

**BLACK HAWK COUNTY
\$500 DEDUCTIBLE MEDICAL OPTION**

PreferredOne[®]
ADMINISTRATIVE SERVICES

TABLE OF CONTENTS

I.	RIGHTS OF COVERED PERSONS	1
II.	YOUR EMPLOYER (PLAN ADMINISTRATOR)	1
III.	PREFERREDONE ADMINISTRATIVE SERVICES, INC. (PREFERREDONE, TPA)	2
IV.	INTRODUCTION TO YOUR COVERAGE	2
	A. <i>SUMMARY PLAN DESCRIPTION (SPD)</i>	2
	B. ADMINISTRATIVE SERVICES AGREEMENT	2
	C. IDENTIFICATION CARDS	2
	D. DESIGNATED WEBSITE OR <i>PROVIDER</i> DIRECTORY	2
	E. FOR NON-EMERGENCY SERVICES RECEIVED IN A <i>PARTICIPATING PROVIDER</i> FACILITY FROM A <i>NON-PARTICIPATING PROVIDER</i>	2
	F. CASE MANAGEMENT.....	3
	G. CONFLICT WITH EXISTING LAW	3
	H. PRIVACY	3
	I. FRAUD OR INTENTIONAL MISREPRESENTATION, AND <i>RESCISSION</i>	3
	J. AUTHORIZATION AND RIGHT TO AUDIT	3
	K. EMERGENCY MEDICAL CARE.....	4
	L. SUMMARY OF BENEFITS AND COVERAGE (SBC).....	4
	M. <i>ROUTINE PATIENT COSTS</i> ASSOCIATED WITH <i>CLINICAL TRIALS</i>	4
	N. MEDICATION THERAPY MANAGEMENT PROGRAM.....	4
V.	ELIGIBILITY, ENROLLMENT, AND EFFECTIVE DATE	5
	A. ELIGIBILITY	5
	B. ENROLLMENT AND <i>EFFECTIVE DATE</i>	6
VI.	BENEFIT SCHEDULE	8
	A. PRE-CERTIFICATION REQUIREMENT AND PRIOR AUTHORIZATION RECOMMENDATION	8
	B. <i>DEDUCTIBLE</i> AND <i>OUT-OF-POCKET LIMIT</i>	12
	C. AMBULANCE SERVICES.....	14
	D. CHIROPRACTIC SERVICES.....	15
	E. DENTAL SERVICES	16
	F. DURABLE MEDICAL EQUIPMENT (DME), SERVICES, AND PROSTHETICS	17
	G. <i>EMERGENCY SERVICES</i>	19
	H. HOME HEALTH SERVICES	20
	I. HOSPICE CARE	21
	J. <i>HOSPITAL SERVICES</i>	22
	K. <i>INFERTILITY SERVICES</i>	25
	L. OFFICE VISITS	26
	M. ORGAN AND BONE MARROW <i>TRANSPLANT SERVICES</i>	28
	N. PHYSICAL THERAPY, OCCUPATIONAL THERAPY AND SPEECH THERAPY	29
	O. <i>PRESCRIPTION DRUG SERVICES</i>	30
	P. PREVENTIVE CONTRACEPTIVE METHODS AND COUNSELING FOR WOMEN	34
	Q. <i>PREVENTIVE HEALTH CARE SERVICES</i>	36
	R. <i>RECONSTRUCTIVE SURGERY</i>	39
	S. <i>SKILLED NURSING FACILITY SERVICES</i>	40
VII.	EXCLUSIONS	41
VIII.	ENDING YOUR COVERAGE	49
IX.	LEAVES OF ABSENCE	50
	A. FAMILY AND MEDICAL LEAVE ACT (FMLA).....	50
	B. THE UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994 (USERRA)	50
	C. APPROVED LEAVE OF ABSENCE	51
X.	COBRA CONTINUATION COVERAGE	52
XI.	SUBROGATION AND REIMBURSEMENT	58

