

# **CITY OF HOBOKEN HOBOKEN NJ**

**Health Benefit Summary Plan Description  
7670-00-412486**

**BENEFITS ADMINISTERED BY**



A UnitedHealthcare Company

# Table of Contents

<b>INTRODUCTION.....</b>	<b>1</b>
<b>PLAN INFORMATION.....</b>	<b>2</b>
<b>BENEFIT CLASS DESCRIPTION.....</b>	<b>4</b>
<b>LOCATION DESCRIPTION.....</b>	<b>5</b>
<b>MEDICAL SCHEDULE OF BENEFITS.....</b>	<b>7</b>
<b>MEDICAL SCHEDULE OF BENEFITS.....</b>	<b>14</b>
<b>MEDICAL SCHEDULE OF BENEFITS.....</b>	<b>21</b>
<b>MEDICAL SCHEDULE OF BENEFITS.....</b>	<b>27</b>
<b>TRANSPLANT SCHEDULE OF BENEFITS.....</b>	<b>33</b>
<b>PRESCRIPTION SCHEDULE OF BENEFITS.....</b>	<b>34</b>
<b>OUT-OF-POCKET EXPENSES AND MAXIMUMS.....</b>	<b>35</b>
<b>ELIGIBILITY AND ENROLLMENT.....</b>	<b>37</b>
<b>SPECIAL ENROLLMENT PROVISION.....</b>	<b>41</b>
<b>TERMINATION.....</b>	<b>43</b>
<b>COBRA CONTINUATION OF COVERAGE.....</b>	<b>45</b>
<b>UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994.....</b>	<b>54</b>
<b>PROVIDER NETWORK.....</b>	<b>55</b>
<b>COVERED MEDICAL BENEFITS.....</b>	<b>57</b>
<b>TELADOC SERVICES.....</b>	<b>68</b>
<b>HOME HEALTH CARE BENEFITS.....</b>	<b>69</b>
<b>TRANSPLANT BENEFITS.....</b>	<b>70</b>
<b>PRESCRIPTION DRUG BENEFITS.....</b>	<b>74</b>
<b>HEARING AID BENEFITS.....</b>	<b>81</b>
<b>MENTAL HEALTH BENEFITS.....</b>	<b>82</b>
<b>SUBSTANCE USE DISORDER AND CHEMICAL DEPENDENCY BENEFITS.....</b>	<b>84</b>
<b>CARE MANAGEMENT.....</b>	<b>85</b>
<b>COORDINATION OF BENEFITS.....</b>	<b>88</b>

<b>RIGHT OF SUBROGATION, REIMBURSEMENT AND OFFSET .....</b>	<b>92</b>
<b>GENERAL EXCLUSIONS .....</b>	<b>95</b>
<b>CLAIMS AND APPEAL PROCEDURES .....</b>	<b>101</b>
<b>FRAUD.....</b>	<b>109</b>
<b>OTHER FEDERAL PROVISIONS .....</b>	<b>110</b>
<b>HIPAA ADMINISTRATIVE SIMPLIFICATION MEDICAL PRIVACY AND SECURITY PROVISION .....</b>	<b>112</b>
<b>PLAN AMENDMENT AND TERMINATION INFORMATION .....</b>	<b>116</b>
<b>GLOSSARY OF TERMS .....</b>	<b>117</b>

**CITY OF HOBOKEN**  
**GROUP HEALTH BENEFIT PLAN**  
**SUMMARY PLAN DESCRIPTION**

**INTRODUCTION**

The purpose of this document is to provide You and Your covered Dependents, if any, with summary information in English on benefits available under this Plan as well as with information on a Covered Person's rights and obligations under the CITY OF HOBOKEN Health Benefit Plan (the "Plan"). You are a valued Employee of CITY OF HOBOKEN, and Your employer is 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 or if You have difficulty translating this document.

**(Applies to Benefit Plan(s) 001, 003)** CITY OF HOBOKEN 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 Benecard for pharmacy claims. The Third Party Administrators do not assume liability for benefits payable under this Plan, since they are solely claims-paying agents for the Plan Administrator.

**(Applies to Benefit Plan(s) 002, 004)** CITY OF HOBOKEN 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, since 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 amounts, 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.

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

Each individual covered under this Plan will be receiving an identification card that he or she may present to providers whenever he or she receives services. On the back of this card are phone numbers to call in case of questions or problems.

This document contains information on the benefits and limitations of the Plan and will serve as both the Summary Plan Description (SPD) and Plan document. Therefore it will be referred to as both the SPD and the Plan document.

This document became effective on June 1, 2016.

## PLAN INFORMATION

<b>Plan Name</b>	CITY OF HOBOKEN GROUP BENEFIT PLAN
<b>Name And Address Of Employer</b>	CITY OF HOBOKEN 94 WASHINGTON ST HOBOKEN NJ 07030
<b>Name, Address, And Phone Number Of Plan Administrator</b>	CITY OF HOBOKEN 94 WASHINGTON ST HOBOKEN NJ 07030 201-420-2031
<b>Named Fiduciary</b>	CITY OF HOBOKEN
<b>Claim Appeals Fiduciary For Medical Claims</b>	UMR
<b>Employer Identification Number Assigned By The IRS</b>	22-6001993
<b>Type Of Benefit Plan Provided</b>	Self-funded Health and Welfare Plan providing group health benefits.
<b>Type Of Administration</b>	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.
<b>Name And Address Of Agent For Service Of Legal Process</b>	THE OFFICE OF CORPORATION COUNSEL 94 WASHINGTON ST HOBOKEN NJ 07030  Service of legal process may also be made upon the Plan Administrator.
<b>Funding Of The Plan</b>	Employer and Employee Contributions  Benefits are provided by a benefit Plan maintained on a self-insured basis by Your employer.
<b>Collective Bargaining Provisions</b>	The Plan is maintained pursuant to one or more collective bargaining agreements. A copy of each agreement may be obtained upon written request to the Plan Administrator, and each agreement is available for examination.
<b>Benefit Plan Year</b>	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.

**Compliance**

It is intended that this Plan comply with all applicable laws. In the event of any conflict between this Plan and the applicable law, the provisions of the applicable law 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:

<b>Class</b>	<b>Class Description</b>	<b>Benefit Plan</b>	<b>Network**</b>
A01	ALL ACTIVE EMPLOYEES WITH DIRECT ACCESS PLAN	001	COH-XZ
C01	ALL COBRA PARTICIPANTS WITH DIRECT ACCESS PLAN	001	COH-XZ
C02	ALL PRE 65 COBRA PARTICIPANTS RETIRED EMPLOYEES WITH DIRECT ACCESS PLAN	001	COH-XZ
C03	ALL POST 65 COBRA PARTICIPANTS RETIRED EMPLOYEES WITH DIRECT ACCESS PLAN	003	COH-XZ
C04	ALL PRE 65 COBRA PARTICIPANTS RETIRED EMPLOYEES WITH DIRECT ACCESS PLAN MMRX	002	COH-XZ
C05	ALL POST 65 COBRA PARTICIPANTS RETIRED EMPLOYEES WITH DIRECT ACCESS PLAN MMRX	004	COH-XZ
R01	ALL PRE 65 RETIRED EMPLOYEES WITH DIRECT ACCESS PLAN	001	COH-XZ
R02	ALL POST 65 RETIRED EMPLOYEES WITH DIRECT ACCESS PLAN	003	COH-XZ
R03	ALL PRE 65 RETIRED EMPLOYEES WITH DIRECT ACCESS PLAN MMRX	002	COH-XZ
R04	ALL POST 65 RETIRED EMPLOYEES WITH DIRECT ACCESS PLAN MMRX	004	COH-XZ

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

## LOCATION DESCRIPTION

Location	Description	Billing Division	Reporting Sub
001	CITY OF HOBOKEN 94 WASHINGTON ST HOBOKEN NJ 07030	001	0001
049	RETIREE LIBRARY 94 WASHINGTON ST HOBOKEN NJ 07030	049	0049
050	ACTIVE LIBRARY 94 WASHINGTON ST HOBOKEN NJ 07030	050	0050
052	COBRA FOR 49 50 97 94 WASHINGTON ST HOBOKEN NJ 07030	052	0052
054	ACTIVE PBA 94 WASHINGTON ST HOBOKEN NJ 07030	054	0054
055	RETIREE PBA 94 WASHINGTON ST HOBOKEN NJ 07030	055	0055
056	ACTIVE SOA 94 WASHINGTON ST HOBOKEN NJ 07030	056	0056
057	RETIREE SOA 94 WASHINGTON ST HOBOKEN NJ 07030	057	0057
058	COBRA PBA/ SOA 94 WASHINGTON ST HOBOKEN NJ 07030	058	0058
059	DEP 31 FOR DA7 \$3/\$5 94 WASHINGTON ST HOBOKEN NJ 07030	059	0059
060	ACTIVE FIREFIGHTER 1078 94 WASHINGTON ST HOBOKEN NJ 07030	060	0060
061	RETIREE FIREFIGHTER 1078 94 WASHINGTON ST HOBOKEN NJ 07030	061	0061
062	ACTIVE FIREFIGHTER 1066 94 WASHINGTON ST HOBOKEN NJ 07030	062	0062

<b>Location</b>	<b>Description</b>	<b>Billing Division</b>	<b>Reporting Sub</b>
063	RETIREE FIREFIGHTER 1066 94 WASHINGTON ST HOBOKEN NJ 07030	063	0063
064	COBRA FIREFIGHTER 94 WASHINGTON ST HOBOKEN NJ 07030	064	0064
066	ACTIVE HMEA 94 WASHINGTON ST HOBOKEN NJ 07030	066	0066
067	RETIREE HMEA 94 WASHINGTON ST HOBOKEN NJ 07030	067	0067
068	ACTIVE HMSA 94 WASHINGTON ST HOBOKEN NJ 07030	068	0068
069	RETIREE HMSA 94 WASHINGTON ST HOBOKEN NJ 07030	069	0069
070	COBRA HMEA 94 WASHINGTON ST HOBOKEN NJ 07030	070	0070
071	COBRA HMSA 94 WASHINGTON ST HOBOKEN NJ 07030	071	0071
074	COBRA CITY FOR 99 94 WASHINGTON ST HOBOKEN NJ 07030	074	0074
077	DEP 31 FOR DA7 \$5/\$10 94 WASHINGTON ST HOBOKEN NJ 07030	077	0077
078	DEP 31 FOR DA7 \$5/\$10/\$15 94 WASHINGTON ST HOBOKEN NJ 07030	078	0078
079	DEP 31 FOR 99 94 WASHINGTON ST HOBOKEN NJ 07030	079	0079
097	RETIREE CITY 94 WASHINGTON ST HOBOKEN NJ 07030	097	0097
099	RETIREE CITY (WITH MMRX) 94 WASHINGTON ST HOBOKEN NJ 07030	099	0099

## MEDICAL SCHEDULE OF BENEFITS

### Benefit Plan(s) 001

**Effective: 02-01-2017**

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 and Maximums 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, 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
<b>Annual Deductible Per Calendar Year:</b>		
• Per Person	\$0	\$100
• Per Family	\$0	\$250
<b>Plan Participation Rate, Unless Otherwise Stated Below:</b>		
• Paid By Plan After Satisfaction Of Deductible	100%	80%
<b>Annual Total Out-Of-Pocket Maximum:</b>		
• Per Person	\$400	\$2,000
• Per Family	\$800	\$5,000
<b>Acupuncture Treatment:</b>		
• Co-pay Per Visit	\$10	Not Applicable
• Paid By Plan After Deductible	100%	80%
<b>Ambulance Transportation:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Blood Benefits:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Breast Pumps:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Cognitive Rehabilitation Therapy:</b>		
• Co-pay Per Visit	\$10	Not Applicable
• Paid By Plan After Deductible	100%	80%
	(Deductible Waived)	
<b>Note: Medical Necessity Will Be Reviewed After 25 Visits.</b>		
<b>Counseling Services:</b>		
<b>Nutritional Counseling If Medically Necessary:</b>		
• Co-pay Per Visit	\$10	Not Applicable
• Maximum Visits Per Calendar Year	3 Visits	
• Paid By Plan After Deductible	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Diabetes Treatment:</b>		
<b>Diabetic Counseling:</b>		
• Co-pay Per Visit	\$10	Not Applicable
• Paid By Plan After Deductible	100%	80%
<b>Diabetic Supplies:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Insulin:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Durable Medical Equipment:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Emergency Services / Treatment:</b>		
<b>Urgent Care:</b>		
• Co-pay Per Visit	\$10	Not Applicable
• Paid By Plan After Deductible	100%	80%
<b>Emergency Room / Emergency Physicians:</b>		
• Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours)	\$25	\$25
• Paid By Plan	100%	100% (Deductible Waived)
<b>Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility:</b>		
• Maximum Days Per Calendar Year	120 Days	60 Days
• Paid By Plan After Deductible	100%	80%
<b>Note: Overall Limit Of 120 Days Combined.</b>		
<b>Gym Reimbursement:</b>		
From Age 18		\$120
• Maximum Benefit Per 6 Months		
• Paid By Plan	100%	100% (Deductible Waived)
<b>Note: Payable Upon Receipt Showing Paid And That Covered Person Attended 50 Times In The 6 Month Period.</b>		
<b>Hearing Services:</b>		
<b>Exams, Tests:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Hearing Aids:</b>		
To Age 16		
• Maximum Benefit Every 24 Months	\$1,000 And 1 Hearing Aid Per Hearing Impaired Ear	
• Paid By Plan After Deductible	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Home Health Care Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i></p>	100%	80%
<b>Home Infusion:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Hospice Care Benefits:</b> <p><b>Hospice Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Respite Care:</b></p> <ul style="list-style-type: none"> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
	100%	10 Days 80%
<b>Hospital Services:</b> <p><b>Pre-Admission Testing:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Inpatient Services Only:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Inpatient Physician Charges Only:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Services / Outpatient Physician Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Imaging Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Lab And X-Ray Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Surgery / Surgeon Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
	Not Applicable 100%	\$200 80%
	100%	80%
	100%	80%
	100%	80%
	100%	80%
	100%	80%
<b>Infant Formula:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Infertility Treatment:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Lifetime</li> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Covered Persons Must Be Age 45 Or Younger And Used All Reasonable, Less Expensive, And Medically Appropriate Treatments For Infertility.</i></p>	4 Egg Retrievals \$10 100%	Not Applicable 80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Manipulations:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 30 Visits 80%
<b>Maternity:</b>		
<b>Routine Prenatal Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Initial Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:</b>		
<b>Inpatient Services Only:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Paid By Plan After Deductible</li> </ul>	Not Applicable 100%	\$200 80%
<b>Inpatient Physician Charges Only:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Residential Treatment:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Outpatient Or Partial Hospitalization Services And Physician Charges:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Office Visit:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Nursery And Newborn Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<i>Note: Deductible And / Or Co-pay Will Be Waived For Preventive / Routine Well Newborn Charges, Initial Stay (Days 0-5).</i>		
<b>Orally Administered Anti-Cancer Drugs:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	100% (Deductible Waived)
<b>Orthotic Appliances:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Oxygen And Its Administration:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Physician Office Visit:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Physician Office Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:</b>		
<b>Preventive / Routine Physical Exams At Appropriate Ages:</b>		
<ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Immunizations:</b>		
<ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:</b>		
<ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Mammograms And Breast Exams:</b>		
<ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 80% (Deductible Waived)
<i>Note: 3D Mammograms Are Covered If Mammogram Is Abnormal Within Any Degree Of Breast Density, Or The Patient Has Additional Risk Factors For Breast Cancer Including Family History, Prior Personal History, Positive Genetic Testing, Extremely Dense Breast Tissue, Or Other Indications As Determined By The Patient's Practitioner.</i>		
<b>Preventive / Routine Pelvic Exams And Pap Tests:</b>		
<ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 80% (Deductible Waived)
<b>Preventive / Routine PSA Test And Prostate Exams:</b>		
<ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 80% (Deductible Waived)
<b>Preventive / Routine Screenings / Services At Appropriate Ages And Gender:</b>		
<ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:</b>		
<ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Preventive / Routine Hearing Exams:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco Use, Obesity, Diet, And Nutrition:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Hearing Exams:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>In Addition, The Following Preventive / Routine Services Are Covered For Women:</b> <ul style="list-style-type: none"> <li>➢ Treatment For Gestational Diabetes</li> <li>➢ Papillomavirus DNA Testing</li> <li>➢ Counseling For Sexually Transmitted Infections (Provided Annually)*</li> <li>➢ Counseling For Human Immune-Deficiency Virus (Provided Annually)*</li> <li>➢ Breastfeeding Support, Supplies, And Counseling</li> <li>➢ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)*</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>*These Services May Also Apply To Men.</b>		
<b>Private Duty Nursing:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Prosthetics:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Teladoc Services:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan</li> </ul>	\$10 100%	\$10 100% (Deductible Waived)
<b>Temporomandibular Joint Disorder Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Therapeutic Treatment Of Inherited Metabolic Disease:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Therapy Services:</b>  <b>Occupational / Physical / Speech Outpatient Hospital Therapy:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

