINITIONS

- **Pre-Service Claim needing prior authorization as required by the Plan and stated in this SPD.** This is a claim for a benefit where the Covered Person is required to get approval from the Plan **before** obtaining the medical care such as in the case of prior authorization of health care items or service that the Plan requires. If a Covered Person or provider calls the Plan just to find out if a claim will be covered, that is not a Pre-Service Claim, unless the Plan and this SPD specifically require the person to call for prior authorization (See Pre-Determination above). Giving prior authorization does not guarantee that the Plan will ultimately pay the claim.

Note that this Plan does not require prior authorization for urgent or Emergency care claims, however Covered Persons may be required to notify the Plan following stabilization. Please refer to the Utilization Management section of this SPD for more details. A condition is considered to be an urgent or Emergency care situation when a sudden and serious condition such that a Prudent Layperson could expect the patient's life would be jeopardized, the patient would suffer severe pain, or serious impairment of his or her bodily functions would result unless immediate medical care is rendered. Examples of an urgent or Emergency care situation may include, but are not limited to: chest pain; hemorrhaging; syncope; fever equal to or greater than 103° F; presence of a foreign body in the throat, eye, or internal cavity; or a severe allergic reaction.

- **Post-Service Claim** means a claim that involves payment for the cost of health care that has already been provided.
- **Concurrent Care Claim** means that an ongoing course of treatment to be provided over a period of time or for a specified number of treatments has been approved by the Plan.

PERSONAL REPRESENTATIVE

Personal Representative means a person (or provider) who can contact the Plan on the Covered Person's behalf to help with claims, appeals or other benefit issues. Minor Dependents must have the signature of a parent or Legal Guardian in order to appoint a third party as a Personal Representative.

If a Covered Person chooses to use a Personal Representative, the Covered Person must submit a written letter to the Plan stating the following: The name of the Personal Representative, the date and duration of the appointment and any other pertinent information. In addition, the Covered Person must agree to grant their Personal Representative access to their Protected Health Information. This letter must be signed by the Covered Person to be considered official.

Effective: 01-01-2014

PROCEDURES FOR SUBMITTING CLAIMS

Most providers will accept assignment and coordinate payment directly with the Plan on the Covered Person's behalf. If the provider will not accept assignment or coordinate payment directly with the Plan, then the Covered Person will need to send the claim to the Plan within the timelines discussed below in order to receive reimbursement. The address for submitting medical claims is on the back of the group health identification card.

For Prescription benefits, a claim is considered filed when a Covered Person has submitted the claim for benefits under the Pharmacy benefit terms outlined in this SPD. The address for submitting Prescription claims is on the back of the identification card. If the Pharmacy refuses to fill the Covered Person's Prescription at the Pharmacy counter, the Covered Person should contact the number on the back of the Pharmacy drug benefit identification card for further instructions on how to proceed.

Covered Persons who receive services in a country other than the United States are responsible for ensuring the provider is paid. If the provider will not coordinate payment directly with the Plan, the Covered Person will need to pay the claim up front and then submit the claim to the Plan for reimbursement. The Plan will reimburse Covered Persons for any covered amount in U.S. currency. The reimbursed amount will be based on the U.S. equivalency rate that is in effect on the date the Covered Person paid the claim, or on the date of service if paid date is not known.

A complete claim must be submitted in writing and should include the following information:

- Covered Person/patient ID number, name, sex, date of birth, Social Security number, address, and relationship to Employee
- Authorized signature from the Covered Person
- Diagnosis
- Date of service
- Place of service
- Procedures, services or supplies (narrative description)
- Charges for each listed service
- Number of days or units
- Patient account number (if applicable)
- Total billed charges
- Provider billing name, address, telephone number
- Provider Taxpayer Identification Number (TIN)
- Signature of provider
- Billing provider
- Any information on other insurance (if applicable)
- Whether the patient's condition is related to employment, auto accident, or other accident (if applicable)
- Assignment of benefits (if applicable)

TIMELY FILING (Applies to Benefit Plan(s) 004, 005, 006, 013, 014, 015)

Covered Persons are responsible for ensuring that complete claims are submitted to the Third Party Administrator as soon as possible after services are received, but no later than 12 months from the date of service. Where Medicare or Medicaid paid as primary in error, the timely filing requirement may be increased to three years from the date of service. A Veteran's Administration Hospital has six years from the date of service to submit the claim. Prescription benefit claims must be submitted within 12 months from the date of service. Covered Persons can request a Prescription claim form by writing OptumRx at PO Box 8082, Wausau WI 54402-8082 or by calling the number on the back of the Prescription drug card. A complete claim means that the Plan has all information that is necessary to process the claim. Claims received after the timely filing period will not be allowed.

Effective: 01-01-2014

TIMELY FILING (Applies to Benefit Plan(s) 010, 011, 012)

Covered Persons are responsible for ensuring that complete claims are submitted to the Third Party Administrator as soon as possible after services are received, but no later than 6 months for clean Medical claims from the date of service. Where Medicare or Medicaid paid as primary in error, the timely filing requirement may be increased to three years from the date of service. A Veteran's Administration Hospital has six years from the date of service to submit the claim. Prescription benefit claims must be submitted within 180 days from the date of service. Covered Persons can request a Prescription claim form by writing OptumRx at PO Box 8082, Wausau WI 54402-8082 or by calling the number on the back of the Prescription drug card. A complete claim means that the Plan has all information that is necessary to process the claim. Claims received after the timely filing period will not be allowed.

INCORRECTLY FILED CLAIMS (Applies to Pre-Service Claims only)

If a Covered Person or Personal Representative attempts to, but does not properly follow the Plan's procedures for requesting notification, the Plan will notify the person to explain proper procedures within five calendar days following receipt of a Pre-Service claim request. The notice will usually be oral, unless written notice is requested by the Covered Person or Personal Representative.

HOW HEALTH BENEFITS ARE CALCULATED

When UMR receives a claim for services that have been provided to a Covered Person, it will determine if the service is a Covered Benefit under this group health Plan. If it is not a Covered Benefit, the claim will be denied and the Covered Person will be responsible for paying the provider for these costs. If it is a Covered Benefit, UMR will establish the allowable payment amount for that service, in accordance with the provisions of this SPD.

Claims for Covered Benefits are paid according to an established fee schedule, a Negotiated Rate for certain services, or as a percentage of the Usual and Customary fees.

Fee Schedule: Generally, providers are paid the lesser of the billed amount or the maximum fee schedule for the particular covered service, minus any Deductible, Plan Participation rate, Co-pay or penalties that the Covered Person is responsible for paying. Where a network contract is in place, the network contract determines the Plan's allowable charge used in the calculation of the payable benefit.

Negotiated Rate: On occasion, UMR will negotiate a payment rate with a provider for a particular covered service such as transplant services, Durable Medical Equipment, Extended Care Facility treatment or other services. The Negotiated Rate is what the Plan will pay to the provider, minus any Co-pay, Deductible, Plan Participation rate or penalties that the Covered Person is responsible for paying. Where a network contract is in place, the network contract determines the Plan's Negotiated Rate.

Usual And Customary (U&C) is the amount that is usually charged by health care providers in the same geographical area (or greater area, if necessary) for the same services, treatment or materials. An industry fee file is used to determine U&C fee allowances. The U&C level is at the 85th percentile **(Applies to Benefit Plan(s) 004, 005, 006, 013, 014, 015)**, 80th percentile **(Applies to Benefit Plan(s) 010, 011, 012)**, see surgery and assistant surgeon under the Covered Benefits for exceptions related to multiple procedures. As it relates to charges made by a network provider, the term Usual and Customary means the Negotiated Rate as contractually agreed to by the provider and network (see above). A global package includes the services that are a necessary part of a procedure. For individual services that are part of a global package, it is customary for the individual services not to be billed separately. A separate charge will not be allowed under the Plan.

Effective: 04-01-2012

NOTIFICATION OF BENEFIT DETERMINATION

If a claim is submitted by a Covered Person or a provider on behalf of a Covered Person and the Plan does not completely cover the charges, the Covered Person will receive an Explanation of Benefits (EOB) form that will explain how much the Plan paid toward the claim, and how much of the claim is the Covered Person's responsibility due to cost-sharing obligations, non-covered benefits, penalties or other Plan provisions. Please check the information on each EOB form to make sure the services charged were actually received from the provider and that the information appears correct. For any questions or concerns about the EOB form, call the Plan at the number listed on the EOB or on the back of the group health identification card. The provider will receive a similar form on each claim that is submitted.

Note: For Prescription benefits, Covered Persons will receive an EOB when a Covered Person files a claim directly with OptumRx. Benefits received or denied at the point of sale in the Pharmacy are not considered claims. See Procedures For Submitting Claims for more information.