XII.	COORDINATION OF BENEFITS	60
XIII.	HOW TO SUBMIT A BILL IF <i>YOU</i> RECEIVE ONE FOR <i>COVERED SERVICES</i>.....	63
	A. BILLS FROM <i>PARTICIPATING PROVIDERS</i>	63
	B. BILLS FROM <i>NON-PARTICIPATING PROVIDERS</i>	63
XIV.	INITIAL <i>BENEFIT</i> DETERMINATIONS OF POST-SERVICE <i>CLAIMS</i>.....	63
XV.	CLAIM APPEAL PROCESS.....	64
XVI.	IF <i>YOU</i> HAVE A COMPLAINT.....	66
XVII.	NO GUARANTEE OF EMPLOYMENT OR OVERALL <i>BENEFITS</i>.....	66
XVIII.	DEFINITIONS OF TERMS USED	67
XIX.	SPECIFIC INFORMATION ABOUT <i>YOUR PLAN</i>	75

I. **Rights of Covered Persons**

The *Plan*, as defined in Section II. *Your Employer (Plan Administrator)*, includes one or more health *benefit* options, which may have different eligibility requirements and/or *benefits*. If a different *Summary Plan Description (SPD)*, *SPD* option, provision or amendment applies to certain *benefit* options or classifications of individuals eligible under the *Plan*, you will be furnished a copy of the *SPD*, *SPD* option, provision or amendment that is applicable to you. This *SPD* applies only to the \$500 Deductible Medical Option and the eligible employees enrolled for participation in this option of the *Plan*.

Continuity of Care

If you have been required by the *Plan Administrator* to make an involuntary change from one group health plan to another, or if the contract between the *Plan Administrator* and your participating *physician*, or participating *specialist* terminates, and such termination was not for cause, the *Plan Administrator* may, upon the receipt of your written request, authorize continued *covered services* from the terminating *provider* for the following:

1. A terminal illness or related condition for up to 90 calendar days.
2. A second or third trimester pregnancy through the post partum services related to the resulting childbirth and delivery from such pregnancy.

Requests for continuity of care will be denied if your medical records and other supporting documentation are not submitted to the *Plan Administrator*. The *Plan Administrator's* written policy regarding continuity of care is available upon request. Contact Customer Service for assistance in obtaining a copy of the *Plan Administrator's* written policy.

Continue Group Health Plan Coverage

Continue health care coverage for yourself and/or your covered dependents if there is a loss of coverage under the *Plan* as a result of a qualifying event. You or your covered dependents may have to pay for such coverage.

II. **Your Employer (Plan Administrator)**

Your Employer, which also serves as the *Plan Sponsor* and the *Plan Administrator*, has established an Employee Medical Plan (the *Plan*) to provide health care *benefits*. This *Plan* is “self-insured” which means that the *Plan Sponsor* pays the claims from its own assets for *covered services*. The \$500 Deductible Medical Option of this *Plan* is described in this *Summary Plan Description (SPD)*, which is part of the official document of the *Plan*. Your Employer has contracted with *PreferredOne* to provide claim processing, pre-certification and other administrative services. However, your Employer is solely responsible for payment of your eligible claims.

The *Plan Administrator* in its sole discretion shall, to the fullest extent permitted by law, determine appropriate courses of action in light of the reason and purpose for which this *Plan* is established and maintained. The *Plan Administrator* has, to the fullest extent permitted by law, the exclusive and final discretionary authority to revise the method of accounting for the *Plan*, establish rules, and prescribe any forms required for administration of the *Plan*. All determinations and decisions made by or on behalf of the *Plan Administrator* will be final and binding on the *Plan*, all persons covered by the *Plan*, all persons or entities requesting payment or a *claim* for *benefits* under the *Plan* and all interested parties, to the fullest extent permitted by law. The *Plan Administrator* retains all fiduciary responsibilities with respect to the *Plan*, has the exclusive and final binding discretionary authority to interpret and administer the *Plan*, resolve any ambiguities that exist and make all factual determinations, to the fullest extent permitted by law, except to the extent the *Plan Administrator* has expressly delegated to other individuals or entities one or more fiduciary responsibilities with respect to the *Plan*.

The *Plan Administrator* has the power to delegate specific duties and responsibilities. Any reference in the *SPD* to the *Plan Administrator* is also a reference to its delegated designee. Any delegation by the *Plan Administrator* may allow further delegations by such individuals or entities to whom the delegation has been made. The *Plan Administrator* may rescind any delegation at any time. Each person or entity to whom a duty or responsibility has been delegated, shall be responsible for only those duties or responsibilities, and shall not be responsible for any act or failure to act of any other individual or entity.