Effective: 02-01-2017	IN-NETWORK	OUT-OF-NETWORK
<b>Occupational / Physical / Speech Office Therapy:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Note: Medical Necessity Will Be Reviewed After 25 Visits.</b></p>	\$10 100%	Not Applicable 80%
<b>Vision Care Benefits:</b> <p><b>Eye Exam:</b></p> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Co-pay Per Visit</li> <li>• Paid By Plan</li> </ul> <p><b>Refraction:</b></p> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Co-pay Per Visit</li> <li>• Paid By Plan</li> </ul> <p><b>Note: Only One Co-pay Will Apply to Exam And Refraction.</b></p>	\$10 100%  \$10 100%	1 Exam \$10 100% (Deductible Waived)  1 Exam \$10 100% (Deductible Waived)
<b>Wigs (Cranial Protheses), Toupees, Or Hairpieces Related To Cancer Treatment And Alopecia Areata:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	90%	90% (Deductible Waived)
<b>All Other Covered Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

## MEDICAL SCHEDULE OF BENEFITS

### Benefit Plan(s) 002

**Effective: 02-01-2017**

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 and Maximums 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, 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
<b>Annual Deductible Per Calendar Year:</b> <ul style="list-style-type: none"> <li>• Per Person</li> <li>• Per Family</li> </ul>	\$0 \$0	\$100 \$250
<b>Plan Participation Rate, Unless Otherwise Stated Below:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Satisfaction Of Deductible</li> </ul>	100%	80%
<b>Annual Total Out-Of-Pocket Maximum:</b>  <b>Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum.</b> <ul style="list-style-type: none"> <li>• Per Person</li> <li>• Per Family</li> </ul>	\$400 \$800	\$2,000 \$5,000
<b>Acupuncture Treatment:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Ambulance Transportation:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Blood Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Breast Pumps:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Cognitive Rehabilitation Therapy:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100% (Deductible Waived)	Not Applicable 80%
<b>Note: Medical Necessity Will Be Reviewed After 25 Visits.</b>		

	IN-NETWORK	OUT-OF-NETWORK
<b>Counseling Services:</b>  <b>Nutritional Counseling If Medically Necessary:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10  100%	Not Applicable 3 Visits 80%
<b>Diabetes Treatment:</b>  <b>Diabetic Counseling:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <b>Diabetic Supplies:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Insulin:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%  90%  90%	Not Applicable 80%  80%  80%
<b>Durable Medical Equipment:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Emergency Services / Treatment:</b>  <b>Urgent Care:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <b>Emergency Room / Emergency Physicians:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours)</li> <li>• Paid By Plan</li> </ul>	\$10 100%  \$25 100%	Not Applicable 80%  \$25 100% (Deductible Waived)
<b>Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility:</b> <ul style="list-style-type: none"> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Note: Overall Limit Of 120 Days Combined.</b></p>	120 Days 100%	60 Days 80%
<b>Gym Reimbursement:</b> From Age 18 <ul style="list-style-type: none"> <li>• Maximum Benefit Per 6 Months</li> <li>• Paid By Plan</li> </ul> <p><b>Note: Payable Upon Receipt Showing Paid And That Covered Person Attended 50 Times In The 6 Month Period.</b></p>	100%	\$120 100% (Deductible Waived)
<b>Hearing Services:</b>  <b>Exams, Tests:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Hearing Aids:</b> To Age 16 <ul style="list-style-type: none"> <li>• Maximum Benefit Every 24 Months</li> <li>• Paid By Plan After Deductible</li> </ul>	100%  \$1,000 And 1 Hearing Aid Per Hearing Impaired Ear 100%	80%  80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Home Health Care Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i></p>	100%	80%
<b>Home Infusion:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Hospice Care Benefits:</b> <p><b>Hospice Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Respite Care:</b></p> <ul style="list-style-type: none"> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
	100%	10 Days 80%
<b>Hospital Services:</b> <p><b>Pre-Admission Testing:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Inpatient Services Only:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Inpatient Physician Charges Only:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Services / Outpatient Physician Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Imaging Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Lab And X-Ray Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Surgery / Surgeon Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
	Not Applicable 100%	\$200 80%
	100%	80%
	100%	80%
	100%	80%
	100%	80%
	100%	80%
<b>Infant Formula:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Infertility Treatment:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Lifetime</li> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Covered Persons Must Be Age 45 Or Younger And Used All Reasonable, Less Expensive, And Medically Appropriate Treatments For Infertility.</i></p>	4 Egg Retrievals \$10 100%	Not Applicable 80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Manipulations:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 30 Visits 80%
<b>Maternity:</b>  <b>Routine Prenatal Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Initial Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:</b>  <b>Inpatient Services Only:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Paid By Plan After Deductible</li> </ul>	Not Applicable 100%	\$200 80%
<b>Inpatient Physician Charges Only:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Residential Treatment:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Outpatient Or Partial Hospitalization Services And Physician Charges:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Office Visit:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Nursery And Newborn Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<i>Note: Deductible And / Or Co-pay Will Be Waived For Preventive / Routine Well Newborn Charges, Initial Stay (Days 0-5).</i>		
<b>Orally Administered Anti-Cancer Drugs:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	100% (Deductible Waived)
<b>Orthotic Appliances:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Oxygen And Its Administration:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Physician Office Visit:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Physician Office Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Prescription Medications:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<p><b>Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:</b></p> <p><b>Preventive / Routine Physical Exams At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<p><b>Immunizations:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<p><b>Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<p><b>Preventive / Routine Mammograms And Breast Exams:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul> <p><i>Note: 3D Mammograms Are Covered If Mammogram Is Abnormal Within Any Degree Of Breast Density, Or The Patient Has Additional Risk Factors For Breast Cancer Including Family History, Prior Personal History, Positive Genetic Testing, Extremely Dense Breast Tissue, Or Other Indications As Determined By The Patient's Practitioner.</i></p>	100%	1 Exam 80% (Deductible Waived)
<p><b>Preventive / Routine Pelvic Exams And Pap Tests:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 80% (Deductible Waived)
<p><b>Preventive / Routine PSA Test And Prostate Exams:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 80% (Deductible Waived)
<p><b>Preventive / Routine Screenings / Services At Appropriate Ages And Gender:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<p><b>Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Preventive / Routine Hearing Exams:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco Use, Obesity, Diet, And Nutrition:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Hearing Exams:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>In Addition, The Following Preventive / Routine Services Are Covered For Women:</b> <ul style="list-style-type: none"> <li>➢ Treatment For Gestational Diabetes</li> <li>➢ Papillomavirus DNA Testing</li> <li>➢ Counseling For Sexually Transmitted Infections (Provided Annually)*</li> <li>➢ Counseling For Human Immune-Deficiency Virus (Provided Annually)*</li> <li>➢ Breastfeeding Support, Supplies, And Counseling</li> <li>➢ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)*</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>*These Services May Also Apply To Men.</b>		
<b>Private Duty Nursing:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Prosthetics:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$10 100%	Not Applicable 80%
<b>Teladoc Services:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan</li> </ul>	\$10 100%	\$10 100% (Deductible Waived)
<b>Temporomandibular Joint Disorder Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Therapeutic Treatment Of Inherited Metabolic Disease:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Therapy Services:</b>  <b>Occupational / Physical / Speech Outpatient Hospital Therapy:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

<b>Effective: 02-01-2017</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Occupational / Physical / Speech Office Therapy:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Note: Medical Necessity Will Be Reviewed After 25 Visits.</b></p>	\$10 100%	Not Applicable 80%
<b>Vision Care Benefits:</b>  <b>Eye Exam:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Co-pay Per Visit</li> <li>• Paid By Plan</li> </ul> <b>Refraction:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Co-pay Per Visit</li> <li>• Paid By Plan</li> </ul> <p><b>Note: Only One Co-pay Will Apply to Exam And Refraction.</b></p>	\$10 100%  \$10 100%	1 Exam \$10 100% (Deductible Waived)  1 Exam \$10 100% (Deductible Waived)
<b>Wigs (Cranial Protheses), Toupees, Or Hairpieces Related To Cancer Treatment And Alopecia Areata:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	90%	90% (Deductible Waived)
<b>All Other Covered Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

## MEDICAL SCHEDULE OF BENEFITS

### Benefit Plan(s) 003

**Effective: 02-01-2017**

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 and Maximums 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, 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
<b>Annual Deductible Per Calendar Year:</b>		
• Per Person	\$0	\$100
• Per Family	\$0	\$250
<b>Plan Participation Rate, Unless Otherwise Stated Below:</b>		
• Paid By Plan After Satisfaction Of Deductible	100%	80%
<b>Annual Total Out-Of-Pocket Maximum:</b>		
• Per Person	\$400	\$2,000
• Per Family	\$800	\$5,000
<b>Ambulance Transportation:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Blood Benefits:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Breast Pumps:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Cognitive Rehabilitation Therapy:</b>		
• Paid By Plan After Deductible	100% (Deductible Waived)	80%
<b>Note: Medical Necessity Will Be Reviewed After 25 Visits.</b>		
<b>Counseling Services:</b>		
<b>Nutritional Counseling If Medically Necessary:</b>		3 Visits
• Maximum Visits Per Calendar Year		
• Paid By Plan After Deductible	100%	80%
<b>Diabetes Treatment:</b>		
<b>Diabetic Counseling:</b>		
• Paid By Plan After Deductible	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Diabetic Supplies:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Insulin:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Durable Medical Equipment:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Emergency Services / Treatment:</b> <p><b>Urgent Care:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Emergency Room / Emergency Physicians:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours)</li> <li>• Paid By Plan</li> </ul>	100%	80%
<b>Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility:</b> <ul style="list-style-type: none"> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Overall Limit Of 120 Days Combined.</i></p>	120 Days 100%	60 Days 80%
<b>Gym Reimbursement:</b> <p>From Age 18</p> <ul style="list-style-type: none"> <li>• Maximum Benefit Per 6 Months</li> <li>• Paid By Plan</li> </ul> <p><i>Note: Payable Upon Receipt Showing Paid And That Covered Person Attended 50 Times In The 6 Month Period.</i></p>	100%	\$120 100% (Deductible Waived)
<b>Hearing Services:</b> <p><b>Exams, Tests:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Hearing Aids:</b></p> <p>To Age 16</p> <ul style="list-style-type: none"> <li>• Maximum Benefit Every 24 Months</li> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Home Health Care Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i></p>	100%	80%
<b>Home Infusion:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Hospice Care Benefits:</b>		
<b>Hospice Services:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Respite Care:</b>		
• Maximum Days Per Calendar Year		10 Days
• Paid By Plan After Deductible	100%	80%
<b>Hospital Services:</b>		
<b>Pre-Admission Testing:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-Private Room Rate Or Negotiated Room Rate:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Outpatient Services / Outpatient Physician Charges:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Outpatient Imaging Charges:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Outpatient Lab And X-Ray Charges:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Outpatient Surgery / Surgeon Charges:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Infant Formula:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Infertility Treatment:</b>		
• Maximum Benefit Per Lifetime		4 Egg Retrievals
• Paid By Plan After Deductible	100%	80%
<b><i>Note: Covered Persons Must Be Age 45 Or Younger And Used All Reasonable, Less Expensive, And Medically Appropriate Treatments For Infertility.</i></b>		
<b>Manipulations:</b>		
• Maximum Visits Per Calendar Year		30 Visits
• Paid By Plan After Deductible	100%	80%
<b>Maternity:</b>		
<b>Routine Prenatal Services:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:</b>		
• Paid By Plan After Deductible	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Nursery And Newborn Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Deductible And / Or Co-pay Will Be Waived For Preventive / Routine Well Newborn Charges, Initial Stay (Days 0-5).</i></p>	100%	80%
<b>Orally Administered Anti-Cancer Drugs:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	100% (Deductible Waived)
<b>Orthotic Appliances:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Oxygen And Its Administration:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Physician Office Visit:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Physician Office Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:</b> <p><b>Preventive / Routine Physical Exams At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Immunizations:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Mammograms And Breast Exams:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul> <p><i>Note: 3D Mammograms Are Covered If Mammogram Is Abnormal Within Any Degree Of Breast Density, Or The Patient Has Additional Risk Factors For Breast Cancer Including Family History, Prior Personal History, Positive Genetic Testing, Extremely Dense Breast Tissue, Or Other Indications As Determined By The Patient's Practitioner.</i></p> <p><b>Preventive / Routine Pelvic Exams And Pap Tests:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
		1 Exam
	100%	80% (Deductible Waived)
		1 Exam
	100%	80% (Deductible Waived)

	IN-NETWORK	OUT-OF-NETWORK
<b>Preventive / Routine PSA Test And Prostate Exams:</b> <ul style="list-style-type: none"> <li>Maximum Exams Per Calendar Year</li> <li>Paid By Plan</li> </ul>	100%	1 Exam 80% (Deductible Waived)
<b>Preventive / Routine Screenings / Services At Appropriate Ages And Gender:</b> <ul style="list-style-type: none"> <li>Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:</b> <ul style="list-style-type: none"> <li>Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Hearing Exams:</b> <ul style="list-style-type: none"> <li>Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco Use, Obesity, Diet, And Nutrition:</b> <ul style="list-style-type: none"> <li>Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride:</b> <ul style="list-style-type: none"> <li>Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Hearing Exams:</b> <ul style="list-style-type: none"> <li>Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>In Addition, The Following Preventive / Routine Services Are Covered For Women:</b> <ul style="list-style-type: none"> <li>➤ Treatment For Gestational Diabetes</li> <li>➤ Papillomavirus DNA Testing</li> <li>➤ Counseling For Sexually Transmitted Infections (Provided Annually)*</li> <li>➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)*</li> <li>➤ Breastfeeding Support, Supplies, And Counseling</li> <li>➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)*</li> <li>Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>*These Services May Also Apply To Men.</b>		
<b>Private Duty Nursing:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Prosthetics:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	100%	80%