TIMELINES FOR INITIAL BENEFIT DETERMINATION

UMR will process claims within the following timelines, although the Covered Person may voluntarily extend these timelines:

- Pre-Service Claim: A decision will be made within 15 calendar days following receipt of a claim request, but the Plan can have an extra 15-day extension, when necessary for reasons beyond the control of the Plan, if written notice is given to the Covered Person within the original 15-day period.
- Post-Service Claims: Claims will be processed within 30 calendar days, but the Plan can have an additional 15-day extension, when necessary for reasons beyond the control of the Plan, if written notice is provided to the Covered Person within the original 30-day period.
- Concurrent Care Claims: If the Plan is reducing or terminating benefits before the end of the previously approved course of treatment, the Plan will notify the Covered Person prior to the coverage for the treatment ending or being reduced.
- Emergency and/or Urgent Care Claim: The Plan will notify a Covered Person or provider of a benefit determination (whether adverse or not) with respect to a claim involving Emergency or Urgent Care as soon as possible, taking into account the medical necessity, but not later than 72 hours after the receipt of the claim by the Plan.

A claim is considered to be filed when the claim for benefits has been submitted to UMR for formal consideration under the terms of this Plan.

CIRCUMSTANCES CAUSING LOSS OR DENIAL OF PLAN BENEFITS

Claims can be denied for any of the following reasons:

- Termination of Your employment.
- Covered Person is no longer eligible for coverage under the health Plan.
- Charges Incurred prior to the Covered Person's Effective Date or following termination of coverage.
- Covered Person reached the Maximum Benefit under this Plan.
- Amendment of group health Plan.
- Termination of the group health Plan.
- Employee, Dependent or provider did not respond to a request for additional information needed to process the claim or appeal.
- Application of Coordination of Benefits.
- Enforcement of subrogation.
- Services are not a Covered Benefit under this Plan.
- Services are not considered Medically Necessary.
- Failure to comply with notification requirements before receiving services.
- Misuse of the Plan identification card or other fraud.

Effective: 01-01-2014

- Failure to pay premiums if required.
- Employee or Dependent is responsible for charges due to Deductible, Plan Participation obligations or penalties.
- Application of the Usual and Customary fee limits, fee schedule or Negotiated Rates.
- Incomplete or inaccurate claim submission.
- Application of utilization review.
- Experimental or Investigational procedure.
- Other reasons as stated elsewhere in this SPD.

ADVERSE BENEFIT DETERMINATION (DENIED CLAIMS)

Adverse Benefit Determination means a denial, reduction or termination of a benefit, or a failure to provide or make payment, in whole or in part, for a benefit. It also includes any such denial, reduction, termination or failure to provide or make payment that is based on a determination that the Covered Person is no longer eligible to participate in the Plan.

If a claim is being denied in whole or in part, and the Covered Person will owe any amount to the provider, the Covered Person will receive an initial claim denial notice, usually referred to as an Explanation of Benefits (EOB) form, within the timelines described above. The EOB form will:

- Explain the specific reasons for the denial.
- Provide a specific reference to pertinent Plan provisions on which the denial was based.
- Provide a description of any material or information that is necessary for the Covered Person to perfect the claim, along with an explanation of why such material or information is necessary, if applicable.
- Provide appropriate information as to the steps the Covered Person can take to submit the claim for appeal (review).
- If an internal rule or guideline was relied upon, or if the denial was based on Medical Necessity or Experimental treatment, the Plan will notify the Covered Person of that fact. The Covered Person has the right to request a copy of the rule/guideline or clinical criteria that was relied upon, and such information will be provided free of charge.

APPEALS PROCEDURE FOR ADVERSE BENEFIT DETERMINATIONS

If a Covered Person disagrees with the denial of a claim or a rescission of coverage determination, the Covered Person or his/her Personal Representative can request that the Plan review its initial determination by submitting a written request to the Plan as described below. An appeal filed by a provider on the Covered Person's behalf is not considered an appeal under the Plan unless the provider is a Personal Representative.

First Level of Appeal: This is a **mandatory** appeal level. The Covered Person must exhaust the following internal procedures before any outside action is taken.

- Covered Persons must file the appeal within 180 days of the date they received the EOB form from the Plan showing that the claim was denied. The Plan will assume that Covered Persons received the EOB form five days after the Plan mailed the EOB form. **(Applies to Benefit Plan(s) 004, 005, 006, 013, 014, 015)**
- Covered Persons must file the appeal within 365 days of the date they received the EOB form from the Plan showing that the claim was denied. The Plan will assume that Covered Persons received the EOB form five days after the Plan mailed the EOB form. **(Applies to Benefit Plan(s) 010, 011, 012)**
- Covered Persons or their Personal Representative will be allowed reasonable access to review or copy pertinent documents, at no charge.

- Covered Persons may submit written comments, documents, records and other information relating to the claim to explain why they believe the denial should be overturned. This information should be submitted at the same time the written request for a review is submitted.
- Covered Persons have the right to submit evidence that their claim is due to the existence of a physical or mental medical condition or domestic violence, under applicable federal nondiscrimination rules.
- The review will take into account all comments, documents, records and other information submitted that relates to the claim. This would include comments, documents, records and other information that either were not submitted previously or were not considered in the initial benefit decision. The review will be conducted by individuals who were not involved in the original denial decision and are not under the supervision of the person who originally denied the claim.
- If the benefit denial was based in whole or in part on a medical judgment, the Plan will consult with a health care professional with training and experience in the relevant medical field. This health care professional may not have been involved in the original denial decision, nor be supervised by the health care professional who was involved. If the Plan has obtained medical or vocational experts in connection with the claim, they will be identified upon the Covered Person's request, regardless of whether the Plan relies on their advice in making any benefit determinations.
- After the claim has been reviewed, Covered Persons will receive written notification letting them know if the claim is being approved or denied. The notification will provide Covered Persons with the information outlined under the Adverse Benefit Determination section above. It will also notify them of their right to file suit under ERISA after they have completed all mandatory appeal levels described in this SPD.

Second Level of Appeal: This is a **voluntary** appeal level. The Covered Person is not required to follow this internal procedure before taking outside legal action.

- Covered Persons who are not satisfied with the decision following the first appeal have the right to appeal the denial a second time.
- Covered Persons or their Personal Representative must submit a written request for a second review within 60 calendar days following the date received the Plan's decision regarding the first appeal. The Plan will assume that Covered Persons received the determination letter regarding the first appeal five days following the date the Plan sends the determination letter.
- Covered Persons may submit written comments, documents, records and other pertinent information to explain why they believe the denial should be overturned. This information should be submitted at the same time the written request for a second review is submitted.
- Covered Persons have the right to submit evidence that their claim is due to the existence of a physical or mental medical condition or domestic violence, under applicable federal nondiscrimination rules.
- The second review will take into account all comments, documents, records and other information submitted that relates to the claim that either were not submitted previously or were not considered in the initial benefit decision. The review will be conducted by individuals who were not involved in the original denial decision or the first appeal, and are not under the supervision of those individuals.
- If the benefit denial was based in whole or in part on a medical judgment, the Plan will consult with a health care professional with training and experience in the relevant medical field. This health care professional may not have been involved in the original denial decision or first appeal, nor be supervised by the health care professional who was involved. If the Plan has obtained medical or vocational experts in connection with the claim, they will be identified upon the Covered Person's request, regardless of whether the Plan relies on their advice in making any benefit determinations.
- After the claim has been reviewed, the Covered Person will receive written notification letting them know if the claim is being approved or denied. The notification will provide the Covered Person with the information outlined under the Adverse Benefit Determination section above. It will also notify them of their right to file suit under ERISA after they have completed all mandatory appeal levels described in this SPD.

Effective: 04-01-2012

Regarding the above voluntary appeal level, the Plan agrees that any statutory limitations that are applicable to pursuing the claim in court will be put on hold during the period of this voluntary appeal process. The voluntary appeal process is available only after the Covered Person has followed the mandatory appeal level as required above. This Plan also agrees that it will not charge the Covered Person a fee for going through the voluntary appeal process, and it will not assert a failure to exhaust administrative remedies if a Covered Person elects to pursue a claim in court before following this voluntary appeal process. A Covered Person's decision about whether to submit a benefit dispute through this voluntary appeal level will have no effect on their rights to any other benefits under the Plan. For any questions regarding the voluntary level of appeal including applicable rules, a Covered Person's right to representation (Personal Representative) or other details, please contact the Plan. Refer to the ERISA Statement of Rights section of this SPD for details on a Covered Person's additional rights to challenge the benefit decision under section 502(a) of ERISA.