III. PreferredOne Administrative Services, Inc. (*PreferredOne*, *TPA*)

PreferredOne, as an external administrator referred to as a *third party administrator (TPA)*, provides certain administrative services, including claim processing services, subrogation, utilization management and complaint resolution assistance.

IV. Introduction to *Your Coverage*

A. *Summary Plan Description (SPD)*

This *Summary Plan Description (SPD)* is *your* description of the \$500 Deductible Medical Option of the *Plan Sponsor's Plan*. **Please read this entire *SPD* carefully. Many of its provisions are interrelated; so reading just one or two provisions may give you incomplete information regarding your rights and responsibilities under the *Plan*.** The *SPD* describes the *Plan's benefits* and limitations for *your* health care coverage. Included in this *SPD* is a *Benefit Schedule* that states the amount payable for the *covered services*. *Benefits* are not covered for excluded services, and exclusions include, but are not limited to, *health care services* that are not *medically necessary* as determined by the *Plan Administrator*. Be sure to review the list of exclusions as well as the *Benefit Schedule*. A *provider* recommendation or performance of a service, even if it is the only service available for *your* particular condition, does not mean it is a *covered service*. *Benefits* are not available for *medically necessary* services, unless such services are also *covered services*. ***Benefits are limited to the most cost effective and medically necessary alternative.*** The *Plan Administrator* has, to the fullest extent permitted by law, the sole, final and exclusive discretion to determine *benefits* available under the *Plan*.

Italicized words used in this *SPD* have special meanings and are defined at the back of this *SPD*. *You* should keep *your SPD* in a safe place for *your* future reference. Amendments that are included with this *SPD* or adopted by the *Plan Sponsor* are fully made a part of this *SPD*.

B. Administrative Services Agreement

The signed Health Services Network Access and Administration Agreement between *your* Employer and the *TPA* constitutes the entire agreement between *your* Employer and the *TPA*. A version of the Health Services Network Access and Administration Agreement is available for inspection from *your* Employer.

C. Identification Cards

The *TPA* issues an identification (ID) card containing important coverage information. Please verify the information on the ID card and notify Customer Service if there are errors. If any ID card information is incorrect, *claims* for *benefits* under the *Plan* or bills and/or invoices for *your* health care may be delayed or temporarily denied. *You* will be asked to present *your* ID card whenever *you* receive services.

D. Designated Website or *Provider Directory*

You may find *participating providers* on the designated website listed on the inside cover of this *SPD*. Coverage may vary according to *your provider* selection.

The list of *participating providers* frequently changes and the *TPA* does not guarantee that a listed *provider* is a *participating provider*. *You* may want to verify that the *provider* *you* choose is a *participating provider* by calling Customer Service at the telephone number listed on the inside cover of this *SPD*. *Provider* directories are available to *you* upon request.

E. For Non-Emergency Services Received in a *Participating Provider Facility* from a *Non-Participating Provider*

If a *participating provider* arranges and/or performs *health care services* for *you* at a *participating provider* facility, all related eligible non-facility charges from both *participating providers* and *non-participating providers*, will be covered at the *participating provider* level of *benefits* as shown in the "*Benefit Schedule*."

F. Case Management

In cases where *your* condition is expected to be or is of a serious nature, the *TPA* may arrange for review and/or case management services from a professional who understands both medical procedures and health care coverage under the *Plan*.

Under certain conditions, the *Plan Administrator* will consider other care, services, supplies, reimbursement of expenses, or payments of *your* serious *sickness* or *injury* that would not normally be covered or would only be partially covered. The *Plan Administrator* and *your physician* will determine whether any medical care, treatments, services, or supplies will be covered. Such care, treatment, services, supplies, reimbursable expenses, or payments will not be considered as setting any precedent or creating any future liability, with respect to *you*, or any other *covered person*.

G. Conflict with Existing Law

If any provision of this *SPD* conflicts with any applicable law, only that provision is hereby amended to conform to the minimum requirements of the law.