<b>Effective: 02-01-2017</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Teladoc Services:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan</li> </ul>	\$10 100%	\$10 100% (Deductible Waived)
<b>Temporomandibular Joint Disorder Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Therapeutic Treatment Of Inherited Metabolic Disease:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Therapy Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Note: Medical Necessity Will Be Reviewed After 25 Visits.</b>		
<b>Vision Care Benefits:</b> <b>Eye Exam:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Paid By Plan</li> </ul> <b>Refraction:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 100% (Deductible Waived)
	100%	1 Exam 100% (Deductible Waived)
<b>Wigs (Cranial Protheses), Toupees, Or Hairpieces Related To Cancer Treatment And Alopecia Areata:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	90%	90% (Deductible Waived)
<b>All Other Covered Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

## MEDICAL SCHEDULE OF BENEFITS

### Benefit Plan(s) 004

**Effective: 02-01-2017**

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 and Maximums 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, 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
<b>Annual Deductible Per Calendar Year:</b>		
• Per Person	\$0	\$100
• Per Family	\$0	\$250
<b>Plan Participation Rate, Unless Otherwise Stated Below:</b>		
• Paid By Plan After Satisfaction Of Deductible	100%	80%
<b>Annual Total Out-Of-Pocket Maximum:</b>		
<b><i>Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum.</i></b>		
• Per Person	\$400	\$2,000
• Per Family	\$800	\$5,000
<b>Ambulance Transportation:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Blood Benefits:</b>		
• Paid By Plan After Deductible	90%	80%
<b>Breast Pumps:</b>		
• Paid By Plan After Deductible	100%	80%
<b>Cognitive Rehabilitation Therapy:</b>		
• Paid By Plan After Deductible	100% (Deductible Waived)	80%
<b><i>Note: Medical Necessity Will Be Reviewed After 25 Visits.</i></b>		
<b>Counseling Services:</b>		
<b>Nutritional Counseling If Medically Necessary:</b>		
• Maximum Visits Per Calendar Year		3 Visits
• Paid By Plan After Deductible	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Diabetes Treatment:</b>  <b>Diabetic Counseling:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Diabetic Supplies:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Insulin:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	  100%  90%  90%	  80%  80%  80%
<b>Durable Medical Equipment:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Emergency Services / Treatment:</b>  <b>Urgent Care:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Emergency Room / Emergency Physicians:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours)</li> <li>• Paid By Plan</li> </ul>	 100%  \$25  100%	 80%  \$25  100% (Deductible Waived)
<b>Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility:</b> <ul style="list-style-type: none"> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Note: Overall Limit Of 120 Days Combined.</b></p>	 120 Days 100%	 60 Days 80%
<b>Gym Reimbursement:</b> From Age 18 <ul style="list-style-type: none"> <li>• Maximum Benefit Per 6 Months</li> <li>• Paid By Plan</li> </ul> <p><b>Note: Payable Upon Receipt Showing Paid And That Covered Person Attended 50 Times In The 6 Month Period.</b></p>	 100%	 \$120 100% (Deductible Waived)
<b>Hearing Services:</b>  <b>Exams, Tests:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Hearing Aids:</b> To Age 16 <ul style="list-style-type: none"> <li>• Maximum Benefit Every 24 Months</li> <li>• Paid By Plan After Deductible</li> </ul>	 100%  100%	 80%  80%
<b>Home Health Care Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</b></p>	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Home Infusion:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Hospice Care Benefits:</b> <p><b>Hospice Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Respite Care:</b></p> <ul style="list-style-type: none"> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
		10 Days
<b>Hospital Services:</b> <p><b>Pre-Admission Testing:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi Private Room Rate Or Negotiated Room Rate:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Services / Outpatient Physician Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Imaging Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Lab And X-Ray Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Surgery / Surgeon Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Infant Formula:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Infertility Treatment:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Lifetime</li> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Covered Persons Must Be Age 45 Or Younger And Used All Reasonable, Less Expensive, And Medically Appropriate Treatments For Infertility.</i></p>	100%	4 Egg Retrievals 80%
<b>Manipulations:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	100%	30 Visits 80%
<b>Maternity:</b> <p><b>Routine Prenatal Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

	IN-NETWORK	OUT-OF-NETWORK
<b>Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Nursery And Newborn Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Deductible And / Or Co-pay Will Be Waived For Preventive / Routine Well Newborn Charges, Initial Stay (Days 0-5).</i></p>	100%	80%
<b>Orally Administered Anti-Cancer Drugs:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	100% (Deductible Waived)
<b>Orthotic Appliances:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Oxygen And Its Administration:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<b>Physician Office Visit:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Physician Office Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Prescription Medications:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<b>Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:</b> <p><b>Preventive / Routine Physical Exams At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Immunizations:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Mammograms And Breast Exams:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul> <p><i>Note: 3D Mammograms Are Covered If Mammogram Is Abnormal Within Any Degree Of Breast Density, Or The Patient Has Additional Risk Factors For Breast Cancer Including Family History, Prior Personal History, Positive Genetic Testing, Extremely Dense Breast Tissue, Or Other Indications As Determined By The Patient's Practitioner.</i></p>	100%	80% (Deductible Waived)
	100%	1 Exam 80% (Deductible Waived)

	IN-NETWORK	OUT-OF-NETWORK
<b>Preventive / Routine Pelvic Exams And Pap Tests:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 80% (Deductible Waived)
<b>Preventive / Routine PSA Test And Prostate Exams:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 80% (Deductible Waived)
<b>Preventive / Routine Screenings / Services At Appropriate Ages And Gender:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Hearing Exams:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco Use, Obesity, Diet, And Nutrition:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Oral Fluoride Supplements Prescribed For Children Ages 6 Months To 5 Years Whose Primary Water Source Is Deficient In Fluoride:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)
<b>Preventive / Routine Hearing Exams:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	80% (Deductible Waived)

Effective: 02-01-2017	IN-NETWORK	OUT-OF-NETWORK
<p><b>In Addition, The Following Preventive / Routine Services Are Covered For Women:</b></p> <ul style="list-style-type: none"> <li>➤ Treatment For Gestational Diabetes</li> <li>➤ Papillomavirus DNA Testing</li> <li>➤ Counseling For Sexually Transmitted Infections (Provided Annually)*</li> <li>➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)*</li> <li>➤ Breastfeeding Support, Supplies, And Counseling</li> <li>➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)*</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>*These Services May Also Apply To Men.</b></p>	100%	80% (Deductible Waived)
<p><b>Private Duty Nursing:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<p><b>Prosthetics:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<p><b>Teladoc Services:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan</li> </ul>	\$10 100%	\$10 100% (Deductible Waived)
<p><b>Temporomandibular Joint Disorder Benefits:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<p><b>Therapeutic Treatment Of Inherited Metabolic Disease:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	90%	80%
<p><b>Therapy Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%
<p><b>Note: Medical Necessity Will Be Reviewed After 25 Visits.</b></p>		
<p><b>Vision Care Benefits:</b></p> <p><b>Eye Exam:</b></p> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Paid By Plan</li> </ul> <p><b>Refraction:</b></p> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	100%	1 Exam 100% (Deductible Waived)
<p><b>Wigs (Cranial Protheses), Toupees, Or Hairpieces Related To Cancer Treatment And Alopecia Areata:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	1 Exam 100% (Deductible Waived)
<p><b>All Other Covered Expenses:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	80%

**TRANSPLANT SCHEDULE OF BENEFITS**

**Benefit Plan(s) 001, 002, 003, 004**

<p><b>Transplant Services At A Designated Transplant Facility:</b></p> <p><b>Transplant Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Travel And Housing:</b></p> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Transplant</li> <li>• Paid By Plan</li> </ul> <p>Travel And Housing At Designated Transplant Facility At Contract Effective Date/Pre-Transplant Evaluation And Up To One Year From Date Of Transplant.</p>	<p align="center">100%</p> <p align="center">\$10,000</p> <p align="center">100%</p>	
	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<p><b>Transplant Services At A Non-designated Transplant Facility:</b></p> <p><b>Transplant Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	No Benefit	80%

**PRESCRIPTION SCHEDULE OF BENEFITS  
OPTUMRX**

**Benefit Plan(s) 002, 004**

<p><b>Annual Pharmacy Out-Of-Pocket Maximum Per Calendar Year:</b></p> <p><i>Note: Medical And Pharmacy Expenses Are Subject To The Same Medical Out-Of-Pocket Maximum.</i></p> <ul style="list-style-type: none"> <li>• Per Person</li> <li>• Per Family</li> </ul> <p>Once The Annual Out-Of-Pocket Maximum Is Met, The Covered Person Pays Nothing For Covered Prescription Medication.</p>	<p>\$400</p> <p>\$800</p>
<p><b>By Participating Retail Pharmacy</b></p> <ul style="list-style-type: none"> <li>• Covered Person's Co-pay Amount</li> </ul> <p>Generic Drugs (Tier 1)</p> <p>Brand-Name Drugs (Tier 2)</p>	<p>For Up To A 34-Day Supply:</p> <p>20%</p> <p>20%</p>
<p><b>Retail 90 Rx By Participating Retail Pharmacy</b></p> <ul style="list-style-type: none"> <li>• Covered Person's Co-pay Amount</li> </ul> <p>Generic Drugs (Tier 1)</p> <p>Brand-Name Drugs (Tier 2)</p>	<p>For Up To A 3-Month Supply (At Least 84 Days):</p> <p>20%</p> <p>20%</p>
<p><b>By Participating Mail Order Pharmacy</b></p> <ul style="list-style-type: none"> <li>• Covered Person's Co-pay Amount</li> </ul> <p>Generic Drugs (Tier 1)</p> <p>Brand-Name Drugs (Tier 2)</p>	<p>For Up To A 90-Day Supply:</p> <p>20%</p> <p>20%</p>
<p><b>Specialty Drugs</b></p> <ul style="list-style-type: none"> <li>• Covered Person's Co-pay Amount</li> </ul> <p>Generic Drugs (Tier 1)</p> <p>Brand-Name Drugs (Tier 2)</p> <p><i>Note: Specialty Drugs Must Be Purchased At A Specialty Pharmacy Vendor.</i></p>	<p>For Up To A 34-Day Supply:</p> <p>20%</p> <p>20%</p>
<p><b>By Non-Participating Pharmacy</b></p>	<p>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.</p>

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

## OUT-OF-POCKET EXPENSES AND MAXIMUMS

### 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. Co-pays apply toward satisfaction of in-network and out-of-network 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.

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 may help meet the maximum family Deductible, up to each person's individual Deductible amount.

All Covered Expenses which are Incurred during the last three months of a Plan Year and applied toward satisfaction of the individual and family Deductible for that year, will also be applied toward the individual and family Deductible requirement for the next Plan Year.

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 calendar 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

**(Applies to Benefit Plan(s) 001, 003)** 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 medical out-of-pocket maximum of this Plan.

**(Applies to Benefit Plan(s) 002, 004)** 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.
- Co-pays and Plan Participation amounts for Prescription products. **(Applies to Benefit Plan(s) 001, 003)**
- 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.

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

#### **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.

## ELIGIBILITY AND ENROLLMENT

### 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. From time to time, the Plan may request documentation from You or Your Dependents in order to make determinations for continuing eligibility. 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 date listed below under the Effective Date section, upon completion of 60 calendar days of regular employment in a covered position.

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.

### 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:

- Leased employees.
- Independent Contractors as defined in this Plan.
- Consultants who are paid on other than a regular wage or salary basis by the employer.
- Members of the employer's Board of Directors, owners, partners, or officers, 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, which is combined with the employer's short-term disability policy, 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. COBRA is not applicable until short-term disability is exhausted. Employees who meet eligibility requirements during a measurement period as required by the Affordable Care Act (ACA) regulations will have been deemed to have met the eligibility requirements for the resulting stability period as required by the ACA regulations. 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, will change a person's eligibility for benefits.

An eligible Employee who is covered under this Plan and who retires under the employer's formal retirement plan will be eligible to continue participating in the Plan upon retirement, provided the individual continues to make the required contribution. See the Coordination of Benefits section for more information on how this Plan coordinates with Medicare coverage.

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 Provision section of this Plan.

An **eligible Dependent** includes:

- Your legal spouse **or civil union**. 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 until the Child reaches his or her 26th birthday. The term "**Child**" includes the following Dependents:
  - A natural biological Child;
  - A stepchild;
  - 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 Child until the end of the month the Child reaches his or her 30th birthday. The term "**Child**" includes the following Dependents:
  - Is not married or in a civil union partnership;
  - Has no Dependents of his or her own;
  - Is either a New Jersey resident or enrolled as a full-time student at an accredited school;
  - Is not covered under any other group or individual health benefits plan, group health plan, church plan, or health benefits plan; and
  - Is not entitled to Medicare on the date the over age Dependent continuation coverage begins.
  - A natural biological Child;
  - A stepchild;
  - 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 30 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 Child of a Domestic Partner or a Child under Your Domestic Partner's Legal Guardianship;
  - A grandchild;
  - A Domestic Partner;
  - Any other relative or individual unless explicitly covered by this Plan.

Note: An Employee must be covered under this Plan in order for Dependents to qualify for and obtain coverage.

**Eligibility Criteria:** To be an eligible Totally Disabled Dependent Child, the following conditions must all be met:

- A Totally Disabled Dependent Child age 26 or over must be dependent upon the Employee for more than 50 percent of his or her support and maintenance. This financial requirement does not apply to Children who are enrolled in accordance with a Qualified Medical Child Support Order because of the Employee's divorce or separation decree.
- A Totally Disabled Dependent Child age 26 or over must be unmarried.

**NON-DUPLICATION OF COVERAGE:** Any person who is covered as an eligible Employee **may** 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 an obligation to notify the Plan should the Dependent's eligibility status change during 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.

The Dependent Child must also fit 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 otherwise cease to be a Dependent under the terms of this Plan. You must submit written proof that the Child is Totally Disabled within 31 calendar days after the day coverage for the Dependent would normally end. The Plan may, for three years, ask for additional proof at any time, after which the Plan can ask for proof not more than once per year. Coverage may continue subject to the following minimum requirements:

- The Dependent must not be able to hold a self-sustaining job due to the disability; and
- Proof of the disability must be submitted as required (Notice of Award of Social Security Income is acceptable); and
- The Employee must still be covered under this Plan.

A Totally Disabled Dependent Child older than 26 who loses coverage under this Plan may not re-enroll in the Plan under any circumstances.

**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 a Totally Disabled Dependent, 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 Continuation of Coverage 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 the following dates:

- 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.
- 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 31 calendar 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 under the Plan begins if You enroll the Dependent at that time; or
- The date You acquire Your Dependent if application is made within 31 calendar days of acquiring the Dependent; or
- The date set forth under the Special Enrollment Provision if Your Dependent is eligible to enroll under the Special Enrollment Provision and application is made within 31 calendar days following the event; or
- 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 an additional contribution is required. In no event will Your Dependent be covered prior to the day Your coverage begins.

## **ANNUAL OPEN ENROLLMENT PERIOD**

During the annual open enrollment period, eligible Employees and Retirees will be able to enroll themselves and their eligible Dependents for coverage under this Plan. Covered Employees and covered Retirees will be able to make changes in coverage for themselves and their eligible Dependents.

Coverage Waiting Periods are waived during the annual open enrollment period for covered Employees, covered Retirees and covered Dependents changing from one Plan to another Plan or changing coverage levels within the Plan.

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

- 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 will be January 1 following the annual open enrollment period.