Appeals should be sent within the prescribed time period as stated above to:

Send Medical appeals to
UMR
CLAIMS APPEAL UNIT
PO BOX 30546
SALT LAKE CITY UT 84130-0546

Send Pharmacy appeals to:
OPTUMRX
PO BOX 8082
WAUSAU WI 54402-8082

TIME PERIODS FOR MAKING DECISION ON APPEALS

After reviewing a claim that has been appealed, the Plan will notify the Covered Person of its decision within the following timeframes, although Covered Persons may voluntarily extend these timelines. In addition, if any new or additional evidence is relied upon or generated during the determination of the appeal, the Plan will provide it to You free of charge and sufficiently in advance of the due date of the response to the Adverse Benefit Determination.

The timelines below will only apply to the mandatory appeal level. The voluntary appeal level will not be subject to specific timelines.

- Pre-Service Claim: Within a reasonable period of time appropriate to the medical circumstances but no later than 30 calendar days after the Plan receives the request for review.
- Post-Service Claim: Within a reasonable period of time but no later than 60 calendar days after the Plan receives the request for review.
- Concurrent Care Claims: Before treatment ends or is reduced.

RIGHT TO EXTERNAL REVIEW

If, after exhausting Your internal appeals, You are not satisfied with the final determination, You may choose to participate in the external review program. This program only applies if the adverse benefit determination is based on:

- Clinical reasons;
- The exclusions for Experimental or Investigational Services or Unproven Services; or
- As otherwise required by applicable law.

This external review program offers an independent review process to review the denial of a requested service or procedure or the denial of payment for a service or procedure. The process is available at no charge to You after exhausting the appeals process identified above and You receive a decision that is unfavorable, or if UMR or Your employer fail to respond to Your appeal within the time lines stated above.

You may request an independent review of the adverse benefit determination. Neither You nor UMR or Your employer will have an opportunity to meet with the reviewer or otherwise participate in the reviewer's decision. If You wish to pursue an external review, please send a written request to the following address:

UMR
EXTERNAL REVIEW
APPEAL UNIT
PO BOX 8048
WAUSAU WI 54402-8048

Effective: 04-01-2012

Your written request should include: (1) Your specific request for an external review; (2) the Employee's name, address, and member ID number; (3) Your designated representative's name and address, when applicable; (4) the service that was denied; and (5) any new, relevant information that was not provided during the internal appeal. You will be provided more information about the external review process at the time we receive Your request.

All requests for an independent review must be made within four (4) months of the date You receive the adverse benefit determination. You, Your treating Physician or an authorized designated representative may request an independent review by contacting the toll-free number on Your ID card or by sending a written request to the address on Your ID card.

The independent review will be performed by an independent Physician, or by a Physician who is qualified to decide whether the requested service or procedure is a qualified expense under the Plan. The Independent Review Organization (IRO) has been contracted by UMR and has no material affiliation or interest with UMR or Your employer. UMR will choose the IRO based on a rotating list of approved IROs.

In certain cases, the independent review may be performed by a panel of Physicians, as deemed appropriate by the IRO.

Within applicable timeframes of UMR's receipt of a request for independent review, the request will be forwarded to the IRO, together with:

- All relevant medical records;
- All other documents relied upon by UMR and/or Your employer in making a decision on the case; and
- All other information or evidence that You or Your Physician has already submitted to UMR or Your employer.

If there is any information or evidence You or Your Physician wish to submit in support of the request that was not previously provided, You may include this information with the request for an independent review, and UMR will include it with the documents forwarded to the IRO. A decision will be made within applicable timeframes. If the reviewer needs additional information to make a decision, this time period may be extended. The independent review process will be expedited if You meet the criteria for an expedited external review as defined by applicable law.

The reviewer's decision will be in writing and will include the clinical basis for the determination. The IRO will provide You and UMR and/or Your employer with the reviewer's decision, a description of the qualifications of the reviewer and any other information deemed appropriate by the organization and/or as required by applicable law.

If the final independent decision is to approve payment or referral, the Plan will accept the decision and provide benefits for such service or procedure in accordance with the terms and conditions of the Plan. If the final independent review decision is that payment or referral will not be made, the Plan will not be obligated to provide benefits for the service or procedure.

You may contact the Claims Administrator at the toll-free number on Your ID card for more information regarding Your external appeal rights and the independent review process.

LEGAL ACTIONS FOLLOWING APPEALS

After completing all mandatory appeal levels through this Plan, Covered Persons have the right to further appeal Adverse Benefit Determinations by bringing a civil action under the Employee Retirement Income Security Act (ERISA). Please refer to the ERISA Statement of Rights section of this SPD for more details. **No such action may be filed against the Plan after three years from the date the Plan gives the Covered Person a final determination on their appeal.**

PHYSICAL EXAMINATION AND AUTOPSY

The Plan may require that a Covered Person have a physical examination, at the Plan's expense, as often as is necessary to settle a claim. In the case of death, the Plan may require an autopsy unless forbidden by law.

RIGHT TO REQUEST OVERPAYMENTS

The Plan reserves the right to recover any payments made by the Plan that were:

- Made in error; or
- Made after the date the person should have been terminated under this Plan; or
- Made to any Covered Person or any party on a Covered Person's behalf where the Plan Sponsor determines the payment to the Covered Person or any party is greater than the amount payable under this Plan.

The Plan has the right to recover against Covered Persons if the Plan has paid them or any other party on their behalf.

FRAUD

Fraud is a crime that can be prosecuted. Any Covered Person who willfully and knowingly engages in an activity intended to defraud the Plan is guilty of fraud. The Plan will utilize all means necessary to support fraud detection and investigation. It is a crime for a Covered Person to file a claim containing any false, incomplete or misleading information with intent to injure, defraud or deceive the Plan. In addition, it is a fraudulent act when a Covered Person willfully and knowingly fails to notify the Plan regarding an event that affects eligibility for a Covered Person. Notification requirements are outlined in this SPD and other Plan materials. Please read them carefully and refer to all Plan materials that you receive (i.e., COBRA notices). A few examples of events that require Plan notification would be divorce, Dependent aging out of the Plan, and enrollment in other group health coverage while on COBRA (please note that the examples listed are not all inclusive).

These actions will result in denial of the Covered Person's claim or termination from the Plan, and are subject to prosecution and punishment to the full extent under state and/or federal law.

Covered Persons must:

- File accurate claims. If someone else - such as Your spouse or another family member - files claims on the Covered Person's behalf, the Covered Person should review the form before signing it;
- Review the Explanation of Benefits (EOB) form. Make certain that benefits have been paid correctly based on your knowledge of the expenses Incurred and the services rendered;
- Never allow another person to seek medical treatment under your identity. If your Plan identification card is lost, report the loss to the Plan immediately; and
- Provide complete and accurate information on claim forms and any other forms. Answer all questions to the best of your knowledge.
- Notify the Plan when an event occurs that affects a Covered Person's eligibility.

To maintain the integrity of this Plan, Covered Persons are encouraged to notify the Plan whenever a provider:

- Bills for services or treatment that have never been received; or
- Asks a Covered Person to sign a blank claim form; or
- Asks a Covered Person to undergo tests that the Covered Person feels are not needed.

Covered Persons concerned about any of the charges that appear on a bill or EOB form, or who know of or suspect any illegal activity, should call the toll-free hotline 1-800-356-5803. All calls are strictly confidential.

OTHER FEDERAL PROVISIONS

FAMILY AND MEDICAL LEAVE ACT (FMLA)

If an Employee is on a family or medical leave of absence that meets the eligibility requirements under FMLA, Your employer will continue coverage under this Plan in accordance with state and federal FMLA regulations, provided that the following conditions are met:

- Contribution is paid; and
- The Employee has written approved leave from the employer.

Coverage will be continued for up to the greater of:

- The leave period required by the federal Family and Medical Leave Act of 1993 and any amendment; or
- The leave period required by applicable state law.

An Employee can choose not to retain group health coverage during an FMLA leave. When the Employee returns to work following the FMLA leave, the Employee's coverage will usually be restored to the level the Employee would have had if the FMLA leave had not been taken, and no new pre-existing requirements will be imposed. For more information, please contact Your Human Resources or Personnel office.

QUALIFIED MEDICAL CHILD SUPPORT ORDERS PROVISION

A Dependent Child will become covered as of the date specified in a judgment, decree or order issued by a court of competent jurisdiction or through a state administrative process.

The order must clearly identify all of the following:

- The name and last known mailing address of the participant;
- The name and last known mailing address of each alternate recipient (or official state or political designee for the alternate recipient);
- A reasonable description of the type of coverage to be provided to the Child or the manner in which such coverage is to be determined; and
- The period to which the order applies.

Please contact the Plan Administrator to request a copy of the written procedures, at no charge, that the Plan uses when administering Qualified Medical Child Support Orders.