H. Privacy

This *Plan* is subject to the Health Insurance Portability and Accountability Act (“HIPAA”) Privacy Rule. In accordance with the HIPAA Privacy Rules, the *Plan* and the *TPA* acting on the *Plan’s* behalf, maintains, uses, or discloses *your* Protected Health Information for purposes such as claims processing, utilization review, quality assessment, case management, and otherwise as necessary to administer the *Plan*. *You* can obtain a copy of the *Plan’s* Notice of Privacy Practices (which summarizes the *Plan’s* HIPAA Privacy Rule obligations, *your* HIPAA Privacy Rule rights, and how the *Plan* may use or disclose health information protected by the HIPAA Privacy Rule) from the *Plan Administrator*.

I. Fraud or Intentional Misrepresentation, and Rescission

If routine processing delays occur, those delays will not deprive *you* of coverage for which *you* are otherwise eligible, nor will they give *you* coverage under the *Plan* for which *you* are not eligible under the *Plan*. *You* will not be eligible for coverage beyond the scheduled termination of *your* coverage because of a failure to record or communicate the termination except where required by law. It is *your* responsibility to confirm the accuracy of statements made by the *Plan Administrator* or the *TPA*, in accordance with the terms of this *SPD* and other plan documents. *Your* coverage may not be retroactively terminated unless *you* request it or *you* (or someone acting on *your* behalf) falsifies information, submits fraudulent, altered or duplicate billings, allows another person not covered under the *Plan* to use *your* coverage, or performs an act or practice that constitutes fraud or intentional misrepresentation (including an omission) of material fact under the terms of the *Plan*. Notwithstanding, *your* coverage may be terminated, including being retroactively terminated, due to *your* failure to timely pay *your* required *contributions*.

J. Authorization and Right to Audit

For the purpose of managing *your* overall health status, health conditions and diseases; for care coordination and quality improvement purposes; for disease management purposes; for claim processing purposes; and for payment purposes, by enrolling in coverage *you* authorize: (1) the *Plan* to disclose *your* health information with health care *providers* and subcontractors of health care *providers* or of the *Plan* that provide services; and (2) such health care *providers* and subcontractors to disclose *your* health information to each other and to the *Plan*.

Determination of *your* coverage will be made at the time a *claim* is reviewed. In addition, the *Plan Administrator* may require *you* to furnish proof of *your* eligibility status and may, at reasonable times and upon reasonable notice, audit or have audited *your* records regarding eligibility, enrollment, termination, *contributions* and the coverage provided under the *Plan*. If the *Plan Administrator* determines that, after reasonable requests, *you* have failed to provide adequate records or sufficient proof of *your* eligibility status, the *Plan Administrator* may, in its sole discretion, rescind or terminate *your* coverage to the extent permitted by law.

K. Emergency Medical Care

You should be prepared for the possibility of a medical *emergency* by knowing *your participating provider's* procedures for “on call” and after regular office hours before the need arises. Determine the telephone number to call, which *hospital your participating provider* uses, and other information that will help *you* act quickly and correctly. Keep this information in an accessible location in case a medical *emergency* arises.

If the situation is a medical *emergency* and if traveling to a *participating provider* would delay *emergency* care and thus endanger *your* health, *you* should go to the nearest medical facility. However, call the *TPA* or *your participating provider* within 48 hours or as soon as reasonably possible to discuss *your* medical condition and to coordinate any follow-up care. *You* may authorize someone else to act on *your* behalf. If the situation is not a medical *emergency* and if *you* seek care at a *hospital* emergency room, coverage for such services may be denied.

L. Summary of Benefits and Coverage (SBC)

The SBC is an informational summary of *your benefits* and coverage under this *SPD*, including coverage examples, that is prepared in a uniform style. If there is a conflict between this *SPD* and the SBC, this *SPD* governs and the *TPA* will administer your coverage in accordance with this *SPD*.

M. Routine Patient Costs Associated with Clinical Trials

The *Plan* covers *routine patient costs* associated with a *clinical trial* and may not: 1) deny *your* participation in a *clinical trial*; 2) deny (or limit or impose additional conditions on) the coverage of *routine patient costs* for items and *health care services* furnished to *you* in connection with participation in the *clinical trial*; or 3) discriminate against *you* on the basis of *your* participation in a *clinical trial*.

N. Medication Therapy Management Program

If *you* meet the *Plan's* criteria for coverage, *you* might qualify for the Medication Therapy Management program which covers certain consultations with a designated pharmacist. To obtain more information, contact Customer Service as shown on the inside cover of this *SPD*.