## **SPECIAL ENROLLMENT PROVISION**

Under the Health Insurance Portability and Accountability Act

This Plan gives each eligible person special enrollment rights if the person experiences 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.

Note: Retirees are not eligible for special enrollment due to loss of other coverage. Similarly, Retirees who are not currently participating in the Plan will not be eligible to enroll upon acquisition of new Dependents.

### **LOSS OF HEALTH COVERAGE**

You and Your Dependents may have a special opportunity to enroll for coverage under this Plan if You experience a loss of other health coverage.

In order for You to be eligible for special enrollment rights, You must meet the following conditions:

- You and/or Your Dependents were covered under a group health plan or health insurance policy at the time coverage under this Plan was offered; and
- You and/or Your Dependents stated in writing that You declined coverage 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 was offered; 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 31 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.

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

A current Employee and his or her 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 Dependents are determined to be eligible for such assistance.

## **CHANGE IN FAMILY STATUS**

Current Employees and their Dependents, COBRA Qualified Beneficiaries, and other eligible persons have special opportunities to enroll for coverage under this Plan if they experience changes in family status. Retired Employees who are Covered Persons have special opportunities to enroll newly acquired Dependents for coverage under this Plan if they experience changes in family status.

If a person becomes an 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. The Employee must request and apply for coverage within 31 calendar days of the marriage, birth, adoption, or Placement for Adoption.

## **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 as follows:

- In the case of marriage, on the date of the marriage (note that eligible individuals must submit their enrollment forms prior to the Effective Dates 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 Continuation of Coverage 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 toward 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 last 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 a change in status, because of special enrollment or at annual open enrollment periods; or
- The end of the stability period in which You became a member of a non-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 for up to the time determined by Your Employer, provided the applicable Employee contribution is paid when due.
  - If You are temporarily absent from work due to active military duty, refer to USERRA under the Uniformed Services Employment and Reemployment Rights Act of 1994 section; or
- The last day of the month in which Your employment ends; or
- [The day of the month in which Your employment ends due to misconduct; or](#)
- The date You submit a false claim or are involved in any other 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 except that in the event that the Employee dies, coverage for the Dependent may continue until the last day of the month following the death of the Employee, provided the Dependent pays the applicable contribution when due; or
- The last 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 in which You reside; or
- The last day of the month in which Your Dependent Child attains the limiting age listed under the Eligibility and Enrollment section; or

- If Your Dependent Child qualifies for extended Dependent coverage because he or she is Totally Disabled, the last day of the month in which Your Dependent Child is no longer deemed Totally Disabled under the terms of the Plan; or
- The last day of the month in which Your Dependent Child no longer satisfies a required eligibility criterion listed in the Eligibility and Enrollment Section; or
- The date Dependent coverage is no longer offered under this Plan; or
- The last 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 a change in status, because of special enrollment, or at annual open enrollment periods; or
- The date You or Your Dependent Child submits a false claim or involved in any other fraudulent act related to this Plan or any other group plan.

### **CONTINUED COVERAGE FOR SURVIVING DEPENDENTS**

Covered Dependents of a deceased Employee may have coverage continued under this Plan until the first to occur of the following:

- The date which is 180 days after the Employee's death; or
- The date the Dependent fails to make any required contribution of the continued coverage; or
- The date on which the Dependent is no longer an eligible Dependent; or
- The date the Plan's coverage for the deceased Employee's class ends.

Consult Your benefits representative for further details.

### **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 termination of employment, leave of absence, reduction of hours, or layoff and You qualify for eligibility under this Plan again (are rehired or considered to be rehired for purposes of the Affordable Care Act) within 6 months from the date Your coverage ended, Your coverage will be reinstated. If Your coverage ends due to termination of employment, leave of absence, reduction of hours, or layoff and You do not qualify for eligibility under this Plan again (are not rehired or considered to be rehired for purposes of the Affordable Care Act) within 6 months from the date Your coverage ended, and You did not perform any hours of service that were credited within the 6 month period, You will be treated as a new hire and will be required to meet all the requirements of a new Employee. Refer to the information on the Family and Medical Leave Act and the Uniformed Services Employment and Reemployment Rights Act for possible exceptions, or contact Your Human Resources or Personnel office.

## COBRA CONTINUATION OF COVERAGE

**Note:** UMR (the claims administrator) does not administer the benefits or services described within this provision. Please contact the benefit manager or Your employer with any questions related to this coverage or service.

**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. When You become eligible for COBRA, You may also become eligible for other coverage options that may cost less than COBRA continuation coverage. This summary provides a general notice of a Covered Person's rights under COBRA, but is not intended to satisfy all the requirements of federal law. Your employer or the COBRA administrator will provide additional information to You or Your Dependents as required.

You may have other options available to You when You lose group health coverage. For example, You may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, You may qualify for lower costs on Your monthly premiums and lower out-of-pocket costs. Additionally, You may qualify for a 30-day special enrollment period for another group health plan for which You are eligible (such as a spouse's plan), even if that plan generally does not accept Late Enrollees.

### INTRODUCTION

Federal law gives certain persons, known as Qualified Beneficiaries (defined below), the right to continue their health care benefits beyond the date that they might otherwise lose coverage. 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, 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 You or Your Dependent 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.

If You are an Employee, You will become a Qualified Beneficiary if You lose coverage under the Plan because either one of the following Qualifying Events happens:

<b>Qualifying Event</b>	<b>Length of Continuation</b>
• 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 the Length of COBRA Continuation Coverage” for more information.)

The spouse of an Employee will become a Qualified Beneficiary if he or she loses coverage under the Plan because one of the following Qualifying Events happens:

<b>Qualifying Event</b>	<b>Length of Continuation</b>
• The Employee dies	up to 36 months
• The Employee’s hours of employment are reduced	up to 18 months
• The Employee’s employment ends for any reason other than his or her gross misconduct	up to 18 months
• The Employee becomes entitled to Medicare benefits (under Part A, Part B, or both)	up to 36 months
• The Employee and spouse become divorced or legally separated	up to 36 months

The Dependent Children of an Employee will become Qualified Beneficiaries if they lose coverage under the Plan because one of the following Qualifying Events happens:

<b>Qualifying Event</b>	<b>Length of Continuation</b>
• 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 loses eligibility for coverage under the Plan as a Dependent	up to 36 months

COBRA continuation coverage for Retired Employees and their Dependents is described below:

<b>Qualifying Event</b>	<b>Length of Continuation</b>
• If You are a Retired Employee and Your coverage is reduced or terminated due to Your Medicare entitlement, and as a result Your Dependent’s coverage is also terminated, Your spouse and Dependent Children will also become Qualified Beneficiaries.	up to 36 months
• If You are a Retired Employee and Your employer files bankruptcy under Title 11 of the United States Code, the bankruptcy may be a Qualifying Event. If the bankruptcy results in the Retired Employee’s Loss of Coverage under this Plan, then the Retired Employee is a Qualified Beneficiary. The Retired Employee’s spouse or surviving spouse and Dependent Children will also be Qualified Beneficiaries if bankruptcy results in their Loss of Coverage under this Plan.	
➤ Retired Employee	Lifetime
➤ Dependents	36 months

**Note: A spouse or a Dependent Child newly acquired through birth or adoption 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 who is 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**

In order 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 administrator, whether to either Your employer or to the COBRA administrator.

A Qualified Beneficiary's written notice must include all of the following information (a form for notifying the COBRA administrator is available upon request.)

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

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 to the addresses of family members. Keep copies of all notices You send to the Plan Administrator or COBRA administrator.

## **COBRA NOTICE REQUIREMENTS AND ELECTION PROCESS**

### **EMPLOYER OBLIGATIONS TO PROVIDE NOTICE OF THE QUALIFYING EVENT**

Your employer will give notice to the COBRA administrator when coverage terminates due to the Employee's termination of employment or reduction in hours, the death of the Employee, or the Employee's 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 of when one of these events occurs.

### **EMPLOYEE OBLIGATIONS TO PROVIDE NOTICE OF THE QUALIFYING EVENT**

The Covered Person must give notice to the Plan Administrator in the case of 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 be a Loss of Coverage) due to the original Qualifying Event; 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, the 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 should 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 his or her election in writing in order 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 retroactively to the date coverage was lost, provided 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 become 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 contributions. This cost 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 per 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, 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 contains discrepancies regarding the information on the check (e.g., the numeric dollar amount does not match the written dollar amount), the COBRA administrator will provide a notice to the Qualified Beneficiary with information regarding what needs to be done to correct the mistake.

**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, written notice to the COBRA administrator is required within 30 calendar days of the date any one of the following events occurs:

- The Qualified Beneficiary marries. Refer to the Special Enrollment Provision section of this SPD for additional information regarding special enrollment rights.
- A Child is born to, adopted by, or Placed for Adoption by a Qualified Beneficiary. Refer to the Special Enrollment Provision section of this SPD for additional information regarding special enrollment rights.
- A final determination is made by the Social Security Administration that a disabled Qualified Beneficiary is no longer disabled.
- Any Qualified Beneficiary becomes covered by another group health plan or enrolls in Medicare Part A or Part B.

Additionally, if the COBRA administrator or the Plan Administrator requests additional information from the Qualified Beneficiary, the Qualified Beneficiary must provide the requested information in the timeframe outlined in the request document.

## **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 will 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:
  - The Employee's death.
  - The Employee's divorce or legal separation.
  - The former Employee's enrollment in Medicare.
  - A Dependent Child's loss of eligibility as a Dependent by the Plan.
  
- For Retired Employees and Dependents of Retired Employees only: If bankruptcy of the employer is the Qualifying Event that causes Loss of Coverage, the Qualified Beneficiaries may elect COBRA continuation coverage for the following maximum periods, subject to all COBRA regulations. The covered Retired Employee may continue COBRA coverage for the rest of his or her life. The covered spouse or surviving spouse or the Dependent Child of the covered Retired Employee may continue coverage until the earlier of:
  - The date the Qualified Beneficiary dies; or
  - The date that is 36 months after the death of the covered Retired Employee.

### **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 written notice is given 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 either before becoming eligible for, or within the first 60 days of being covered by, 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 Qualified 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 before the end of the initial 18 month period and within 60 days of the later of:

- The date of the Social Security Administration disability determination;
- The date the Qualifying Event occurs;
- The date the Qualified Beneficiary loses (or would lose) coverage due to the original Qualifying Event; 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 may 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 loses eligibility 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 or in the case of a newborn Child being added as a result of a HIPAA special enrollment right. Dependents acquired during COBRA continuation (other than newborns and newly adopted Children) are not eligible to continue coverage as the result of a subsequent Qualifying Event. These events will lead to the extension only 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.

#### **COVERAGE OPTIONS OTHER THAN COBRA CONTINUATION COVERAGE**

There may be other coverage options for You and Your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

#### **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 under which the Qualified Beneficiary is covered, 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 within the timeframe expressed in the COBRA regulations.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes entitled to and enrolled in Medicare.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes covered under another group health plan.
- 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)**

At the time of a COBRA Qualifying Event, a Qualified Beneficiary has two primary options. The first is to waive his or her right to COBRA and make an election for coverage, whether group health coverage or insurance coverage through the individual market or the exchanges, in accordance with his or her HIPAA special enrollment rights. Please refer to the Special Enrollment Provision section for further details. The second option is to elect COBRA continuation coverage. If COBRA continuation coverage is elected, the continuation coverage must be maintained (by paying the cost of the coverage) for the duration of the COBRA continuation period. If the continuation coverage is not exhausted and maintained for the duration of the COBRA continuation period, the Qualified Beneficiary will lose his or her special enrollment rights. It is important to note that losing HIPAA special enrollment rights may have adverse effects for the Qualified Beneficiary since it will make it difficult to obtain coverage, whether group health coverage or insurance coverage through the individual market or the exchange. After COBRA continuation coverage is exhausted, the Qualified Beneficiary will have the option of electing other group health coverage or insurance coverage through the individual market or the exchange, in accordance with his or her HIPAA special enrollment rights.

### **DEFINITIONS**

**Qualified Beneficiary** means a person covered by this group health Plan immediately before a Qualifying Event. A Qualified Beneficiary may be an 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 qualifies as a Dependent as defined by the Plan.

**Loss of Coverage** means any change in the terms or conditions of coverage in effect immediately before a Qualifying Event. Loss of Coverage includes a change in coverage terms, a change in plans, termination of coverage, partial Loss of Coverage, an increase in Employee cost, and other changes that affect terms or conditions of coverage. Loss of Coverage does not always occur immediately after a 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 rights.

## **IF YOU HAVE QUESTIONS**

Questions concerning Your Plan or Your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in Your area or visit the EBSA website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov).

The Plan Administrator:  
CITY OF HOBOKEN  
94 WASHINGTON ST  
HOBOKEN NJ 07030

The COBRA Administrator

# 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 a loss of coverage. Employees on leave for military service must be treated as if they are on leaves of absence and are entitled to any other rights and benefits accorded to similarly situated Employees on leaves of absence or furloughs. 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 a military leave of absence may not be subject to Waiting Periods.

## COVERAGE

The maximum length of health care continuation coverage required under the Uniformed Services Employment and Reemployment Rights Act of 1994 (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 giving notice is otherwise impossible or unreasonable under the circumstances.

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

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 be deemed eligible for the COBRA extension only because they are not eligible for a separate, independent right of election under USERRA.

## PROVIDER NETWORK

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, Plan 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 to which Network a provider belongs will help a Covered Person 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 should receive services from In-Network providers. 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 to which Network a provider belongs, 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:  
  
COH – City of Hoboken with Choice Plus
- 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 he or she normally would for an Out-of-Network claim.  
  
XZ – First Health 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. Covered Persons are responsible for paying the balance of these claims after the Plan pays its portion, if any.

**The program for Transplant Services at Designated Transplant Facilities is:**

**OptumHealth**

### EXCEPTIONS TO THE PROVIDER NETWORK RATES

Some benefits may be processed at In-Network benefit levels when provided by Out-of-Network providers. When Out-of-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 provided by a radiologist, anesthesiologist, certified registered nurse anesthetist, or pathologist will be payable at the In-Network level of benefits when services are provided at a Network facility even if the provider is an Out-of-Network provider.
- Covered services provided by a Physician during an Inpatient stay will be payable at the In-Network level of benefits when provided at an In-Network Hospital.

## Provider Directory Information

Each covered Employee, COBRA participant, and Child or guardian of a Child who is considered an alternate recipient under a Qualified Medical Child Support Order will automatically be given or electronically provided 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 his or her household. If a covered spouse or Dependent wants a separate provider list, he or she may 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.

## TRANSITIONAL CARE

Certain eligible expenses that would have been considered at the In-Network benefit level by the prior claims administrator, but that are not considered at the In-Network benefit level by the current claims administrator, may be paid at the applicable In-Network benefit level if the Covered Person is currently under a treatment plan by a Physician who was a member of this Plan's previous PPO but who is not a member of the Plan's current PPO in the Employee's or Dependent's network area. In order to ensure continuity of care for certain medical conditions already under treatment, the In-Network medical plan benefit level may continue for 120 days for conditions approved as transitional care. Examples of medical conditions appropriate for consideration for transitional care include, but are not limited to:

- Cancer if under active treatment with chemotherapy and/or radiation therapy.
- Organ transplants for patients under active treatment (e.g., seeing a Physician on a regular basis, being on a transplant waiting list, or being ready at any time for a transplant).
- Being an Inpatient in a Hospital on the Covered Person's Effective Date.
- Post-acute Injury or surgery within the past three months.
- Pregnancy in the second or third trimester and up to eight weeks postpartum.
- Behavioral health (any previous treatment).