NEWBORNS AND MOTHERS HEALTH PROTECTION ACT

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for a Hospital length of stay in connection with childbirth for the mother or newborn Child to less than 48 hours following a vaginal delivery, or less than 96 hours following a Cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the Plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

This group health Plan also complies with the provisions of the:

- Mental Health Parity Act.
- The Americans with Disabilities Act, as amended.
- Women's Health and Cancer Rights Act of 1998 regarding breast reconstruction following a mastectomy.

- Pediatric Vaccines regulation, whereby an employer will not reduce its coverage for pediatric vaccines below the coverage it provided as of May 1, 1993.
- Coverage of Dependent Children in cases of adoption or Placement for Adoption as required by ERISA.
- Health Insurance Portability provisions of the Health Insurance Portability and Accountability Act (HIPAA).
- Medicare Secondary Payer regulations, as amended.
- TRICARE Prohibition Against Incentives and Nondiscrimination Requirements amendments.
- The Genetic Information Non-discrimination Act (GINA).

HIPAA ADMINISTRATIVE SIMPLIFICATION MEDICAL PRIVACY AND SECURITY PROVISION

USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION UNDER HIPAA PRIVACY AND SECURITY REGULATIONS

This Plan will Use a Covered Person's Protected Health Information (PHI) to the extent of and in accordance with the Uses and Disclosures permitted by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Specifically, this Plan will Use and Disclose a Covered Person's PHI for purposes related to health care Treatment, Payment for health care and Health Care Operations. Additionally, this Plan will Use and Disclose a Covered Person's PHI as required by law and as permitted by authorization. This section establishes the terms under which the Plan may share a Covered Person's PHI with the Plan Sponsor, and limits the Uses and Disclosures that the Plan Sponsor may make of a Covered Person's PHI.

This Plan shall Disclose a Covered Person's PHI to the Plan Sponsor only to the extent necessary for the purposes of the administrative functions of Treatment, Payment for health care or Health Care Operations.

The Plan Sponsor shall Use and/or Disclose a Covered Person's PHI only to the extent necessary for the administrative functions of Treatment, Payment for health care or Health Care Operations which it performs on behalf of this Plan.

This Plan agrees that it will only Disclose a Covered Person's PHI to the Plan Sponsor upon receipt of a certification from the Plan Sponsor that the terms of this section have been adopted and that the Plan Sponsor agrees to abide by these terms.

The Plan Sponsor is subject to all of the following restrictions that apply to the Use and Disclosure of a Covered Person's PHI:

- The Plan Sponsor will only Use and Disclose a Covered Person's PHI (including Electronic PHI) for Plan Administrative Functions, as required by law or as permitted under the HIPAA regulations. This Plan's Notice of Privacy Practices also contains more information about permitted Uses and Disclosures of PHI under HIPAA;
- The Plan Sponsor will implement administrative, physical and technical safeguards that reasonably and appropriately protect the confidentiality, integrity and availability of the Electronic PHI that it creates, receives, maintains, or transmits on behalf of the Plan;
- The Plan Sponsor will require each of its subcontractors or agents to whom the Plan Sponsor may provide a Covered Person's PHI to agree to the same restrictions and conditions imposed on the Plan Sponsor with regard to a Covered Person's PHI;
- The Plan Sponsor will ensure that each of its subcontractors or agents to whom the Plan Sponsor may provide Electronic PHI to agree to implement reasonable and appropriate security measures to protect Electronic PHI;
- The Plan Sponsor will not Use or Disclose PHI for employment-related actions and decisions or in connection with any other of the Plan Sponsor's benefits or Employee benefit plans;
- The Plan Sponsor will promptly report to this Plan any impermissible or improper Use or Disclosure of PHI not authorized by the Plan documents;
- The Plan Sponsor will report to the Plan any security incident with respect to Electronic PHI of which Plan Sponsor becomes aware;

Effective: 01-01-2014

- The Plan Sponsor will allow a Covered Person or this Plan to inspect and copy any PHI about the Covered Person contained in the Designated Record Set that is in the Plan Sponsor's custody or control. The HIPAA Privacy Regulations set forth the rules that the Covered Person and the Plan must follow and also sets forth exceptions;
- The Plan Sponsor will amend or correct, or make available to the Plan to amend or correct, any portion of the Covered Person's PHI contained in the Designated Record Set to the extent permitted or required under the HIPAA Privacy Regulations;
- The Plan Sponsor will keep a Disclosure log for certain types of Disclosures set forth in the HIPAA Regulations. Covered Persons have a right to see the Disclosure log. The Plan Sponsor does not have to maintain a log if Disclosures are for certain Plan-related purposes such as Payment of benefits or Health Care Operations;
- The Plan Sponsor will make its internal practices, books and records relating to the Use and Disclosure of a Covered Person's PHI available to this Plan and to the Department of Health and Human Services or its designee for the purpose of determining this Plan's compliance with HIPAA;
- The Plan Sponsor must, if feasible, return to this Plan or destroy all of a Covered Person's PHI that the Plan Sponsor received from or on behalf of this Plan when the Plan Sponsor no longer needs the Covered Person's PHI to administer this Plan. This includes all copies in any form, including any compilations derived from the PHI. If return or destruction is not feasible, the Plan Sponsor agrees to restrict and limit further Uses and Disclosures to the purposes that make the return or destruction infeasible;
- The Plan Sponsor will provide that adequate separation exists between this Plan and the Plan Sponsor so that a Covered Person's PHI (including Electronic PHI) will be used only for the purpose of plan administration; and
- The Plan Sponsor will use reasonable efforts to request only the minimum necessary type and amount of a Covered Person's PHI to carry out functions for which the information is requested.

The following Employees, classes of Employees or other workforce members under the control of the Plan Sponsor may be given access to a Covered Person's PHI for Plan Administrative Functions that the Plan Sponsor performs on behalf of the Plan as set forth in this section:

Director of Human Resources and Human Resources Administrator (**Applies to Benefit Plan(s) 004, 005, 006, 013, 014, 015**)

Payroll and Benefit supervisor, Corporate Controller, Corporate Attorney, Benefit Broker (**Applies to Benefit Plan(s) 010, 011, 012**)

This list includes every Employee, class of Employees or other workforce members under the control of the Plan Sponsor who may receive a Covered Person's PHI. If any of these Employees or workforce members Use or Disclose a Covered Person's PHI in violation of the terms set forth in this section, the Employees or workforce members will be subject to disciplinary action and sanctions, including the possibility of termination of employment. If the Plan Sponsor becomes aware of any such violations, the Plan Sponsor will promptly report the violation to this Plan and will cooperate with the Plan to correct the violation, to impose the appropriate sanctions and to mitigate any harmful effects to the Covered Person.

DEFINITIONS

Administrative Simplification is the section of the law that addresses electronic transactions, privacy and security. The goals are to:

- Improve efficiency and effectiveness of the health care system;
- Standardize electronic data interchange of certain administrative transactions;
- Safeguard security and privacy of Protected Health Information;
- Improve efficiency to compile/analyze data, audit, and detect fraud; and
- Improve the Medicare and Medicaid programs.

Business Associate (BA) in relationship to a Covered Entity (CE) means a BA is a person to whom the CE discloses Protected Health Information (PHI) so that a person can carry out, assist with the performance of, or perform on behalf of, a function or activity for the CE. This includes contractors or other persons who receive PHI from the CE (or from another business partner of the CE) for the purposes described in the previous sentence, including lawyers, auditors, consultants, Third Party Administrators, health care clearinghouses, data processing firms, billing firms and other Covered Entities. This excludes persons who are within the CE's workforce.

Covered Entity (CE) is one of the following: a health plan, a health care clearinghouse or a health care provider who transmits any health information in connection with a transaction covered by this law.

Designated Record Set means a set of records maintained by or for a Covered Entity that includes a Covered Persons' PHI. This includes medical records, billing records, enrollment, Payment, claims adjudication and case management record systems maintained by or for this Plan. This also includes records used to make decisions about Covered Persons. This record set must be maintained for a minimum of 6 years.

Disclose or Disclosure is the release or divulgence of information by an entity to persons or organizations outside that entity.

Electronic Protected Health Information (Electronic PHI) is Individually Identifiable Health Information that is transmitted by electronic media or maintained in electronic media. It is a subset of Protected Health Information.

Health Care Operations are general administrative and business functions necessary for the CE to remain a viable business. These activities include:

- Conducting quality assessment and improvement activities;
- Reviewing the competence or qualifications and accrediting/licensing of health care professional plans;
- Evaluating health care professional and health plan performance;
- Training future health care professionals;
- Insurance activities relating to the renewal of a contract for insurance;
- Conducting or arranging for medical review and auditing services;
- Compiling and analyzing information in anticipation of or for use in a civil or criminal legal proceeding;
- Population-based activities related to improving health or reducing health care costs, protocol development, case management and care coordination;
- Contacting of health care providers and patients with information about Treatment alternatives and related functions that do not entail direct patient care; and
- Activities related to the creation, renewal or replacement of a contract for health insurance or health benefits, as well as ceding, securing, or placing a contract for reinsurance of risk relating to claims for health care (including stop-loss and excess of loss insurance).