V. Eligibility, Enrollment, and *Effective Date*

A. Eligibility

To be eligible to enroll for coverage, *you* must be:

1. Classified by the *Plan Sponsor* as an actively at work eligible full-time employee regularly scheduled to work a minimum of 40 hours per week; or
2. Classified by the *Plan Sponsor* as an eligible part-time employee determined to meet the Affordable Care Act requirement of an average of 130.0 or more hours per month during the annual measurement period; or
3. Eligible employees of local government agencies, subject to the formal approval of the Board of Supervisors, or
4. An early retiree prior to age 65 who meets all of the following requirements:
 - Covered under the Black Hawk County medical plan at the time of retirement, and
 - Eligible to receive a pension from the Iowa Public Employees Retirement System (IPERS), and
 - Applies for retiree coverage within 60 days of retirement; or
5. An eligible dependent of an eligible employee, eligible part-time employee, or an eligible early retiree. An employee must enroll for coverage in order to enroll his/her dependents. If both parents are covered as employees, a child may be covered as a dependent of either parent, but not both.

Eligible dependents include a *covered employee's*:

1. Lawful spouse whose marriage to the *covered employee* is valid under state law.
2. Children, from birth through age 25, including:
 - a. Natural children;
 - b. Legally adopted children or children placed with *covered employee* for legal adoption. Date of placement means the assumption and retention by a person of a legal obligation for total or partial support of a child in anticipation of adoption of the child. The child's placement with a person terminates upon the termination of the legal obligation of total or partial support;
 - c. Stepchildren;
 - d. A child for whom *covered employee* is designated a foster parent by an authorized social services agency or by a court of law;
 - e. A child for whom *covered employee* has been appointed legal guardian by a court of law;
 - f. A child covered under a valid Qualified Medical Child Support Order (QMCSO), which is enforceable against an eligible employee. Contact the *Plan Administrator* for assistance in obtaining information regarding the procedures governing QMCSO determinations.
3. Unmarried Children, age 26 and over, who are enrolled as full-time students at an accredited secondary or post-secondary educational institution, as recognized by the US Secretary of Education, which is an accredited university, four-year college, community college, technical school, or vocational school.
4. Dependent children who are disabled. Application for extended coverage and proof of incapacity must be furnished to the *Plan Administrator* within 31 calendar days after the dependent child reaches age 26. The *Plan Administrator* may ask for an independent medical exam to determine the functional capacity of the dependent child. After this initial proof, the *Plan Administrator* may request proof again as needed. A dependent child may be eligible for coverage if coverage has not otherwise terminated under this *Plan* and if the dependent child meets all of the following criteria:
 - a. Became disabled before age 26;
 - b. Was a *covered dependent* under the *Plan* prior to reaching age 26;
 - c. Is incapable of self-sustaining employment, because of a *physical disability*, developmental mental disability, mental illness, or mental health disorder that is expected to be ongoing for a continuous period of at least two years from the date initial proof is supplied to the *Plan*;
 - d. Is dependent on *covered employee* for a majority of financial support and maintenance; and
 - e. Is unmarried.

If the dependent child is disabled and 26 years of age or older at the time of the *covered employee's* enrollment in this *Plan*, the *covered employee* may enroll the dependent child if within 31 calendar days after the *covered employee's* initial enrollment in this *Plan* the *covered employee* provides the *Plan* with proof that such dependent child meets all of the following requirements:

- a. Became disabled before age 26;
- b. Received health coverage through the *covered employee* within the 60-day period immediately preceding the *covered employee's* enrollment for coverage under this *Plan*;
- c. Is incapable of self-sustaining employment, because of a *physical disability*, developmental mental disability, mental illness, or mental health disorder that is expected to be ongoing for a continuous period of at least two years from the date initial proof is supplied to the *Plan*;
- d. Is dependent on *covered employee* for a majority of financial support and maintenance; and
- e. Is unmarried.

Dual Coverage. Each employee spouse may either each enroll in separate Employee Only coverage; or one employee may select Family coverage and his or her spouse may be covered as a dependent under the Family coverage, but may not have dual coverage under the *Plan*.

An employee of the County who is under age 26 and whose parent is also a County employee may elect either Employee Only coverage, or choose to be covered as a dependent under the parent's Family Coverage, but may not have dual coverage under the *Plan*.