You or Your Dependent must call UMR within 30 days prior to Your Effective Date or within 30 days after Your Effective Date to see if You or Your Dependent is eligible for this benefit.

Routine procedures, treatment for stable chronic conditions, treatment for minor illnesses, and elective surgical procedures will not be covered by transitional level benefits.

## COVERED MEDICAL BENEFITS

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 International Classification of Diseases (ICD) or 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.

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.

1. **Abortions (Elective).**
2. **Acupuncture Treatment.**
3. **Allergy Treatment**, including: injections, testing and serum.
4. **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.
5. **Anesthetics and Their Administration.**
6. **Augmentation Communication Devices** and related instruction or therapy.
7. **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 health care professional practicing within the scope of his or her license (if ABA therapy, preferably a Board Certified Behavior Analyst, or 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).

Coverage does not include services or treatment identified elsewhere in the Plan as non-covered or excluded (such as Experimental, Investigational, or Unproven treatment, custodial care, nutritional or dietary supplements, or educational services that should be provided through a school district).

The Plan provided coverage for charges for the screening and diagnosis of autism or another Developmental Disability, and regardless of anything in the Plan to the contrary, the Plan provides coverage for the following Medically Necessary and appropriate therapy services, as prescribed in a treatment plan:

- Occupational therapy needed to develop the Covered Person's ability to perform the ordinary tasks of daily living.
- Physical therapy needed to develop the Covered Person's physical functions.
- Speech therapy needed to treat the Covered Person's speech impairment.

Notwithstanding anything in the Plan to the contrary the foregoing therapy services as prescribed in a treatment plan will not be subject to benefit visit maximums.

Also, if a Covered Person's primary diagnosis is autism, in addition to coverage for certain therapy services, as described above, the Plan also covers Medically Necessary and appropriate:

- Behavioral interventions based on Applied Behavioral Analysis (ABA).
- Related structured behavioral programs. Such interventions and programs must be prescribed in a treatment plan.

Benefits for these services are payable on the same basis as for other Illnesses, and they are available under this provision whether or not the services are restorative. Benefits for the above therapy services available pursuant to this provision are payable separately from those payable for other Illnesses and will not operate to reduce the therapy services benefits available under the Plan for those other Illnesses.

Any treatment plan referred to above must:

- Be in writing;
- Be signed by the treating Practitioner; and
- Include:
  - A diagnosis;
  - Proposed treatment by type, frequency and duration;
  - The anticipated outcomes stated as goals; and
  - The frequency by which the treatment plan will be updated.

With respect to the covered behavioral interventions and programs mentioned above, the Practitioner shall also include a person who is credentialed by the national Analyst Certification Board as either:

- A Board Certified Behavior Analyst Doctoral; or
- A Board Certified Behavior Analyst.

The Plan may request more information if it is needed to determine the coverage under the Plan. It may also require the submission of an updated treatment plan once every six months, unless the Plan and the treating Physician agree to more frequent updates.

8. **Blood benefits**, Plan covers blood, blood products, blood transfusions, and the cost of testing and processing blood. The Plan does not pay for blood that has been donated or replaced on behalf of the Covered Person.
9. **Breast Pumps** and related supplies. Coverage is subject to Medical Necessity as defined by this Plan. Contact the Plan regarding limits on frequency, limits on duration, or the type of equipment that is covered.
10. **Breast Reductions** if Medically Necessary.

11. **Breastfeeding Support, Supplies, and Counseling** in conjunction with each birth. The Plan also covers comprehensive lactation support and counseling by a trained provider during pregnancy and in the postpartum period, and costs for renting breastfeeding equipment.
12. **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.
13. **Cardiac Rehabilitation** programs (when Medically Necessary), if referred by a Physician, for patients who have certain cardiac conditions including, but not limited to, the following:
  - the Covered Person had a heart attack in the last 12 months; or
  - the Covered Person had coronary bypass surgery; or
  - the Covered Person had a stable angina pectoris.

Covered services include:

- Phase I cardiac rehabilitation, while the Covered Person is an Inpatient.
  - Phase II cardiac rehabilitation, 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.
14. **Cataract or Aphakia Surgery** as well as surgically implanted protective lenses following such a procedure.
  15. **Chelation Therapy.**
  16. **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.
  17. **Cleft Palate and Cleft Lip**, including Medically Necessary oral surgery and pre-graft palatal expanders.
  18. **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.
  19. **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 Drug Benefits section of this document (i.e., oral tablets, patches, and self-insertable vaginal devices containing contraceptive hormones). Prescription contraceptives that require that a Physician administer a hormone shot or insert a device will be processed under the Covered Medical Benefits in this SPD.
  20. **Cornea Transplants** are payable at the percentage listed under "All Other Covered Expenses" on the Schedule of Benefits.

21. **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 12 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-rays, laboratory services, 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.
22. **Diabetes Treatment:** Charges Incurred for the treatment of diabetes and diabetic self-management education programs, diabetic shoes and nutritional counseling.
23. **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. Coverage also includes use of equipment or supplies, unless covered through the Prescription Drug Benefits section. Charges are paid the same for any other Illness.
24. **Durable Medical Equipment**, subject to all of the following:
- The equipment must meet the definition of Durable Medical Equipment 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 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 the growth of the person or if changes to the person's medical condition require a different product, as determined by the Plan.
  - No benefits are payable for subsequent repairs to equipment or batteries that are necessary to restore the equipment to a serviceable condition.
  - This Plan covers taxes and shipping and handling charges for Durable Medical Equipment.
25. **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.
26. **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.
27. **Extended Care Facility Services** for both mental and physical health diagnoses. Charges will be paid under the applicable diagnostic code. The following services are covered:
- Room and board.
  - Miscellaneous services, supplies, and treatments provided by an Extended Care Facility, including Inpatient rehabilitation.
28. **Family Planning:** [Consultations for family planning.](#)

29. **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. The Plan also covers treatment of bunions when an open cutting operation or arthroscopy is performed.
30. **Genetic Counseling** based on Medical Necessity.
31. **Genetic Testing** when Medically Necessary (see below).

Genetic testing MUST meet the following requirements:

The test must not be considered Experimental, investigational, or Unproven. The test must be performed by a CLIA-certified laboratory. The test result must directly impact or influence the disease treatment of the Covered Person. In some cases, testing may be accompanied with pre-test and post-test counseling.

Genetic testing must also 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 indicates a genetic cause.
- The patient meets defined criteria that place him or her 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 (e.g., testing of minors for adult-onset conditions and self-referrals or home testing)
- Experimental, Investigational, or Unproven purposes.

32. **Gym Reimbursement.**

33. **Hearing Services** include:

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

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

35. **Home Infusion.**

36. **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 may include:

- **Assessment**, which includes an assessment of the medical and social needs of the Terminally Ill person and a description of the care required 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**, which provides or arranges for other services related to the Terminal Illness, including 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.
- **Respite Care** to provide temporary relief 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.

The Covered Person must be Terminally Ill with an anticipated life expectancy of about six months. However, services 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.

37. **Hospital Services (Including Inpatient Services, Surgical Centers, and Inpatient Birthing Centers).** The following services 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.

38. **Hospital Services (Outpatient).**

39. **Infant Formula** administered through a tube as the sole source of nutrition for the Covered Person [and non-standard infant formula for protein allergy and intolerance](#).

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

Covered Infertility Treatment includes Genetic Testing to diagnose infertility.

41. **Laboratory or Pathology Tests and Interpretation Charges** for covered benefits.

42. **Manipulations:** Treatments for musculoskeletal conditions when Medically Necessary. Also refer to Maintenance Therapy under the General Exclusions section of this SPD.

43. **Massage Therapy.** (See Therapy Services below.)

44. **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.

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

46. **Modifiers or Reducing Modifiers**, if Medically Necessary. These terms apply to services and procedures performed on the same day and may be applied to surgical, radiological, and other diagnostic procedures. For a provider participating with a primary or secondary network, claims will be paid according to the network contract. For a provider who is 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.

47. **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.

- Bariatric surgery, including, but not limited to
  - Gastric or intestinal bypasses (Roux-en-Y, biliopancreatic bypass, and biliopancreatic diversion with duodenal switch).
  - Stomach stapling (vertical banded gastroplasty, gastric banding, and gastric stapling).
  - Lap band (laparoscopic adjustable gastric banding).
  - Gastric sleeve procedure (laparoscopic vertical gastrectomy and laparoscopic sleeve gastrectomy).
- Charges for diagnostic services.
- Nutritional counseling by registered dietitians or other Qualified Providers.

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

48. **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.

49. **Nutritional Counseling** if Medically Necessary.

50. **Nutritional Supplements, Vitamins, and Electrolytes** that are prescribed by a Physician and administered through enteral feedings, provided they are the sole source of nutrition or are part of a chemotherapy regimen. 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 or are part of a chemotherapy regimen.

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

52. **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.
- Excision of exostosis of jaws and hard palate.

53. **Orally Administered Anti-Cancer Drugs.**
54. **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.
55. **Oxygen and Its Administration.**
56. **Pharmacological Medical Case Management** (medication management and lab charges).
57. **Physical Therapy.** (See Therapy Services below.)
58. **Physician Services** for covered benefits.
59. **Prescription Medications** that 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. **(Applies to Benefit Plan(s) 001, 003)** Coverage does not include paper (script) claims obtained at a retail pharmacy, which are covered under the Prescription benefit.  
**(Applies to Benefit Plan(s) 002, 004)** Prescriptions obtained at a pharmacy by the Covered Person are to be paid under the medical Plan general benefits. Members will need to pay for Prescriptions up front and submit for reimbursement.
60. **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 women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception and prenatal care. The well-women visit should, where appropriate, include the following additional 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/preventive-care-benefits/>

<https://www.healthcare.gov/preventive-care-children/>

<https://www.healthcare.gov/preventive-care-women/>

61. **Private Duty Nursing Services** when Outpatient care is required and Medically Necessary 24 hours per day. Coverage does not include Inpatient private duty nursing services.
62. **Prosthetic Devices.** The initial purchase, fitting, repair and replacement of fitted prosthetic devices (artificial body parts, including limbs, eyes and larynx) that 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.

63. **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 (e.g., 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.

64. **Radiation Therapy and Chemotherapy.**
65. **Radiology and Interpretation Charges.**
66. **Reconstructive Surgery** includes:
  - Surgery following a mastectomy under the Women's Health and Cancer Rights Act (WHCRA). Under the WHCRA, 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 that 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 a bodily function that has been impaired by a congenital illness or anomaly.
67. **Respiratory Therapy.** (See Therapy Services below.)
68. **Second Surgical Opinion** if given by a board-certified Specialist in the medical field related 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.
69. **Sexual Function:** Diagnostic Services in connection with treatment for male or female impotence.
70. **Sleep Disorders** if Medically Necessary.
71. **Sleep Studies.**
72. **Speech Therapy.** (See Therapy Services below.)
73. **Sterilizations.**
74. **Substance Use Disorder Services.** (Refer to the Substance Use Disorder and Chemical Dependency Benefits section of this SPD.)
75. **Surgery and Assistant Surgeon Services.** (See Modifiers or Reducing Modifiers above.)
76. **Temporomandibular Joint Disorder (TMJ) Services** include:
  - Diagnostic services.
  - Surgical treatment.
  - Non-surgical treatment (including intraoral devices or any other non-surgical method to alter occlusion and/or vertical dimension).

Coverage does not include orthodontic services.
77. **Therapeutic treatment of inherited metabolic disease.**

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

- **Cognitive Rehabilitation therapy** by a Qualified Provider.
- **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.
- **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, physical, or speech therapy for Developmental Delays due to Accidents or Illnesses 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.

The Plan will allow coverage for Developmental Delays for age 5 and under if two or more of the following developmental domains are met:

- Speech / language;
- Cognitive;
- Gross/fine motor;
- Social / personal; or
- ADLs

After age 5, the diagnosis would need to not be a delay – by then they would be able to diagnose the autism spectrum or disability.

79. **Tobacco Addiction:** Preventive / Routine Care as required by applicable law.

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

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

82. **Walk-In Retail Health Clinics:** Charges associated with medical services provided at Walk-In Retail Health Clinics.

83. **Wigs (Cranial Prosthesis), Toupees, and Hairpieces** for hair loss due to cancer treatment or alopecia related to a medical condition.

84. **Wilm's Tumor:** Treatment including but not limited to autologous bone marrow transplants when standard chemotherapy treatment is unsuccessful. Coverage is available for this treatment even if it is deemed Experimental or Investigational.

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

## TELADOC SERVICES

This Plan has a special benefit allowing Covered Persons of all ages to receive telephone or web-based video consultations with Physicians for routine primary medical diagnoses.

Teladoc may be used:

- When immediate care is needed.
- When considering the ER or urgent care center for non-Emergency issues.
- When You are on vacation or on a business trip.

Teladoc can provide care for the following types of conditions:

- General medicine, including, but not limited to:
  - Sinusitis
  - Colds and flu
  - Sore throats
  - Ear infections
  - Allergies
  - Urinary tract infections
- Dermatology, including, but not limited to:
  - Poison ivy
  - Rashes
  - Hives
  - Eczema
  - Acne
- Behavioral health, including, but not limited to:
  - Depression
  - Anxiety
  - Panic disorder
- A refill of a recurring Prescription.
- Pediatric care.
- Non-Emergency medical assistance.
- Consultation for international and domestic travel.

In order to obtain this benefit, a Covered Person must complete a medical history disclosure form that will serve as an electronic medical record for consulting Physicians. This form can be completed via the Teladoc website, via the call center, or via paper forms. Once enrolled, a Covered Person may phone 1-800-TELADOC (1-800-835-2362) and request a consultation with a Physician. A Physician will then return the Covered Person's phone call. If a Covered Person requests a web-based video consultation, the consultation will be scheduled and an appointment reminder notification will be sent prior to the appointed time. If necessary, the Physician will write a Prescription. The Prescription will be called in to a pharmacy of the Covered Person's choice. Benefits for this service are shown in the Schedule of Benefits.

Teladoc may not be used for:

- Drug Enforcement Agency-controlled Prescriptions.
- Charges for telephone or online consultations with a Physician and/or other providers who are not contracted through Teladoc.
- Telephone consultations provided in Idaho.
- Web-based video consultations provided in Texas.
- Telephone and web-based consultations provided in Arkansas.

## HOME HEALTH CARE BENEFITS

Home Health Care services are provided for patients when Medically Necessary, as determined by the Utilization Review Organization.

Prior authorization may be required before receiving services. Please refer to the Care Management section of this SPD for more details. Covered services may include:

- Home visits instead of visits to the provider's office that do not exceed the Usual and Customary charge for 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 4 hours per 24-hour period.
- Nutrition counseling provided by or under the supervision of a Qualified dietician or other Qualified Provider, if applicable.
- Physical, occupational, respiratory, and speech therapy provided by or under the supervision of a Qualified therapist or other Qualified Provider, if applicable.
- 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 4-hour consecutive visit in a 24-hour period if Medically Necessary) or a single visit by a Qualified therapist, Qualified dietician, or other Qualified Provider, if applicable.

### 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

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

This coverage provides You with a choice for transplant care. The Plan provides incentives to You and Your covered Dependents by giving You the option of using a Designated Transplant Facility. While the Plan does not require You to use a Designated Transplant Facility in order to receive benefits You may receive better benefits if You do so. A Designated Transplant Facility is a facility that must meet extensive criteria in the areas of patient outcomes that 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 that 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 that 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 and 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 due to 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 an individual Plan exclusion.