Individually Identifiable Health Information is information that is a subset of health information, including demographic information collected from a Covered Person, and that:

- Is created by or received from a Covered Entity;
- Relates to the past, present or future physical or mental health or condition of a Covered Person, the provision of health care or the past, present or future Payment for the provision of health care; and
- Identifies the Covered Person or with respect to which there is reasonable basis to believe the information can be used to identify the Covered Person.

Payment means the activities of the health plan or a Business Associate, including the actual Payment under the policy or contract; and a health care provider or its Business Associate that obtains reimbursement for the provision of health care.

Plan Sponsor means Your employer.

Plan Administrative Functions means administrative functions of Payment or Health Care Operations performed by the Plan Sponsor on behalf of the Plan including quality assurance, claims processing, auditing and monitoring.

Privacy Official is the individual who provides oversight of compliance with all policies and procedures related to the protection of PHI and federal and state regulations related to a Covered Person's privacy.

Protected Health Information (PHI) is Individually Identifiable Health Information transmitted or maintained by a Covered Entity in written, electronic or oral form. PHI includes Electronic PHI.

Treatment is the provision of health care by, or the coordination of health care (including health care management of the individual through risk assessment, case management and disease management) among, health care providers; the referral of a patient from one provider to another; or the coordination of health care or other services among health care providers and third parties authorized by the health plan or the individual.

Use means, with respect to Individually Identifiable Health Information, the sharing, employment, application, utilization, examination or analysis of such information within an entity that maintains such information.

STATEMENT OF ERISA RIGHTS

Under the Employee Retirement Income Security Act of 1974 (ERISA), all Covered Persons shall have the right to:

RECEIVE INFORMATION ABOUT PLAN AND BENEFITS

- Examine, without charge, at the Plan Administrator's office and at other specified locations (such as at work sites) all documents governing the Plan, including insurance contracts, collective bargaining agreements if applicable, and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration. No charge will be made for examining the documents at the Plan Administrator's principal office.
- Obtain, upon written request to the Plan Administrator, copies of documents that govern the operation of the Plan, including insurance contracts and collective bargaining agreements if applicable, and copies of the latest annual report and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.

CONTINUE GROUP HEALTH COVERAGE

Covered Persons have the right to continue health care coverage if there is a loss of coverage under the Plan as a result of a COBRA qualifying event. You or Your Dependents may have to pay for such coverage. Review this SPD and the documents governing the Plan on the rules governing COBRA continuation coverage rights.

PRE-EXISTING CONDITIONS EXCLUSION PERIOD

There will be a reduction or elimination of exclusionary periods of coverage for Pre-Existing Conditions under this group health Plan if a Covered Person has Creditable Coverage from another plan. Covered Persons with Creditable Coverage from another plan should be provided a Certificate of Creditable Coverage free of charge, from the prior group health plan or health insurance issuer when coverage under the plan is lost, upon entitlement to elect COBRA continuation coverage, when COBRA continuation coverage ceases, if requested by the Covered Person before losing coverage, or if requested by the Covered Person up to 24 months after losing coverage. Without evidence of Creditable Coverage, Covered Persons may be subject to a Pre-Existing Condition exclusion for up to 12 months if application is made when first eligible, or up to 18 months for Late Enrollees, after a Covered Person's Enrollment Date in coverage.

PRUDENT ACTIONS BY PLAN FIDUCIARIES

In addition to creating rights for Covered Persons, ERISA imposes duties upon the people who are responsible for the operation of this Plan. The people who operate this Plan, called "Fiduciaries" of this Plan, have a duty to do so prudently and in the interest of all Plan participants.

NO DISCRIMINATION

No one may terminate Your employment or otherwise discriminate against You or Your covered Dependents in any way to prevent You or Your Dependents from obtaining a benefit or exercising rights provided to Covered Persons under ERISA.

ENFORCING COVERED PERSONS' RIGHTS

If a claim for a benefit is denied or ignored, in whole or in part, Covered Persons have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps an Employee can take to enforce the above rights. For instance, if a Covered Person requests a copy of the Plan documents or the latest annual report from the Plan and does not receive them within thirty (30) days, the Covered Person may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay the Covered Person up to \$110 a day until the materials are received, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If a claim for benefits is denied or ignored, in whole or in part, the Covered Person may file suit in a state or federal court. In addition, if a Covered Person disagrees with the Plan's decision or lack thereof concerning the qualified status of a medical Child support order, the Covered Person may file suit in federal court. If it should happen that the Plan fiduciaries misuse the Plan's money or if a Covered Person is discriminated against for asserting his or her rights, the Covered Person may seek assistance from the U.S. Department of Labor, or may file suit in a federal court. The court will decide who should pay court costs and legal fees. If the Covered Person is successful, the court may order the person sued to pay these costs and fees. If the Covered Person loses, the court may order the Covered Person to pay these costs and fees (for example, if it finds the claim to be frivolous).

ASSISTANCE WITH QUESTIONS

If there are any questions about this Plan, contact the Plan Administrator. For any questions about this statement or about a Covered Person's rights under ERISA, or for assistance in obtaining documents from the Plan Administrator, Covered Persons should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in the telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Covered Persons may also obtain certain publications about their rights and responsibilities under ERISA by calling the publication hotline of the Employee Benefits Security Administration.

PLAN AMENDMENT AND TERMINATION INFORMATION

The Plan Sponsor fully intends to maintain this Plan indefinitely; however, the employer reserves the right to terminate, suspend or amend this Plan at any time, in whole or in part, including making modifications to the benefits under this Plan. No person or entity has any authority to make any oral change or amendments to this Plan. No agent or representative of this Plan will have the authority to legally change the Plan terms or SPD or waive any of its provisions, either purposefully or inadvertently. If a misstatement affects the existence of coverage, the true facts will be used in determining whether coverage is in force under the terms of this Plan and in what amount. The Plan Administrator will provide written notice to Covered Persons within 60 days following the adopted formal action that makes material reduction of benefits to the Plan, or may, in the alternative, furnish such notification through communications maintained by the Plan Sponsor or Plan Administrator at regular intervals no greater than 90 days.

COVERED PERSON'S RIGHTS IF PLAN IS AMENDED OR TERMINATED

If this Plan is amended, a Covered Person's rights are limited to Plan benefits in force at the time expenses are Incurred, whether or not the Covered Person has received written notification from the Plan Administrator that the Plan has been amended.

If this Plan is terminated, the rights of a Covered Person are limited to Covered Expenses Incurred before the Covered Person receives notice of termination. All claims Incurred prior to termination, but not submitted to either the Plan Sponsor or Third Party Administrator within 75 days of the Effective Date of termination of this Plan due to bankruptcy will be excluded from any benefit consideration.

The Plan will assume that the Covered Person received the written amendment or termination letter from the Plan Administrator five days after the letter is mailed.

No person will become entitled to any vested rights under this Plan.

DISTRIBUTION OF ASSETS UPON TERMINATION OF PLAN

Post tax contributions paid by COBRA beneficiaries and/or Retirees, if applicable, will be used for the exclusive purpose of providing benefits and defraying reasonable expenses related to Plan administration, and will not inure to the benefit of the employer.

NO CONTRACT OF EMPLOYMENT

This Plan is not intended to be, and may not be construed as a contract of employment between any Covered Person and the employer.

GLOSSARY OF TERMS

Effective: 04-01-2012

Accident means an unexpected, unforeseen and unintended event that causes bodily harm or damage to the body.

Activities of Daily Living (ADL) means the following, with or without assistance: Bathing, dressing, toileting and associated personal hygiene; transferring (which is to move in and out of a bed, chair, wheelchair, tub or shower); mobility, eating (which is getting nourishment into the body by any means other than intravenous), and continence (which is voluntarily maintaining control of bowel and/or bladder function; in the event of incontinence, maintaining a reasonable level of personal hygiene).

Acupuncture means a technique used to deliver anesthesia or analgesia, or for treating condition of the body (when clinical efficacy has been established for treatment of such conditions) by passing long, thin needles through the skin.

Adverse Benefit Determination means a denial, reduction or termination of a benefit or a failure to provide or make payment, in whole or in part, for a benefit. It also includes any such denial, reduction, termination or failure to provide or make payment that is based on a determination that the Covered Person is no longer eligible to participate in the Plan.

Alternate Facility means a health care facility that is not a Hospital and that provides one or more of the following services on an Outpatient basis, as permitted by law:

- Surgical services;
- Emergency services; or
- Rehabilitative, laboratory, diagnostic or therapeutic services.