B. Enrollment and *Effective Date*

New Enrollment. The eligible employee must make written application to enroll him/herself and any eligible dependents within 31 calendar days of the coverage effective date. Coverage will be effective on the first day of the month immediately following or coinciding with a 60-day *waiting period*.

Annual Enrollment. Subject to all eligibility and enrollment provisions, the employee may enroll him/herself and/or his/her eligible dependents during the Employer's annual enrollment period. Coverage will be effective on July 1st.

Late Enrollment. If the employee does not enroll during the new enrollment period, the employee may enroll at annual enrollment.

Laid-off, Recalled. If *you* have been laid-off for less than one continuous year, and have recall rights, *your* coverage will be effective on the date that *you* are reinstated by the Employer, and the waiting period will not apply.

If you are rehired by the County after either a lay-off of more than one continuous year, or after *you* have waived *your* call back rights, *you* will be considered a new enrollee and the New Enrollment provisions apply.

Special Enrollment Period for Employees and Dependents. If *you* are an eligible employee or an eligible dependent of an eligible employee but not enrolled for coverage under this *Plan*, *you* may enroll for coverage under the terms of this *Plan* if all of the following conditions are met:

1. *You* were covered under a group health plan or had health insurance coverage at the time coverage was previously offered to the employee or dependent;
2. The eligible employee stated in writing at the time of initial eligibility that coverage under a group health plan or health insurance coverage was the reason for declining enrollment, but only if the Employer required a statement at such time and provided the employee with notice of the requirement and the consequences of such requirement at the time;
3. *Your* coverage described in paragraph 1. above was:
 - a. Terminated under a COBRA or state continuation provision and the coverage under such provision was exhausted; or
 - b. Terminated as a result of loss of eligibility for the coverage (including as a result of legal separation, divorce, death, termination of employment, or reduction in the number of hours of employment) or employer *contributions* toward such coverage were terminated; or

- c. Under a group health plan with a plan year that differs from this *Plan's* plan year and the other coverage terminated at the close of such other group health plan's plan year in relation to an open enrollment period or a qualifying change in status event within the meaning of the Employer's Section 125 cafeteria plan; and
4. The eligible employee requested such enrollment not later than 31 calendar days after the date of exhaustion of coverage described in paragraph 3.a. above, or termination of coverage or employer *contributions* described in paragraph 3.b. above or termination of other group health plan coverage or a change in status event as described in paragraph 3.c above.

Coverage will be effective on the date of the event described in paragraph 3.a, 3.b. or 3.c above provided the *Plan* receives the application for coverage as required.

Special Enrollment Period for Covered Persons due to the Acquisition of New Dependents. New dependents may enroll if all the following conditions are met:

1. A group health plan makes coverage available to a dependent of an employee; and
2. The employee is eligible for coverage under this *Plan*; and
3. They become dependents of the employee through marriage, birth, adoption, placement for adoption, or legal guardianship. This *Plan* shall provide a dependent special enrollment period during which the person may be enrolled under this *Plan* as a dependent of the employee, and in the case of the birth, adoption, children placed for adoption, or the legal guardianship of a child, the employee may enroll and the spouse of the employee may be enrolled as a dependent of the employee if such spouse is otherwise eligible for coverage. The eligible employee, if not previously enrolled, is required to enroll when a dependent enrolls for coverage under this *Plan*. In the case of marriage, the employee, the spouse and any new dependents resulting from the marriage may be enrolled, if otherwise eligible for coverage; and
4. Application must be received within 31 calendar days of the date the employee first acquires the dependent and coverage will be effective on the date of the marriage, birth, adoption, placement for adoption, or legal guardianship as described in paragraph 3 above.

Notwithstanding paragraph 4 above, if a *covered employee* subsequently acquires an eligible dependent child through birth or adoption, the newly acquired dependent child will be considered covered under the *Plan* effective on the date of the birth or adoption, provided that the employee enrolls the newly acquired dependent child within 60 days of the birth or adoption. If the employee does not enroll the newly acquired dependent child within 60 days of the birth or adoption, the newly acquired dependent child will be considered a late entrant who may enroll at the next open enrollment period.

Note: Other dependents (such as siblings of a newborn child) are entitled to special enrollment rights upon the birth or adoption of a child.