### 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 a 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. Coverage 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, per the transplant contract, if the recipient is a Covered Person under this Plan.

The Plan will provide donor services at a Non-Designated Transplant 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.

Benefits are payable for the following transplant types:

- Kidney.
- Kidney/pancreas.
- Pancreas, if the transplant meets the criteria determined by care 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 him or her 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 or supplies, even if a third Designated Transplant Facility accepts the Covered Person for the procedure.

## **ADDITIONAL PROVISIONS** (Applies to a 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 travel and housing related to the transplant, 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.
  - Applicable tax.

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

Note: This Plan will pay travel and housing benefits for a non-covered living donor only after any other coverage that the living donor has is exhausted.

### **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**

Administered by **Benecard**

### **Benefit Plan(s) 001, 003**

Note: UMR (the claims administrator) does not administer the benefits or services described within this provision. Please contact the benefit manager or Your employer with any questions related to this coverage or service.

Note: The Medicare Prescription Drug Improvement and Modernization Act of 2003 provides all Medicare-eligible individuals the opportunity to obtain Prescription Drug coverage through Medicare. A Medicare-eligible individual generally must pay an additional monthly premium for this coverage. In addition, electing Medicare Part D may affect Your ability to obtain Prescription coverage under this Plan. Individuals may be able to postpone enrollment in the Medicare Prescription Drug coverage if their current drug coverage is at least as good as Medicare Prescription Drug coverage. If individuals decline Medicare Prescription Drug coverage and do not have coverage at least as good as Medicare Prescription Drug coverage, they may have to pay additional monthly penalties if they change their minds and sign up later. Medicare-eligible individuals should have received notices informing them of whether or not their current Prescription Drug coverage provides benefits that are at least as good as benefits provided by the Medicare Prescription Drug coverage and explaining whether or not election of Medicare Part D will affect coverage available under this Plan. For a copy of this notice, please contact the Plan Administrator.

### **Covered Drugs**

Your Prescription Drug benefit provides coverage for most commonly used drugs that are Federal Legend Drugs. Federal Legend Drugs are drugs that require a label stating, "Caution: Federal law prohibits dispensing without a Prescription." Your pharmacist or the prescribing Physician can verify coverage for a drug by contacting the Pharmacy Benefit Manager (PBM) at the number on Your Prescription ID card. A complete list of covered and excluded drugs may be available on the Pharmacy Benefit Manager's website. If You are unable to access the website, Your employer will provide a copy upon request at no charge.

### **How to Use the Prescription Drug Card**

Present Your ID card and the Prescription to a Participating Pharmacy. Then sign the pharmacist's voucher and pay the pharmacist the appropriate Co-pay amount, if applicable.

If You are without Your prescription ID card or if You are at a non-Participating Pharmacy, You may be required to pay for the Prescription and submit a claim to the PBM. Please contact the PBM or Your employer for information on how to submit a claim.

### **Mail Order Drug Service**

If You are using an ongoing Prescription drug, You may purchase that drug on a mail order basis. Most drugs covered by the PBM may be purchased by mail order. The mail order drug service is most often used to purchase drugs that treat an ongoing medical condition and are taken on a regular basis.

There may be a Co-pay for mail order Prescriptions.

Mail order Prescriptions should be sent to the PBM. Order forms may be available on the PBM's website or from Your employer. All Prescriptions will be mailed directly to Your home.

A directory of Participating Pharmacies is available on the PBM's website. You will also be automatically provided a copy of the pharmacy directory at no charge. The pharmacy directory is a document that is separate from this SPD. The directory contains the names, addresses, and phone numbers of the pharmacies that are part of the PBM's program.

## PRESCRIPTION DRUG BENEFITS

### Benefit Plan(s) 002, 004

#### 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.

#### 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 do not 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 may 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](http://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 is 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.

#### 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 is responsible for obtaining prior authorization from OptumRx as required.

To determine if a Prescription Drug requires prior authorization, You can visit [www.UMR.com](http://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 that 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](http://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](http://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's 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**

CITY OF HOBOKEN and OptumRx may have certain programs in which You may receive an enhanced or reduced benefit based on Your actions such as adherence to or compliance with 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](http://www.UMR.com), and navigating to the myPharmacyCenter section, or call OptumRx at 877-559-2955.

## **Rebates and Other Discounts**

OptumRx and CITY OF HOBOKEN 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.

## **COVERED BENEFITS - What the Prescription Drug Benefits Section Will Cover**

The following are considered Covered Expenses:

- **Prescription products that:**
  - 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
  - Are the following non-prescription products prescribed by a duly licensed medical professional:
    - Compounded medications of which at least one ingredient is an FDA Prescription Drug;
    - Any other medications that, due to state law, may be dispensed only 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 may not 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.
- **Vaccines.** Some vaccines may be covered, and may have limitations depending on whether the vaccine is administered in a pharmacy or a clinic.

Covered Expenses apply only to certain Prescription Drugs and supplies. You can visit [www.UMR.com](http://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](http://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) that exceeds the supply limit;
- The amount dispensed (days' supply or quantity limit) that 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 Drug Products or new dosage forms, that OptumRx and CITY OF HOBOKEN 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 CITY OF HOBOKEN 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, the pharmacy, or Your Physician may not be classified as Brand-name by OptumRx.

**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.

**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, the 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.

**New Prescription Drug Product** means a Prescription Drug product or new dosage form of a previously approved Prescription Drug product, for the period of time starting on the date the Prescription Drug product or new dosage form is approved by the U.S. Food and Drug Administration (FDA) and ending on the earlier of the following dates:

- The date it is assigned to a tier by OptumRx's PDL Management Committee; or
- December 31<sup>st</sup> of the following calendar year.

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

**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 may, under federal or state law, be dispensed only 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](http://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.

## HEARING AID BENEFITS

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 not covered under the Plan 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, contact EPIC directly at its toll-free number or write to: EPIC Hearing Services, 3191 W. Temple Ave. Ste. 200, Pomona, CA 91768.

## MENTAL HEALTH BENEFITS

The Plan will pay for 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, Plan Participation amounts, maximums, or limits shown on the Schedule of Benefits of this SPD. Benefits are based on the Usual and Customary amount, the maximum fee schedule, or the Negotiated Rate.

### COVERED BENEFITS

**Inpatient Services** means services provided at a Hospital or facility 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 the United States, the Hospital or facility must be licensed or approved by the foreign government or an accreditation of the licensing body working in that foreign country.

**Residential Treatment** means a sub-acute facility-based program that is licensed to provide "residential" treatment and delivers 24-hour-per-day, 7-day-per-week assessment and diagnostic services, as well as active behavioral health treatment for mental health conditions. (Coverage does not include services provided in a community based residential facility or group home.)

**Day Treatment (Partial Hospitalization)** means a day treatment program that offers intensive, multidisciplinary services not otherwise offered in an Outpatient setting. The treatment program generally consists of 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 a program must be a less restrictive alternative to Inpatient treatment.

**Outpatient Therapy Services** are covered, subject to all of the following:

- The Covered Person must receive the services in person at a therapeutic medical facility; and
- The services must include measurable goals, and there must be continued progress toward functional behavior and termination of treatment. Continued coverage may be denied if positive response to treatment is not evident; and
- The services must be provided by a Qualified Provider. If outside 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 in which 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 a psychiatric condition. 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 the 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.

## 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 that 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 (ICD-CM) manual (most recent revision) 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.

## SUBSTANCE USE DISORDER AND CHEMICAL DEPENDENCY BENEFITS

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

### COVERED BENEFITS

**Inpatient Services** means services provided at a Hospital or facility 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 use disorders. If outside the United States, the Hospital or facility must be licensed or approved by the foreign government or an accreditation of the licensing body working in that foreign country.

**Residential Treatment** means a sub-acute facility-based program that is licensed to provide "residential" treatment and delivers 24-hour-per-day, 7-day-per-week assessment and diagnostic services, as well as active behavioral health treatment for substance related disorders. (Coverage does not include services provided in a community based residential facility, or group home.)

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

**Outpatient Therapy Services** are covered, subject to all of the following:

- The Covered Person must receive the services in person at a therapeutic medical facility; and
- The services must include measurable goals, and there must be continued progress toward functional behavior and termination of treatment. Continued coverage may be denied if positive response to treatment is not evident; and
- The services must be provided by a Qualified Provider. If outside 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 in which 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 counselor must meet the requirements, if any, set out by the foreign government or regionally recognized licensing body for treatment of substance use disorder 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 the 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 USE DISORDER EXCLUSIONS

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

- 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.

## CARE MANAGEMENT

### Utilization Management

**Utilization Management** is the process of evaluating whether services, supplies, or treatment is Medically Necessary and are 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 Note: 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 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 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 stays in Hospitals, Extended Care Facilities, or residential treatment facilities.
- Organ and tissue transplants.
- Home Health Care.

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- Durable Medical Equipment, excluding braces or orthotics, over \$500 or Durable Medical Equipment rentals over \$500 per month.
- Prosthetics over \$500.
- Inpatient stays in Hospitals or Birthing Centers that are longer than 48 hours following normal vaginal deliveries or 96 hours following Cesarean sections.
- Bariatric surgeries.
- All surgical procedures performed in an out-of-network ambulatory surgical center.
- Cardiac catheterization.
- Pacemakers.
- Implantable cardioverter/defibrillators(ICD).
- MRI, MRA, CT, PET scans.
- Nuclear medicine imaging including cardiac procedures.
- Cochlear implants.
- Gamete Intra Fallopian Transfer(GIFT).
- In-Vitro Fertilizations(IVF).
- Zygote Intra Fallopian Transfer (ZIFT).
- Home IV infusions; Hospice Care.
- Pain management services.
- Private duty nursing.
- Reconstructive surgery.
- Sinus/Nasal surgery.
- Ultrasound echo stress and echocardiography including nuclear and gates studies.
- Varicose vein surgery.

**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).**

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

The fact that a Covered Person provides Prior Authorization from the Utilization Review Organization, that 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 include the following criteria: length of stay, level of care, readmission, and utilization, as well as employer referrals 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 upon request and a determination will be issued within 30 calendar days of the receipt of request within Care Management, unless an extension is approved. Retrospective reviews are performed according to our standard Prior Authorization policies and procedures.

## **Maternity Management**

**Maternity Management** provides prenatal education and high-risk pregnancy identification to help mothers carry their babies to term. This program increases the number of healthy, full term-deliveries and decreases the cost of a long-term hospital stays for both mothers and babies. Program members are contacted via telephone at least once each trimester and once postpartum. A comprehensive assessment is performed at that time to determine the member's risk level and educational needs. The program uses incentives in order to increase participation and encourage program completion. UMR's standard incentive is a \$25 prepaid reward card to each member who enrolls in the first or second trimester and completes the postpartum coaching call and returns a satisfaction survey. Each Covered Person who enrolls via the web receives a special edition pregnancy information guide. UMR's pre-pregnancy coaching program helps women learn about risks and take action to prevent serious and costly medical complications before they become pregnant. Women with pre-existing health conditions, such as diabetes and high blood pressure, not only face risks to their babies, but also to themselves while they are pregnant. Members self-enroll in the pre-pregnancy coaching program by calling our toll-free number. They are then contacted by nurse case managers who have extensive clinical backgrounds in obstetrics/gynecology. The nurses complete pre-pregnancy assessments to determine risk levels, if any, and provide members with education and materials based on their needs. The nurses also help members understand their Plan's benefit information.

## **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 referrals 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.

## COORDINATION OF BENEFITS

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. The balance remaining after the Primary Plan's payment, not to exceed the Covered Person's responsibility, is the amount that will be used in determining the benefits payable under the Secondary Plan. The Deductible, Co-pays, or Plan Participation amounts, if any, will be applied before benefits are paid on the balance.

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 (including no-fault policies). See the order of benefit determination rules (below).
- Medical benefits under homeowner's insurance policies.
- Medicare or other governmental benefits, as permitted by law, not including Medicaid. See below.

However, this Plan does not coordinate benefits with individual health or dental plans, [or school accident type plans](#).

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 will 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 that will apply:

- The plan that has no coordination of benefits provision is considered primary.
- If 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 his or her employer's benefit plan.

- The plan that covers a person as a Dependent 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.
- If 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 has covered either of the parents the longest 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, (whether or not they have ever been married), 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 the third paragraph (above) can determine the order of benefits. If the other plan does not have this rule, this rule is ignored.
- 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 the exception in the Medicare section.)
- Longer or Shorter Length of Coverage: The plan that has covered the person as an Employee, member, subscriber, or retiree the longest is primary.
- If an active Employee is on leave due to active duty in the military in excess of 30 days, the plan that covers the person as an active Employee, member, or subscriber is considered primary.
- If the above rules do not determine the Primary Plan, the Covered Expenses may 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 through 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. The balance remaining after the Primary Plan's payment, not to exceed the Covered Person's responsibility, is the amount that will be used in determining the benefits payable under the Secondary Plan. The Deductible, Co-pays, or Plan Participation amounts, if any, will be applied before benefits are paid on the balance.

In all cases where a Covered Person is eligible for Medicare and this Plan is the secondary Plan, the allowable expenses under this Plan and for the purposes of coordination of benefits and services rules, will be reduced by what Medicare would have paid if the Covered Person had enrolled for full Medicare coverage. But this will not apply, however, if:

- The Covered Person is eligible for, but not covered under Medicare Part A; and
- The Covered Person could become covered under Medicare Part A only by enrolling and paying the required premium for it.

## 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 Your spouse is also covered under a retiree plan through his or her former employer. In this case, this Plan pays first for You and Your covered spouse, Medicare pays second, and the retiree plan pays 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 may also include COBRA continuation coverage or another source of coverage. At the end of the 30-month period, 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 has 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, COBRA may pay first for Covered Persons with ESRD until the end of the 30-month period; or
  - You or Your covered spouse has 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 as the Primary Plan, the person may continue to receive Medicare benefits on a primary basis).
- Medicare is the secondary payer when no-fault insurance, Workers' Compensation, or liability insurance is available as primary payer.

## **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 that should have been paid under this Plan. If it does, the Plan may pay that amount to the organization that made that payment. That amount will then be treated as if 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 the Plan 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 from 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

The Plan has a right to subrogation and reimbursement. References to “You” or “Your” in this Right of Subrogation, Reimbursement, and Offset section include You, Your estate, Your heirs, and Your beneficiaries unless otherwise stated.

Subrogation applies when the Plan has paid benefits on Your behalf for an Illness or Injury for which any third party is allegedly 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 benefits that the Plan has paid that are related to the Illness or Injury for which any third party is considered responsible.

The right to reimbursement means that if it is alleged that any third party caused or is responsible for 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 benefits You receive for that Illness or Injury. The right of reimbursement will apply to any benefits received at any time until the rights are extinguished, resolved, or waived in writing.