Ambulance Transportation means professional ground or air Ambulance Transportation in an Emergency situation or when deemed Medically Necessary, which is:

- To the closest facility most able to provide the specialized treatment required; and
- The most appropriate mode of transportation consistent with the well being of You or Your Dependent.

Ancillary Services means services rendered in connection with Inpatient or Outpatient care in a Hospital or in connection with a medical Emergency including the following: ambulance, anesthesiology, assistant surgeon, pathology and radiology. This term also includes services of the attending Physician or primary surgeon in the event of a medical Emergency.

Birth Center means a legally operating institution or facility which is licensed and equipped to provide immediate prenatal care, delivery and postpartum care to the pregnant individual under the direction and supervision of one or more Physicians specializing in obstetrics or gynecology or a certified nurse midwife. It must provide for 24 hour nursing care provided by registered nurses or certified nurse midwives.

Certificate of Creditable Coverage means a certificate or other documentation that is provided to a person upon losing health care coverage. The certificate or other documentation specifies how much Creditable Coverage a person has and is used to reduce the length of a Pre-Existing Condition exclusion period under a Plan.

Child (Children) means any of the following individuals with respect to an Employee: a natural biological Child; a step Child; a legally adopted Child or a Child legally Placed for Adoption; a Child under the Employee's or spouse's Legal Guardianship; or a Child who is considered an alternate recipient under a Qualified Medical Child Support Order (even if the Child does not meet the definition of "Dependent").

Close Relative means a member of the immediate family. Immediate family includes You, Your spouse, mother, father, grandmother, grandfather, step parents, step grandparents, siblings, step siblings, half siblings, Children, step Children and grandchildren.

COBRA means Title X of the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended from time to time, and applicable regulations. This law gives Covered Persons the right, under certain circumstances, to elect continuation coverage under the Plan when active coverage ends due to a Qualifying Event.

Co-pay is the amount a Covered Person must pay each time certain covered services are provided, as outlined on the Schedule of Benefits.

Cosmetic Treatment means medical or surgical procedures which are primarily used to improve, alter or enhance appearance, whether or not for psychological or emotional reasons.

Covered Expenses means any expense, or portion thereof, which is Incurred as a result of receiving a Covered Benefit under this Plan.

Covered Person means an Employee or Dependent who is enrolled under this Plan.

Creditable Coverage means coverage an individual has under the following as defined by federal law and applicable regulations:

- A group health plan;
- Health insurance coverage (through a group or individual policy);
- Medicare;
- Medicaid;
- A medical care program of the Uniformed Services;
- A medical care program of the Indian Health Services or of a tribal organization;
- A State health benefits risk pool;
- A State Children's Health Insurance Program;
- A health plan offered under the Federal Employee Health Benefits Program;
- A public health plan, including any plan established or maintained by a State, the US government, a foreign country or any political subdivision of the same; or
- A health benefit plan under Section 5(e) of the Peace Corps Act.

Creditable Coverage shall not include coverages for liability, disability income, limited scope dental or vision benefits, specified disease, supplemental benefits and other excepted benefits as defined by federal law and applicable regulations. A period of Creditable Coverage shall not be counted, with respect to enrollment under a group health plan, if there is a 63-day lapse in coverage between the end of the prior coverage and the beginning of the person's enrollment under this Plan.

Custodial Care means nonmedical care given to a Covered Person to administer medication and to assist with personal hygiene or other Activities of Daily Living rather than providing therapeutic treatment and services. Custodial Care services can be safely and adequately provided by persons who do not have the technical skills of a covered healthcare provider. Custodial Care also includes care when active medical treatment cannot be reasonably expected to reduce the disability or condition.

Deductible is the amount of Covered Expenses which must be paid by the Covered Person or the covered family before benefits are payable. The Schedule of Benefits shows the amount of the applicable Deductible (if any) and the health care benefits to which it applies.

Dependent – see Eligibility and Enrollment section of this SPD.

Developmental Delays are characterized by impairment in various areas of development such as social interaction skills, adaptive behavior and communication skills. Developmental Delays may not always have a history of birth trauma or other Illness that could be causing the impairment such as a hearing problem, mental Illness or other neurological symptoms or Illness.

Durable Medical Equipment means equipment which meets all of the following criteria:

- Can withstand repeated use.
- Is primarily used to serve a medical purpose with respect to an Illness or Injury.
- Generally is not useful to a person in the absence of an Illness or Injury.
- Is appropriate for use in the Covered Person's home.

Effective Date means the first day of coverage under this Plan as defined in this SPD. The Covered Person's Effective Date may or may not be the same as their Enrollment Date, as Enrollment Date is defined in the Plan.

Emergency means a serious medical condition, with acute symptoms that require immediate care and treatment in order to avoid jeopardy to the life and health of the person.

Employee – see Eligibility and Enrollment section of this SPD.

Enrollment Date means:

- For anyone who applies for coverage when first eligible, the first day of the Waiting Period, whichever is earlier.
- For anyone who enrolls under the Special Enrollment Provision, or for Late Enrollees, the Enrollment Date is the first day coverage begins.

ERISA means the Employee Retirement Income Security Act of 1974, as amended from time to time and the applicable regulations.

Essential Health Benefits means any medical expense that falls under the following categories, as defined under the Patient Protection and Affordable Care Act; ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care, etc.

Experimental, Investigational or Unproven means any drug, service, supply, care and/or treatment that, at the time provided or sought to be provided, is not recognized as conforming to accepted medical practice or to be a safe, effective standard of medical practice for a particular condition. This includes, but is not limited to:

- Items within the research, Investigational or Experimental stage of development or performed within or restricted to use in Phase I, II, or III clinical trials (unless identified as a covered service elsewhere);
- Items that do not have strong research-based evidence to permit conclusions and/or clearly define long-term effects and impact on health outcomes (have not yet shown to be consistently effective for the diagnosis or treatment of the specific condition for which it is sought). Strong research-based evidence is identified as peer-reviewed published data derived from multiple, large, human randomized controlled clinical trials OR at least one or more large controlled national multi-center population-based studies;
- Items based on anecdotal and Unproven evidence (literature consists only of case studies or uncontrolled trials), i.e., lacks scientific validity, but may be common practice within select practitioner groups even though safety and efficacy is not clearly established;
- Items which have been identified through research-based evidence to not be effective for a medical condition and/or to not have a beneficial effect on health outcomes.

Note: FDA and/or Medicare approval does not guarantee that a drug, supply, care and/or treatment is accepted medical practice, however, lack of such approval will be a consideration in determining whether a drug, service, supply, care and/or treatment is considered Experimental, Investigational or Unproven. In assessing cancer care claims, sources such as the National Comprehensive Cancer Network (NCCN) Compendium, Clinical Practice Guidelines in Oncology™ or National Cancer Institute (NCI) standard of care compendium guidelines, or similar material from other or successor organizations will be considered along with benefits provided under the Plan and any benefits required by law. Furthermore, off-label drug or device use (sought for outside FDA-approved indications) is subject to medical review for appropriateness based on prevailing peer-reviewed medical literature, published opinions and evaluations by national medical associations, consensus panels, technology evaluation bodies, and/or independent review organizations to evaluate the scientific quality of supporting evidence.

Effective: 01-01-2014

Extended Care Facility includes, but is not limited to a skilled nursing, rehabilitation, convalescent or subacute facility. It is an institution or a designated part of one that is operating pursuant to the law for such an institution and is under the full time supervision of a Physician or registered nurse. In addition, the Plan requires that the facility: Provide 24 hour-a-day service to include skilled nursing care and therapies deemed to be Medically Necessary for the recovery of health or physical strength; is not a place primarily for Custodial Care; requires compensation from its patients; admits patients only upon Physician orders; has an agreement to have a Physician's services available when needed; maintains adequate medical records for all patients; has a written transfer agreement with at least one Hospital and is licensed by the state in which it operates and provides the services under which the licensure applies.

FMLA means the Family and Medical Leave Act of 1993, as amended.

Genetic Testing (Applies to Benefit Plan(s) 010, 011, 013, 014, 015) means charges made for Genetic Testing that uses a proven testing method for the identification of genetically-linked inheritable disease. Genetic Testing is covered only if:

- A person has symptoms or signs of a genetically-linked inheritable disease;
- It has been determined that a Covered Person is at risk for carrier status as supported by existing peer-reviewed, evidence-based, scientific literature for the development of a genetically-linked inheritable disease when the results will impact clinical outcome; or
- The therapeutic purpose is to identify specific genetic mutation that has been demonstrated in the existing peer reviewed, evidence-based, scientific literature to directly impact treatment options.