Special Enrollment Period for Medicaid and Children's Health Insurance Program (CHIP) Participants. If an eligible employee and/or the eligible dependents are covered under a state Medicaid plan or a state CHIP and that coverage is terminated as a result of loss of eligibility, then the eligible employee may request enrollment in the *Plan* on behalf of him/herself and/or the eligible dependents. Such request must be made within 60 days of the date the employee's and/or the dependent's coverage is terminated from such state plans.

If an eligible employee and/or his/her eligible dependents become eligible for a premium-assistance subsidy under the *Plan* through a state Medicaid plan or a state CHIP (if applicable), then the eligible employee may request enrollment in the *Plan* on behalf of him/herself and/or the eligible dependents. Such request must be made within 60 days of the date the employee and/or the dependents are determined to be eligible for the subsidy under such state plans.

Coverage will be effective the date other coverage is terminated provided the *Plan* receives the application for coverage as required.

VI. *Benefit Schedule*

You are required to pay any copayment, deductible and coinsurance amount. Benefits listed in this Schedule are according to what the Plan pays. Benefits are limited to the most cost effective and medically necessary alternative. Any amount of coinsurance you must pay to the provider is based on 100% of eligible charges less the percentage covered by the Plan. Plan payment begins after you have satisfied any applicable copayments, deductibles, and coinsurance.

Discounts negotiated by or on behalf of the TPA with providers may affect your coinsurance amount. This Plan may pay higher benefits if you choose a participating provider. If you use a non-participating provider, in addition to any copayments, deductibles and coinsurance, you pay all charges that exceed the usual and customary amount or the emergency services non-participating provider reimbursement value.

A. Pre-certification Requirement and Prior Authorization Recommendation

Pre-certification or prior authorization of health care services does not guarantee either payment or the amount of payment. Eligibility for, and payment of, benefits are subject to all of the terms of the SPD. Please read the entire SPD to determine which other provisions may also affect benefits. The TPA's Utilization Management Department only certifies that the health care services are medically necessary.

Pre-certification Requirement: Pre-certification is a screening process that permits early identification of situations where case management would be beneficial or medical management is required. When a participating provider renders services, the provider will notify the Plan Administrator for you and must follow the procedures set forth below. It is your responsibility to ensure that the Plan Administrator has been notified when non-participating providers are used by following the procedures set forth below. You must contact Customer Service by telephone, facsimile, electronic mail, or voice mail prior to services being performed and without unreasonable delay. Failure to obtain pre-certification might result in a reduction of non-participating provider benefits.

Provision	Participating Provider	Non-Participating Provider
Pre-certification Penalty	Plan will reduce the amount of eligible charges by the lesser of \$750 or 50% per member per confinement.	Plan will reduce the amount of eligible charges by the lesser of \$750 or 50% per member per confinement.

Pre-certification through the Plan Administrator is required. Failure to obtain pre-certification may result in a reduction of benefits based on the pre-certification penalty listed above:

- All non-emergency inpatient admissions including skilled nursing facility, rehabilitation, hospital, etc.;
- Transplant services;
- Bariatric surgeries; and
- In vitro fertilization procedures, including GIFT and ZIFT.

Expenses you pay for pre-certification penalties will not apply towards satisfaction of the out-of-pocket limit. If you have questions about pre-certification and when you are required to obtain it, please contact Customer Service.

Prior Authorization: It is recommended that you or your provider request in advance that certain services be authorized as medically necessary by the Plan Administrator. Pre-certification penalties do not apply. You should follow the same procedures for prior authorization as you follow for pre-certification with respect to obtaining services and submitting an appeal. If you have questions about prior authorization, please contact Customer Service.

Prior authorization is recommended before the following medical services are received:

- Drugs or procedures that could be construed to be cosmetic, and/or investigative;
- Home health care;
- Hospice services;
- Outpatient surgeries; and
- Non-emergency ambulance and ambulance transfers.

Certain *prescription drugs* require prior authorization before *you* can have *your* prescription filled at the pharmacy. These *prescription drugs* include, but are not limited to:

- *Specialty drugs*; and
- Topical and oral acne medications for *covered persons* age 35 and older.

Should Minnesota, Minneapolis/St. Paul metropolitan area, and/or Black Hawk County be declared subject to a pandemic alert or in the event of a cyber attack, the *Plan* may suspend pre-certification requirements, prior authorization requirements, and other services as may be determined by the *Plan Administrator*.