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 in a Workers' Compensation case or other matter alleging liability.
- 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 against whom You may have any claim for professional and/or legal malpractice arising out of or connected to an Illness or Injury You allege or could have alleged were the responsibility of any third party.
- 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 benefits 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 or deny future benefits, take legal action against You, and/or set off from any future benefits the value of benefits the Plan has 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, Your representative, Your estate, Your heirs, or Your beneficiaries, no matter how those proceeds are captioned or characterized. Payments include, but are not limited to, economic, non-economic, pecuniary, consortium, 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 and/or Your representative will hold those funds in trust, either in a separate bank account in Your name or in Your representative's trust account.
- By participating in and accepting benefits from the Plan, You agree that:
  - Any amounts recovered by You from any third party constitute Plan assets (to the extent of the amount of Plan benefits provided on behalf of the Covered Person);
  - You and Your representative will be fiduciaries of the Plan with respect to such amounts; and
  - You will be liable for and agree to pay any costs and fees (including reasonable attorneys' fees) Incurred by the Plan to enforce its reimbursement rights.
- The Plan's rights to recovery will not be reduced due to Your own negligence.
- Upon the Plan's request, You will assign to the Plan 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 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 or Your estate's 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 death, giving rise to any 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. In the case of Your death, the Plan's right of reimbursement and right of subrogation will apply if a claim can be brought on behalf of You or Your estate that can include a claim for past medical expenses or damages. The obligation to reimburse the Plan is not extinguished by a release of claims or settlement agreement of any kind.
- 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.
- If any 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.
- In the event that You do not abide by the terms of the Plan pertaining to reimbursement, the Plan may terminate benefits to You, Your Dependents, or the subscriber; deny future benefits; take legal action against You; and/or set off from any future benefits the value of benefits the Plan has 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 Your failure to abide by the terms of 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 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

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 to treatment listed in the Covered Medical Benefits section based upon the source of the Injury 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. **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.
2. **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.
3. **Appointment Missed:** An appointment the Covered Person did not attend.
4. **Aquatic Therapy.**
5. **Assistance With Activities of Daily Living.**
6. **Assistant Surgeon Services**, unless determined to be Medically Necessary by the Plan.
7. **Auto Excess:** Illness or bodily Injury for which there is a medical payment or expense coverage provided or payable under any automobile coverage.
8. **Before Enrollment and After Termination:** Services, supplies or treatment rendered before coverage begins or after coverage ends under this Plan.
9. **Bereavement Counseling.**
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. **Claims** received later than 12 months from the date of service.
16. **Contraceptive Products and Counseling**, unless covered elsewhere in this SPD.
17. **Cosmetic Treatment, Cosmetic Surgery**, or any portion thereof, unless the procedure is otherwise listed as a covered benefit.
18. **Court-Ordered:** Any treatment or therapy that is court-ordered, or that is 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.

19. **Criminal Activity:** Illness or Injury to which a contributing cause was the Covered Person's commission of, or attempt to commit, a felony; or to which a contributing cause was the Covered Person's engagements in an illegal occupation.
20. **Custodial Care** as defined in the Glossary of Terms of this SPD.
21. **Dental Services:**
  - The care and treatment of teeth or gums, or alveolar processes, 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-rays, labs, and anesthesia; to charges for treatment of Injuries to natural teeth, including replacement of such teeth with dentures; or to charges for the setting of a jaw that 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.
22. **Developmental Delays:** Occupational, physical, and speech therapy services related to Developmental Delays, mental retardation, or behavioral therapy. These services 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.
23. **Duplicate Services and Charges or Inappropriate Billing,** including the preparation of medical reports and itemized bills.
24. **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.
25. **Environmental Devices:** Environmental items such as, but not limited to, air conditioners, air purifiers, humidifiers, dehumidifiers, furnace filters, heaters, vaporizers, and vacuum devices.
26. **Examinations:** Examinations for employment, insurance, licensing, or litigation purposes.
27. **Excess Charges:** Charges or the portion thereof that are in excess of the Usual and Customary charge, the Negotiated Rate, or the fee schedule.
28. **Experimental, Investigational, or Unproven:** Services, supplies, medicines, treatment, facilities, or equipment that the Plan determines are Experimental, Investigational, or Unproven, including administrative services associated with Experimental, Investigational, or Unproven treatment. This exclusion does not apply to Qualifying Clinical Trials as described in the Covered Medical Benefits section of this SPD.
29. **Extended Care:** Any Extended Care Facility Services that exceed the appropriate level of skill required for treatment as determined by the Plan.
30. **Financial Counseling.**
31. **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 bodybuilding.
32. **Foot Care (Podiatry):** Routine foot care.

33. **Foreign Coverage for Medical Care Expenses, Including Preventive Care or Elective Treatment**, except for services that are Incurred in the event of an Emergency.
34. **Gender Transition:** Treatment, drugs, medicines, services, and supplies for, or leading to, gender transition surgery.
35. **Genetic Counseling** other than based on Medical Necessity, unless covered elsewhere in this SPD.
36. **Genetic Testing**, unless covered elsewhere in this SPD.
37. **Growth Hormones.**
38. **Hearing Services:** Implantable hearing devices, unless covered elsewhere in this SPD.
39. **Home Births** and associated costs.
40. **Home Modifications:** Modifications to Your home or property, such as, but not limited to, escalators, elevators, saunas, steam baths, pools, hot tubs, whirlpools, tanning equipment, wheelchair lifts, stair lifts, or ramps.
41. **Infant Formula** not administered through a tube as the sole source of nutrition for the Covered Person.  
  
[Note: The Plan allows for non-standard for non-standard formula due to protein intolerance.](#)
42. **Infertility Treatment:**
  - Surgical reversal of a sterilized state that was a result of a previous surgery.
  - 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 of, slow the harm to, alleviate the symptoms of, or maintain the current health status of the Covered person.
43. **Lamaze Classes** or other childbirth classes.
44. **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.
45. **Liposuction**, regardless of purpose.
46. **Maintenance Therapy** if, based on medical evidence, treatment or continued treatment could not be expected to resolve or improve a condition, or if that clinical evidence indicates that a plateau has been reached in terms of improvement from such services.
47. **Mammoplasty or Breast Augmentation**, unless covered elsewhere in this SPD.
48. **Marriage Counseling.**
49. **Massage Therapy** unless provided by a Qualified chiropractor, a Qualified massage therapist (MT), Qualified physical therapist (PT), or other Qualified Provider, if applicable.
50. **Maximum Benefit.** Charges in excess of the Maximum Benefit allowed by the Plan.

51. **Military:** A military-related Illness of or Injury to a Covered Person on active military duty, unless payment is legally required.
52. **Nocturnal Enuresis Alarm** (Bed wetting).
53. **Non-Custom-Molded Shoe Inserts.**
54. **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.
55. **Not Medically Necessary:** Services, supplies, treatment, facilities, or equipment that the Plan determines are not Medically Necessary. Furthermore, this Plan excludes services, supplies, treatment, facilities, or equipment that 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.
56. **Nursery and Newborn Expenses** for a grandchild of a covered Employee or spouse.
57. **Nutrition Counseling**, unless covered elsewhere in this SPD.
58. **Nutritional Supplements, Vitamins, and Electrolytes.**
59. **Orthognathic, Prognathic, and Maxillofacial Surgery.**
60. **Over-the-Counter Medication, Products, Supplies, or Devices**, unless covered elsewhere in this SPD.
61. **Palliative Foot Care.**
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 rooms, televisions, telephones and guest trays.
64. **Pharmacy Consultations.** Charges for or related to consultative information provided by a pharmacist regarding a prescription order, including, but not limited to, information related to dosage instruction, drug interactions, side effects, and the like.
65. **Preventive / Routine Care Services**, unless covered elsewhere in this SPD.
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 the completion of claim forms or forms necessary for a 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 performed by the Covered Person without the presence of medical supervision.

71. **Self-Inflicted Injuries or Illnesses**, unless due to, medical conditions (physical or mental) or domestic violence.
72. **Services at No Charge or Cost:** Services for which the Covered Person would not be obligated to pay in the absence of this Plan or that are available to the Covered Person at no cost, or for 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.
73. **Services** that should legally be provided by a school.
74. **Services Provided By a Close Relative.** See the Glossary of Terms section of this SPD for a definition of Close Relative.
75. **Sex Therapy.**
76. **Sexual Function:** non-surgical and surgical procedures and Prescription drugs (unless covered under the Prescription Drug Benefits section of this SPD) in connection with treatment for male or female impotence.
77. **Standby Surgeon Charges.**
78. **Subrogation.** Charges for an Illness or Injury 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.
79. **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.
80. **Telemedicine – Telephone or Internet Consultations**, unless covered elsewhere in this SPD.
81. **Tobacco Addiction:** Diagnoses, services, treatment, or supplies related to addiction to or dependency on nicotine, unless covered elsewhere in this SPD.
82. **Transportation:** Transportation services that are solely for the convenience of the Covered Person, the Covered Person's Close Relative, or the Covered Person's Physician.
83. **Travel:** Travel costs, whether or not recommended or prescribed by a Physician, unless authorized in advance by the Plan.
84. **Vision Care**, unless covered elsewhere in this SPD.
85. **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.
86. **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.
87. **Weekend Admissions** to Hospital confinement (admissions taking place after 3:00 pm on Fridays or before noon on Sundays) unless the admission is deemed an Emergency or is for care related to pregnancy that is expected to result in childbirth.
88. **Wigs (Cranial Prosthesis), 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.

89. **Workers' 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 Workers' Compensation, U.S. Longshoremen and Harbor Workers' or other occupational disease legislation, policy or contract, whether or not such policy or contract is actually in force.
90. **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

### 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 Pre-Determinations are not required by the Plan, a Covered Person or provider may voluntarily request a Pre-Determination. A Pre-Determination informs individuals of whether, and under which circumstances, a procedure or service is generally a covered benefit under the Plan. A Covered Person or provider may wish to request a Pre-Determination before incurring medical expenses. A Pre-Determination is not a claim and therefore may not 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 obtain approval from the Plan *before* obtaining the medical care, such as in the case of prior authorization of health care items or services that the Plan requires. If a Covered Person or provider calls the Plan for the sole purpose of learning whether or not a claim will be covered, that call is not considered a Pre-Service Claim, unless the Plan and this SPD specifically require the person to call for prior authorization. (See "Pre-Determination" above.) The fact that the Plan may grant 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 Care Management section of this SPD for more details. A condition is considered to be an urgent or Emergency care situation if a sudden and serious condition occurs such that a Prudent Layperson could expect the patient's life would be jeopardized, the patient would suffer severe pain, or serious impairment of the patient's 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 may contact the Plan on the Covered Person's behalf to help with claims, appeals or other benefit issues. A minor Dependent 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 proper documentation 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 his or her Personal Representative access to his or her Protected Health Information. The Covered Person should contact the Claim Administrator to obtain the proper forms. All forms must be signed by the Covered Person in order to be considered official.

## **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, the Covered Person will need to send the claim to the Plan within the timelines outlined 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 call the number on the back of the Pharmacy drug benefit identification card for further instructions on how to proceed.

A Covered Person who receives services in a country other than the United States is 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 the Covered Person 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 the paid date is not known.

A complete claim must be submitted in writing and should include the following information:

- Covered Person's/patient's 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's 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, an auto Accident, or another Accident (if applicable)
- Assignment of benefits (if applicable)

## TIMELY FILING

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. If Medicare or Medicaid paid as primary in error, the timely filing requirement may be increased to three years from the date of service. A Veterans Administration Hospital has six years from the date of service to submit the claim. **(Applies to Benefit Plan(s) 002, 004)** A Covered Person may request a Prescription claim form by writing to 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 of the information that is necessary in order 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 prior authorization, the Plan will notify the person and explain the 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 a service that has been provided to a Covered Person, it will determine if the service is a covered benefit under this group health Plan. If the service 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 the service 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, according to a Negotiated Rate for certain services, or as a percentage of the Usual and Customary fees.

**Fee Schedule:** Generally, a provider is 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. If 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. If 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 80<sup>th</sup> percentile. See "Surgery and Assistant Surgeon Services" in the Covered Medical Benefits section 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.

## **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 to be correct. If You have 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 for each claim that is submitted.

Note: For Prescription benefits, Covered Persons will receive an EOB when he or she files a claim directly with OptumRx. See "Procedures for Submitting Claims" for more information.

## **TIMELINES FOR INITIAL BENEFIT DETERMINATION**

UMR will process claims within the following timelines, although a Covered Person may voluntarily extend these timelines:

- Pre-Service Claims: A decision will be made within 15 calendar days following receipt of a claim request, but the Plan may 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 may 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 claims as defined by the Affordable Care Act: 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 may be denied for any of the following reasons:

- Termination of Your employment.
- A Covered Person's loss of eligibility for coverage under the health Plan.
- Charges are Incurred prior to the Covered Person's Effective Date or following termination of coverage.
- A Covered Person reached the Maximum Benefit under this Plan.
- Amendment of the group health Plan.
- Termination of the group health Plan.
- The 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 prior authorization requirements before receiving services.
- Misuse of the Plan identification card or other fraud.
- Failure to pay premiums if required.

- The Employee or Dependent is responsible for charges due to Deductible, Plan Participation obligations, or penalties.
- Application of the Usual and Customary fee limits, the fee schedule, or Negotiated Rates.
- Incomplete or inaccurate claim submission.
- Application of utilization review.
- Procedures are considered Experimental, Investigational or Unproven.
- 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 may 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, Investigational, or Unproven 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 were 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 or her Personal Representative may 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 taking any outside legal action.

- The Covered Person must file the appeal within 180 days of the date he or she received the EOB form from the Plan showing that the claim was denied. The Plan will assume that the Covered Person received the EOB form seven days after the Plan mailed the EOB form.
- The Covered Person or his or her Personal Representative will be allowed reasonable access to review or copy pertinent documents, at no charge.
- The Covered Person may submit written comments, documents, records, and other information related to the claim to explain why he or she believes the denial should be overturned. This information should be submitted at the same time the written request for a review is submitted.
- The Covered Person has the right to submit evidence that his or her 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 will 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, and may not be supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Covered Person's request, regardless of whether or not 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 him or her know if the claim is being approved or denied. In the event of new or additional evidence, or any new rationale relied upon during the appeal process in connection with a claim that is being appealed, the Plan will automatically provide the relevant information to the Covered Person. The notification will provide the Covered Person with the information outlined under the "Adverse Benefit Determination" section above.

**Appeals should be sent within the prescribed time period as stated above to the following address(es).**

Note: Post-Service Appeal Request forms are available at [www.UMR.com](http://www.UMR.com) to assist you in providing all the recommended information to ensure a full and fair review of your adverse benefit determination. You are not required to use this form.

Send Post-Service Claim Medical appeals to:

UMR  
CLAIMS APPEAL UNIT  
PO BOX 30546  
SALT LAKE CITY UT 84130-0546

Send Pre-Service Claim Medical appeals to:

UHC APPEALS - UMR  
PO BOX 400046  
SAN ANTONIO TX 78229

**(Applies to Benefit Plan(s) 002, 004)** Send Pharmacy appeals to:

OPTUMRX  
PO BOX 8082  
WAUSAU WI 54402-8082

**TIME PERIODS FOR MAKING DECISIONS 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 such evidence to You free of charge and sufficiently in advance of the due date of the response to the Adverse Benefit Determination.

- Pre-Service Claims: 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 Claims: 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 applies only if the Adverse Benefit Determination is based on:

- Clinical reasons;
- The exclusions for Experimental, Investigational, or Unproven services; or
- Other requirements of applicable law.

This external review program offers an independent review process to review the denial of a requested service or procedure (other than a pre-determination of benefits) or the denial of payment for a service or procedure. The process is available at no charge to You after You have exhausted the appeals process identified above and You receive a decision that is unfavorable, or if UMR or Your employer fails to respond to Your appeal within the timelines 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

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, if applicable; (4) a description of 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.