Pre-implantation Genetic Testing, genetic diagnosis prior to embryo transfer, is covered when either parent has an inherited disease or is a documented carrier of a genetically-linked inheritable disease.

Genetic counseling is covered if a Covered Person is undergoing approved Genetic Testing, or if a Covered Person has an inherited disease and is a potential candidate for Genetic Testing.

Hazardous Recreational Activity means activities such as the following when engaged in by a Covered Person knowingly and voluntarily and in a manner which reasonably could be recognized as an organized leisure time pursuit:

- Competitive boxing.
- Bungee-cord jumping.
- Flight in ultra-light or Experimental aircraft.
- Handling or use of illegal explosives.
- Handling of poisonous insects, reptiles or amphibians.
- Hang-gliding.
- Competitive martial arts.
- Parachuting.
- Sky-diving.

HIPAA means the Health Insurance Portability and Accountability Act of 1996, as amended from time to time, and the applicable regulations. This law gives special enrollment rights, prohibits discrimination, and protects privacy of protected health information among other things.

Home Health Care means a formal program of care and intermittent treatment that is: Performed in the home; and prescribed by a Physician; and intermittent care and treatment for the recovery of health or physical strength under an established plan of care; and prescribed in place of a Hospital or an Extended Care Facility or results in a shorter Hospital or Extended Care Facility stay; and organized, administered, and supervised by a Hospital or Qualified licensed providers under the medical direction of a Physician; and appropriate when it is not reasonable to expect the Covered Person to obtain medically indicated services or supplies outside the home.

For purposes of Home Health Care, nurse services means intermittent home nursing care by professional registered nurses or by licensed practical nurses. Intermittent means occasional or segmented care, i.e., care that is not provided on a continuous, non-interrupted basis.

Effective: 04-01-2012

Home Health Care Plan means a formal, written plan made by the Covered Person's attending Physician which is evaluated on a regular basis. It must state the diagnosis, certify that the Home Health Care is in place of Hospital confinement, and specify the type and extent of Home Health Care required for the treatment of the Covered Person.

Hospice Care means a health care program providing a coordinated set of services rendered at home, in Outpatient settings, or in Inpatient settings for Covered Persons suffering from a condition that has a terminal prognosis. Non-curative supportive care is provided through an interdisciplinary group of personnel. A hospice must meet the standards of the National Hospice Organization and applicable state licensing.

Hospice Care Provider means an agency or organization that has Hospice Care available 24 hours a day, seven days a week; is certified by Medicare as a Hospice Care Agency, and, if required, is licensed as such by the jurisdiction in which it is located. The provider may offer skilled nursing services; medical social worker services; psychological and dietary counseling; services of a Physician; physical or occupational therapist; home health aide services; pharmacy services; and Durable Medical Equipment.

Hospital means:

- A facility that is a licensed institution authorized to operate as a Hospital by the state in which it is operating; and
- Provides diagnostic and therapeutic facilities for the surgical or medical diagnosis, treatment, and care of injured and sick persons at the patient's expense; and
- Has a staff of licensed Physicians available at all times; and
- It is accredited by a recognized credentialing entity approved by CMS and/or a state or federal agency and is Qualified to receive payments under the Medicare program; or, if outside of the United States, is licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country; and
- It continuously provides on-premises, 24-hour nursing service by or under the supervision of a registered nurse; and
- Is not a place primarily for maintenance or Custodial Care.

Illness means a bodily disorder, disease, physical or mental sickness, functional nervous disorder, pregnancy or complication of pregnancy. The term "Illness" when used in connection with a newborn Child includes, but is not limited to, congenital defects and birth abnormalities, including premature birth.

Incurred means the date the service or treatment is given, the supply is received or the facility is used, without regard to when the service, treatment, supply or facility is billed, charged or paid.

Independent Contractor means someone who signs an agreement with the employer as and Independent Contractor or an entity or individual who performs services to or on behalf of the employer who is not an Employee or an officer of the employer and who retains control over how the work gets done. The employer who hires the Independent Contractor controls only the outcome of the work and not the performance of the hired service. Determination as to whether an individual or entity is an Independent Contractor shall be made consistent with Section § 530 of the Internal Revenue Code.

Infertility Treatment means services, tests, supplies, devices, or drugs which are intended to promote fertility, achieve a condition of pregnancy, or treat an Illness causing an infertility condition when such treatment is done in an attempt to bring about a pregnancy.

For purposes of this definition, Infertility Treatment includes, but is not limited to fertility tests and drugs; tests and exams done to prepare for induced conception; surgical reversal of a sterilized state which was a result of a previous surgery; sperm enhancement procedures; direct attempts to cause pregnancy by any means including, but not limited to: hormone therapy or drugs; artificial insemination; In vitro fertilization; Gamete Intrafallopian Transfer (GIFT), or Zygote Intrafallopian Transfer (ZIFT); embryo transfer; and freezing or storage of embryo, eggs, or semen.

Effective: 04-01-2012

Injury means a physical harm or disability to the body which is the result of a specific incident caused by external means. The physical harm or disability must have occurred at an identifiable time and place. Injury does not include illness or infection of a cut or wound.

Inpatient means a registered bed patient using and being charged for room and board at the Hospital or in a Hospital for 24 hours or more. A person is not an Inpatient on any day on which he or she is on leave or otherwise gone from the Hospital, whether or not a room and board charge is made.

Late Enrollee means a person who enrolls under this Plan other than on:

- The earliest date on which coverage can become effective under the terms of this Plan; or
- A special Enrollment Date for the person as defined by HIPAA.

Learning Disability means a group of disorders that results in significant difficulties in one or more of seven areas including: Basic reading skills, reading comprehension, oral expression, listening comprehension, written expression, mathematical calculation and mathematical reasoning. Specific learning disabilities are diagnosed when the individual's achievement on standardized tests in a given area is substantially below that expected for age, schooling and level of intelligence.

Legal Guardianship/Guardian means the individual is recognized by a court of law as having the duty of taking care of a person and managing the individual's property and rights.

Maximum Benefit means the maximum amount or the maximum number of days or treatments that are considered a Covered Expense by the Plan.

Medically Necessary / Medical Necessity means health care services provided for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, mental illness, substance use disorder, condition, disease or its symptoms, that are all of the following as determined by us or our designee, within our sole discretion:

- In accordance with *Generally Accepted Standards of Medical Practice*; and
- Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for Your illness, injury, mental illness, substance use disorder, disease or its symptoms; and
- Not mainly for Your convenience or that of Your doctor or other health care provider; and
- Not more costly than an alternative drug, service(s) or supply that is at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of Your illness, injury, disease or symptoms.

The fact that a Physician has performed, prescribed, recommended, ordered, or approved a service, treatment plan, supply, medicine, equipment or facility, or that it is the only available procedure or treatment for a condition, does not, in itself, make the utilization of the service, treatment plan, supply, medicine, equipment or facility Medically Necessary.

Generally Accepted Standards of Medical Practice are standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, relying primarily on controlled clinical trials, or, if not available, observational studies from more than one institution that suggest a causal relationship between the service or treatment and health outcomes.

If no credible scientific evidence is available, then standards that are based on Physician specialty society recommendations or professional standards of care may be considered. We reserve the right to consult expert opinion in determining whether health care services are Medically Necessary. The decision to apply Physician specialty society recommendations, the choice of expert and the determination of when to use any such expert opinion, shall be within our sole discretion.

Effective: 01-01-2014

UnitedHealthcare Clinical Services develops and maintains clinical policies that describe the Generally Accepted Standards of Medical Practice scientific evidence, prevailing medical standards and clinical guidelines supporting our determinations regarding specific services. These clinical policies (as developed by UnitedHealthcare Clinical Services and revised from time to time), are available to Covered Persons by calling UMR at the telephone number on Your ID card, and to Physicians and other health care professionals on UnitedHealthcareOnline.com.

Medicare means the program of medical care benefits provided under Title XVIII of the Social Security Act as amended.

Mental Health Disorder means disorders that are clinically significant psychological syndromes associated with distress, dysfunction or illness. The syndrome must represent a dysfunctional response to a situation or event that exposes the Covered Person to an increased risk of pain, suffering, conflict, illness or death.

Multiple Surgical Procedures means when more than one surgical procedure is performed during the same period of anesthesia.

Negotiated Rate means the amount that providers have contracted to accept a payment in full for Covered Expenses of the Plan.

Non-Essential Health Benefits means any medical benefit that is not an Essential Health Benefit. Please refer to the Essential Health Benefits definition.

Orthognathic Condition means a skeletal mismatch of the jaw (such as when one jaw is too large or too small, too far forward or too far back). An Orthognathic Condition may cause overbite, underbite, or open bite. Orthognathic surgery may be performed to correct skeletal mismatches of the jaw.