Any requests for an independent review must be made within four months of the date You receive the Adverse Benefit Determination. You, 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 medical care 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 that was not previously provided and that You or Your Physician wishes to submit in support of the request, 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 in order 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 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.

### **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's coverage 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 for which an individual may 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 (e.g., COBRA notices). A few examples of events that require Plan notification are divorce, a 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 in termination of the Covered Person's coverage under the Plan, and are subject to prosecution and punishment to the full extent under state and/or federal law.

Each Covered Person must:

- File accurate claims. If someone else-such as the Covered Person's spouse or another family member-files claims on the Covered Person's behalf, the Covered Person should review the claim form before signing it;
- Review the Explanation of Benefits (EOB) form. The Covered Person should make certain that benefits have been paid correctly based on his or her knowledge of the expenses Incurred and the services rendered;
- Never allow another person to seek medical treatment under his or her identity. If the Covered Person's Plan identification card is lost, the Covered Person should report the loss to the Plan immediately;
- Provide complete and accurate information on claim forms and any other forms. He or she should answer all questions to the best of his or her knowledge; and
- Notify the Plan when an event occurs that affects a Covered Person's eligibility.

In order to maintain the integrity of this Plan, each Covered Person is 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 at 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 the Family and Medical Leave Act of 1993 (FMLA), his or her employer will continue coverage under this Plan in accordance with state and federal FMLA regulations, provided the following conditions are met:

- Contributions are paid; and
- The Employee has a written, approved leave from the employer.

Coverage will be continued for up to the greater of:

- The leave period required by the federal FMLA and any amendment; or
- The leave period required by applicable state law.

An Employee may 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. 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, at no charge, of the written procedures that the Plan uses when administering Qualified Medical Child Support Orders.

### NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Under federal law, group health plans and health insurance issuers offering group health insurance generally may not restrict benefits for any Hospital length of stay in connection with childbirth for the mother or the newborn Child to less than 48 hours following a vaginal delivery, or less than 96 hours following a Cesarean section. However, the plan or issuer may pay for a shorter stay if the attending Physician (i.e., Your Physician, nurse, midwife, or physician assistant) after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans and insurers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a Physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce Your out-of-pocket costs, You may be required to obtain precertification. For information on precertification, contact Your plan administrator.

**This group health Plan also complies with the provisions of the:**

- Mental Health Parity Act.
- 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.
- Medicare Secondary Payer regulations, as amended.
- TRICARE Prohibition Against Incentives and Nondiscrimination Requirements amendments.
- 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 will 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 will 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 that it performs on behalf of this Plan.

This Plan agrees that it will Disclose a Covered Person's PHI to the Plan Sponsor only 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 Use and Disclose a Covered Person's PHI (including Electronic PHI) only 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 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 breach or impermissible or improper Use or Disclosure of PHI not authorized by the Plan documents;
- The Plan Sponsor will report to the Plan any breach or security incident with respect to Electronic PHI of which the Plan Sponsor becomes aware;

- The Plan Sponsor and the Plan will not use genetic information for underwriting purposes. For example, underwriting purposes will include determining eligibility, coverage, or payment under the Plan, with the exception of determining medical appropriateness of a treatment;
- 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. Each Covered Person has the 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 related 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:

#### Benefit Administrator

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 violation, 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 person to whom the CE discloses Protected Health Information (PHI) so that a person may carry out, assist with the performance of, or perform 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 Person's PHI. This includes medical records, billing records, enrollment records, Payment records, claims adjudication records, 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 six 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 related 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 related 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 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 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.

**Plan Sponsor** means Your employer.

**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.

## **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 relevant 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, alternatively, furnish such notification through communications maintained by the Plan Sponsor or Plan Administrator at regular intervals of 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 the 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 receives the written amendment or termination letter from the Plan Administrator seven days after the letter is mailed to the Covered Person.

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

**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 (moving in or out of a bed, chair, wheelchair, tub, or shower); mobility; eating (getting nourishment into the body by any means other than intravenous); and continence (voluntarily maintaining control of bowel and/or bladder function, or, in the event of incontinence, maintaining a reasonable level of personal hygiene).

**Acupuncture** means a technique used to deliver anesthesia or analgesia, to for treat conditions 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 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 services, anesthesiology, assistant surgeon services, pathology, and radiology. This term also includes services of the attending Physician or primary surgeon in the event of a medical Emergency.

**Birthing Center** means a legally operating institution or facility that is licensed and equipped to provide immediate prenatal care, delivery services 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.

**Child (Children)** means any of the following individuals with respect to an Employee: a natural biological Child; a stepchild; 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 the Employee, spouse, mother, father, grandmother, grandfather, stepparents, step-grandparents, siblings, stepsiblings, half-siblings, Children, stepchildren, and grandchildren.

**Co-pay** means the amount a Covered Person must pay each time certain covered services are provided, as outlined on the Schedule of Benefits, if applicable.

**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 qualifying events.

**Common-Law Marriage** means a partnership whereby two adult individuals are considered married because they have lived together for a certain period of time, hold themselves to be married even without a license and a formal ceremony, and meet other applicable requirements of the state in which the Common-Law Marriage was established.

**Cosmetic Treatment** means medical or surgical procedures that are primarily used to improve, alter, or enhance appearance, whether or not for psychological or emotional reasons.

**Covered Expense** means any expense, or portion thereof, that is Incurred as a result of receiving a covered benefit under this Plan.

**Covered Person** means an Employee, Retiree, or Dependent who is enrolled under this Plan.

**Custodial Care** means non-medical care given to a Covered Person, such as administering medication and assisting 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 health care provider. Custodial Care also includes care when active medical treatment cannot be reasonably expected to reduce a disability or improve the condition of a Covered Person.

**Deductible** means an amount of money paid once per Plan Year by the Covered Person (up to a family limit, if applicable) before any Covered Expenses are paid by the Plan. The Schedule of Benefits shows the amount of the applicable Deductible (if any) and the health care benefits to which it applies.

**Dependent** – see the Eligibility and Enrollment section of this SPD.

**Developmental Delays** means conditions that are characterized by impairment in various areas of development, such as social interaction skills, adaptive behavior, and communication skills. Developmental Delays may not necessarily 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.

**Developmental Disability(ies)** means a person's severe chronic disability which:

- Is attributable to a mental or physical impairment, or a combination of them;
- For the purposes solely of the provision of this program and entitled diagnosis and treatment of autism and other Developmental Disabilities, is manifest before age 22;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity:
  - Self-care;
  - Receptive and expressive language;
  - Learning;
  - Mobility;
  - Self direction;
  - The capacity for independent living or economic self-sufficiency; and
- Reflects the need for a combination and sequence of special interdisciplinary or generic care, treatment or other services which are:
  - Of lifelong or extended duration; and
  - Individually planned or coordinated.

Developmental Disability includes, but is not limited to, severe disabilities attributable to:

- Mental retardation;
- Autism;
- Cerebral palsy;
- Epilepsy;
- Spina-bifida; and
- Other neurological impairments where the above criteria are met.

**Domestic Partner** means an unmarried person of the same or opposite sex with whom the covered Employee shares a committed relationship, who is jointly responsible for the other's welfare and financial obligations, who is at least 18 years of age, who is not related by blood, who maintains the same residence, and who is not married to or legally separated from anyone else.

**Durable Medical Equipment** means equipment that meets all of the following criteria:

- It can withstand repeated use.
- It is primarily used to serve a medical purpose with respect to an Illness or Injury.
- It generally is not useful to a person in the absence of an Illness or Injury.
- It is appropriate for use in the Covered Person's home.

A cochlear implant is not considered Durable Medical Equipment.

**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 his or her Enrollment Date, as Enrollment Date is defined by the Plan.

**Emergency** means a serious medical condition, with acute symptoms that a Prudent Layperson would seek immediate care and treatment in order to avoid jeopardy to the life and health of the person.

**Employee** – see the 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.
- For anyone who enrolls under the Special Enrollment Provision, or for Late Enrollees, the first day coverage begins.

**Essential Health Benefit** 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, if applicable.

**Experimental, Investigational, or Unproven** means any drug, service, supply, care, 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 (i.e., that have not yet been 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 consisting only of case studies or uncontrolled trials), i.e., items that lack scientific validity, but may be common practice within select practitioner groups even though safety and efficacy is not clearly established;
- Items that 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, or treatment is accepted medical practice; however, lack of such approval will be a consideration in determining whether a drug, service, supply, care 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.

**Extended Care Facility** means a facility including, but not limited to, a skilled nursing, rehabilitation, convalescent, or subacute facility. It is an institution or a designated part of an institution 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-per-day service to include skilled nursing care and Medically Necessary therapies for the recovery of health or physical strength; not be a place primarily for Custodial Care; require compensation from its patients; admit patients only upon Physician orders; have an agreement to have a Physician's services available when needed; maintain adequate medical records for all patients; and have a written transfer agreement with at least one Hospital, be licensed by the state in which it operates, and provides the services to which the licensure applies.

**FMLA** means the Family and Medical Leave Act of 1993, as amended.

**HIPAA** means the Health Insurance Portability and Accountability Act of 1996, as amended from time to time, and 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; prescribed by a Physician; intermittent care and treatment for the recovery of health or physical strength under an established plan of care; prescribed in place of a Hospital or an Extended Care Facility stay or results in a shorter Hospital or Extended Care Facility stay; 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.

**Home Health Care Plan** means a formal, written plan made by the Covered Person's attending Physician that 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 a Covered Person 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 per day, 7 days per 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, Physician services, physical or occupational therapy, 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;
- 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
- Is accredited by a recognized credentialing entity approved by CMS and/or a state or federal agency or, if outside the United States, is licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country; and
- 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.

For purposes of this Plan, the term "Hospital" also includes Surgical Centers and Birthing Centers licensed by the states in which they operate. The term "Hospital" does not include services provided in facilities operating as residential treatment centers.

**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.

**Imaging** means the action or process of producing an image of a part of the body by radiographic techniques using high-end radiology such as MRA, MRI, CT, or PET scans and nuclear medicine.

**Incurred** means the date on which a service or treatment is given, a supply is received, or a 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 an 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 work is completed. 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 will be made consistent with Section 530 of the Internal Revenue Code.

**Infertility Treatment** means services, tests, supplies, devices, or drugs that are intended to promote fertility, achieve a condition of pregnancy, or treat an Illness causing an infertility condition when such treatment is performed 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 performed to prepare for induced conception; surgical reversal of a sterilized state that 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.

**Injury** means a physical harm or disability to the body that 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. The term "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 a 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 / Legal Guardian** means an individual recognized by a court of law as having the duty of taking care of a person and managing the individual's property and rights.

**Life-Threatening Disease or Condition** means a condition likely to cause death within one year of the request for treatment.

**Manipulation** means the act, process, or instance of manipulating a body part by manual examination and treatment, such as in the reduction of faulty structural relationships by manual means and/or the reduction of fractures or dislocations or the breaking down of adhesions.

**Maximum Benefit** means the maximum amount or the maximum number or 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, or 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, or 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 will be within our sole discretion.

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 the Plan 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 a disorder that is a clinically significant psychological syndrome 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.

**Morbid Obesity** means a Body Mass Index (BMI) that is greater than or equal to 40 kg/m<sup>2</sup>. If there are serious (life-threatening) medical condition(s) exacerbated by, or caused by, obesity not controlled despite maximum medical therapy and patient compliance with a medical treatment plan, a BMI greater than or equal to 35 kg/m<sup>2</sup> is applied. Morbid Obesity for a Covered Person who is less than 19 years of age means a BMI that falls above the 95<sup>th</sup> percentile on the growth chart.

**Multiple Surgical Procedures** means that more than one surgical procedure is performed during the same period of anesthesia.

**Negotiated Rate** means the amount that providers have contracted to accept as payment in full for Covered Expenses of the Plan.

**Non-Essential Health Benefit** means any medical benefit that is not an Essential Health Benefit. Please refer to the "Essential Health Benefit" definition.

**Orthognathic Condition** means a skeletal mismatch of the jaw (such as when one jaw is too large or too small, or 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 Appliance** means a brace, splint, cast, or other appliance that is used to support or restrain a weak or deformed part of the body, that is designed for repeated use, that is intended to treat or stabilize a Covered Person's illness or injury or improve function, and that is generally 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 for whom room and board charges are not incurred.

**Palliative Foot Care** means the cutting or removal of corns or calluses unless at least part of the nail root is removed or unless needed to treat a metabolic or peripheral vascular disease; the trimming of nails; other hygienic and preventive maintenance care or debridement, such as cleaning and soaking of the feet and the use of skin creams to maintain the skin tone of both ambulatory and non-ambulatory Covered Persons; and any services performed in the absence of localized illness, injury, or symptoms involving the foot.

**Participating Pharmacy** means a licensed entity, acting within the scope of its license in the state in which it dispenses, 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.

**Pediatric Services** means services provided to individuals under the age of 19.

**Physician** 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: a 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" also includes 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.

**Placed for Adoption 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 the CITY OF HOBOKEN 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.

**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 it is 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 it is prescribed. It must also identify the name, strength, quantity, and 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 recommendations of the Center 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.

**Primary Care Physician** means a Physician engaged in family practice, general practice, non-specialized internal medicine (i.e., one who works out of a family practice clinic), pediatrics, obstetrics/gynecology, or treatment of mental health/substance use disorders. Generally, they provide a broad range of services. For instance, family practitioners treat a wide variety of conditions for all family members; general practitioners provide routine medical care; internists treat routine and complex conditions in adults; and pediatric practitioners 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, and/or certified in accordance with the applicable state law, and the particular service or treatment being provided is within the scope of the license, registration, and/or certification.

**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.

**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 Treatment when a physical impairment exists and the surgery restores or improves function.

**Retired Employee (Retiree)** means a person who was employed full-time by the employer who is no longer regularly at work and who is now retired under the employer's formal retirement program.

**Specialist** means a Physician, or other Qualified Provider, if applicable, who treats specific medical conditions. For instance, a neurologist treats nervous disorders, a gastroenterologist treats digestive problems, and an oncologist treats cancer patients. Physicians who are not considered Specialists include, but are not limited to, family practitioners, non-specializing internists, pediatricians, obstetricians/gynecologists, and mental health/substance use disorder treatment providers.

**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 a patient is in the center:

- It provides drug services as needed for medical operations and procedures performed;
- It provides for the physical and emotional well-being of the patients;
- It provides Emergency services;
- It has organized administration structure and maintains statistical and medical records.

**Telemedicine** means the practice of health care delivery, diagnosis, consultation, treatment, and transfer of medical data and education using interactive audio, video, or data communications.

**Temporomandibular Joint Disorder (TMJ)** means 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)** means 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** means, as determined by the Plan in its sole discretion:

- 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 most recent revision of the International Classification of Disease – Clinical Modification manual (ICD-CM) in the following categories:
  - Personality disorders; or
  - Sexual/gender identity disorders; or
  - Behavior and impulse control disorders; or
  - "V" codes.

**Urgent Care** means 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 Injuries or Illnesses that require immediate care but are 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 becomes effective for an Employee or Dependent who is otherwise eligible to enroll under the terms of this Plan. Refer to the Eligibility section of this Plan to determine if a Waiting Period applies.

**Walk-In Retail Health Clinics** means health clinics located in retail stores, supermarkets, or pharmacies that provide a limited scope of preventive and/or clinical services to treat routine family Illnesses. Such a clinic must be operating under applicable state and local regulations and overseen by a Physician where required by law.

**You / Your** means the Employee.