Orthotic Appliances means braces, splints, casts and other appliances used to support or restrain a weak or deformed part of the body and is designed for repeated use, intended to treat or stabilize a Covered Person's illness or injury or improve function; and generally is not useful to a person in the absence of an illness or injury.

Outpatient means medical care, treatment, services or supplies in a facility in which a patient is not registered as a bed patient and room and board charges are not incurred.

Participating Pharmacy means a licensed entity, acting within the scope of their license in the state in which they dispense, that has entered into a written agreement with OptumRx and has agreed to provide services to covered individuals for the fees negotiated in the agreement.

Physician (Applies to Benefit Plan(s) 004, 005, 006, 010, 011, 012) means any of the following licensed practitioners, acting within the scope of their license in the state in which they practice, who perform services payable under this Plan: a doctor of medicine (MD), doctor of dental medicine including oral surgeons (DMD), osteopathy (DO), podiatry (DPM), dentistry (DDS), chiropractic (DC), optometry (OPT), a physician's assistant (PA), a nurse practitioner (NP), a certified nurse midwife (CNM), or a certified registered nurse anesthetist (CRNA).

Physician (Applies to Benefit Plan(s) 013, 014, 015) means any of the following licensed practitioners, acting within the scope of his or her license in the state in which he or she practices, who performs services payable under this Plan: doctor of medicine (MD); doctor of medical dentistry including an oral surgeon (DMD); doctor of osteopathy (DO), doctor of podiatric medicine (DPM), doctor of dental surgery (DDS), doctor of chiropractic (DC), doctor of optometry (OPT). Subject to the limitations below, the term Physician shall also include the following practitioner types: physician assistant (PA); nurse practitioner (NP); certified nurse midwife (CNM); or certified registered nurse anesthetist (CRNA), when, and only when, the practitioner is duly licensed, registered, and/or certified by the state in which he or she practices, the services being provided are within his or her scope of practice, and the services are payable under this Plan.

Effective: 01-01-2014

Placed or Placement for Adoption means the assumption and retention of a legal obligation for total or partial support of a Child in anticipation of adoption of such Child. The Child's placement with the person terminates upon the termination of such legal obligation.

Plan means GERBER COLLISION Group Health Benefit Plan.

Plan Participation means that the Covered Person and the Plan each pay a percentage of the Covered Expenses as listed on the Schedule of Benefits, after the Covered Person pays the Deductible(s).

Plan Sponsor means an employer who sponsors a group health plan.

Pre-Existing Condition means an Illness or Injury for which medical advice, diagnosis, care or treatment was recommended or received within the timeframe specified in the Pre-Existing Condition Provision section of this document. **(Applies to classes A16, A17, A18, A19, A20, A21, A22, A30, A31, A32, C13, C14, C15, C16, C17, C18, C19, C30, C31, C32)**

Prescription means any order authorized by a medical professional for a Prescription or non-prescription drug, that could be a medication or supply for the person for whom prescribed. The Prescription must be compliant with applicable laws and regulations and identify the name of the medical professional and the name of the person for whom prescribed. It must also identify the name, strength, quantity and the directions for use of the medication or supply prescribed.

Preventive / Routine Care means a prescribed standard procedure that is ordered by a Physician to evaluate or assess the Covered Person's health and well being, screen for possible detection of unrevealed Illness or Injury, improve the Covered Person's health, or extend the Covered Person's life expectancy. Generally, a procedure is routine if there is no personal history of the Illness or Injury for which the Covered Person is being screened, except as required by applicable law. Benefits included as Preventive / Routine Care are listed in the Schedule of Benefits and will be paid subject to any listed limits or maximums. Whether an immunization is considered Preventive / Routine is based upon the recommendation of the Centers for Disease Control and Prevention. Preventive / Routine Care does not include benefits specifically excluded by this Plan, or treatment after the diagnosis of an Illness or Injury, except as required by applicable law. **(Applies to Benefit Plan(s) 005, 006, 014, 015)** For a High Deductible Health Plan, Preventive / Routine Care means care consistent with IRS Code §223(c)(2)(c) and as listed in the Schedule of Benefits, that can be paid by a high deductible health plan (HDHP) without the Covered Person satisfying the minimum Deductible under the Plan.

Primary Care Physician (Applies to Benefit Plan(s) 010) means a family practitioner, general practitioner, non-specializing internist (i.e., those that work out of a family practice clinic), pediatrician or obstetrician/gynecologist. Generally, these Physicians provide a broad range of services. For instance, family practitioners treat a wide variety of conditions for all family members; general practitioners give routine medical care; internist treat routine and complex conditions in adults; and pediatricians treat Children.

Prudent Layperson means a person with average knowledge of health and medicine who is not formally educated or specialized in the field of medicine.

QMCSO means a Qualified Medical Child Support Order in accordance with applicable law.

Qualified means licensed, registered or certified by the state in which the provider practices.

Qualified Provider means a provider duly licensed, registered, and/or certified by the state in which he or she is practicing, whose scope of practice includes the particular service or treatment being provided that is payable under this Plan. **(Applies to Benefit Plans 013, 014, 015)**

Reconstructive Surgery means surgical procedures performed on abnormal structures of the body caused by congenital illness or anomaly, Accident, or Illness. The fact that physical appearance may change or improve as a result of Reconstructive Surgery does not classify surgery as Cosmetic when a physical impairment exists and the surgery restores or improves function.

Significant Break in Coverage means a period of 63 consecutive days during which a person does not have any Creditable Coverage. Waiting Periods are not included in the calculation of Significant Break in Coverage.

Specialist (Applies to Benefit Plan(s) 010) means a provider who treats specific medical conditions. For instance, a neurologist treats nervous disorders, a gastroenterologist treats digestive problems, and an oncologist treats cancer patients. Providers that are not considered a Specialist include, but are not limited to, family practitioners, non-specializing internists, pediatricians, or obstetricians/gynecologists.

Surgical Center means a licensed facility that is under the direction of an organized medical staff of Physicians; has facilities that are equipped and operated primarily for the purpose of performing surgical procedures; has continuous Physician services and registered professional nursing services available whenever a patient is in the facility; generally does not provide Inpatient services or other accommodations; and offers the following services whenever the patient is in the center:

- Provides drug services as needed for medical operations and procedures performed;
- Provides for the physical and emotional well being of the patients;
- Provides Emergency services;
- Has organized administration structure and maintains statistical and medical records.

Telemedicine means the practice of health care delivery, diagnosis, consultation, treatment, transfer of medical data and education using interactive audio, video, or data communications.

Temporomandibular Joint Disorder (TMJ) shall mean a disorder of the jaw joint(s) and/or associated parts resulting in pain or inability of the jaw to function properly.

Terminal Illness or Terminally Ill means a life expectancy of about six months.

Third Party Administrator (TPA) is a service provider hired by the Plan to process claims and perform other administrative services. The TPA does not assume liability for payment of benefits under this Plan.

Totally Disabled is determined by the Plan in its sole discretion and generally means:

- That an Employee is prevented from engaging in any job or occupation for wage or profit for which the Employee is Qualified by education, training or experience; or
- That a covered Dependent has been diagnosed with a physical, psychiatric, or developmental disorder, or some combination thereof, and as a result cannot engage in Activities of Daily Living and/or substantial gainful activities that a person of like age and sex in good health can perform, preventing an individual from attaining self-sufficiency.
- Diagnosis of one or more of the following conditions is not considered proof of Total Disability. Conditions are listed in the most recent American Psychiatric Association Diagnostic and Statistical Manual (DSM) or the International Classification of Disease – Clinical Modification manual (most recent revision) (ICD-CM) in the following categories:
 - Personality disorders; or
 - Sexual/gender identity disorders; or
 - Behavior and impulse control disorders; or
 - "V" codes.

Effective: 01-01-2014

Urgent Care (Applies to Benefit Plan(s) 010, 011, 012, 013, 014, 015) is the delivery of ambulatory care in a facility dedicated to the delivery of care outside of a Hospital Emergency department, usually on an unscheduled, walk-in basis. Urgent Care centers are primarily used to treat patients who have an Injury or Illness that requires immediate care but is not serious enough to warrant a visit to an Emergency room. Often Urgent Care centers are not open on a continuous basis, unlike a Hospital Emergency room that would be open at all times.

Usual and Customary means the amount the Plan determines to be the reasonable charge for comparable services, treatment, or materials in a Geographical Area. In determining whether charges are Usual and Customary, due consideration will be given to the nature and severity of the condition being treated and any medical complications or unusual or extenuating circumstances. **Geographical Area** means a zip code area, or a greater area if the Plan determines it is needed to find an appropriate cross section of accurate data.

Waiting Period means the period of time that must pass before coverage can become effective for an Employee or Dependent who is otherwise eligible to enroll under the terms of this Plan.

You, Your means the Employee.