Pre-certification Procedure for Non-Acute Care Pre-Service Claims

Non-acute care pre-service *claims* are *claims* for non-acute care services that require pre-certification and are submitted in accordance with the pre-service *claim* filing procedures for the *Plan*.

Filing Procedure for Non-Acute Care Pre-Service Claims. To request pre-certification and file a non-acute care pre-service *claim*, a phone call must be made to Customer Service at least five business days before the date services requiring pre-certification are provided and all essential data elements must be supplied. An expedited review is available if *your* attending *provider* believes *your* medical condition warrants it. Please refer to the subsection below entitled “Essential Data Elements for Pre-Service *Claims*” for the list of essential data elements that are required to file a pre-service *claim*. If *you* or *your* attending *provider* have not submitted the request in accordance with these filing procedures, including a failure to submit all essential data elements, *your* request will be treated as incorrectly filed, and *you* will be notified within five calendar days. Please note that the time periods for making an initial *benefit* determination begin when Customer Service receives a pre-certification request submitted in accordance with the *Plan’s* filing procedures.

If *your* attending *provider* requests pre-certification on *your* behalf, the *provider* will be treated as *your* authorized representative under the *Plan* for purposes of such request and the submission of *your claim* and associated appeals unless *you* provide the *TPA* with specific direction otherwise within three business days from the *Plan Administrator’s* notification that an attending *provider* was acting as *your* authorized representative. *Your* direction will apply to any remaining appeals.

A request or inquiry relating to the availability of *benefits* or payment for future services that do not require pre-certification will not be treated as a *claim* under the *Plan*.

Initial Benefit Determination of Non-Acute Care Pre-Service Claims. *You* and *your* attending *provider* will be notified of the *TPA’s* initial *benefit* determination within 15 calendar days after receipt of a pre-certification request submitted in accordance with the *Plan’s* filing procedures, provided the *TPA* has all necessary information needed to make an initial *benefit* determination.

If the *TPA* does not have all information it needs to make an initial *benefit* determination, then it may extend the time period for making the initial *benefit* determination by 15 calendar days. The *TPA* will notify *you* of the extension within the initial 15-calendar day period. *You* will then have 45 calendar days, or longer time as granted to *you* in the extension notification, to provide the requested information. The *TPA* will notify *you* of its initial *benefit* determination within 15 calendar days after the earlier of (i) the date on which the *TPA* receives the requested information and(ii) the end of the time period specified for *you* to provide the requested information. The time period for the initial *benefit* determination may also be extended for 15 calendar days for circumstances beyond the *TPA’s* control. If *you* do not provide the requested information within the time period specified, *your claim* will be denied.

The initial *benefit* determination may be made to *your* attending *provider* by telephone.

If *your* pre-certification request is denied, written notification will be provided to *you* and *your* attending *provider*. This notice will explain:

- Information sufficient to identify the *claim* involved and any information required by law;
- The reason for the denial;
- The part of the *Plan* on which it is based;
- Any additional material or information needed to make the *claim* acceptable and the reason it is necessary; and
- The procedure for requesting an appeal.

Note: Refer to the section entitled “Claim Appeal Process” for details on requesting an appeal or external review.

Expedited Pre-certification Procedure for Acute Care Pre-Service Claims

Acute care services are services needed when a delay in treatment could seriously jeopardize *your* life or health, or the ability to regain maximum function or, in the opinion of *your* attending *provider*, could cause severe pain. An expedited initial *benefit* determination will be made for *claims* for services that require pre-certification and are submitted in accordance with the pre-service *claim* filing procedures for the *Plan*, if *your* attending *provider* believes *your* medical condition warrants acute care services.

Filing Procedure for Acute Care Pre-Service Claims. To request expedited pre-certification and file an acute care pre-service *claim*, a phone call must be made to Customer Service before the date services requiring pre-certification are provided and all essential data elements must be supplied. Please refer to the subsection below entitled “Essential Data Elements for Pre-Service *Claims*” for the list of essential data elements that are required to file a pre-service *claim*. If *you* or *your* attending *provider* have not submitted the request in accordance with these filing procedures, including a failure to submit all essential data elements, *your* request will be treated as incorrectly filed, and *you* will be notified within 24 hours. Please note that the time periods for making an expedited initial *benefit* determination begin when Customer Service receives a pre-certification request submitted in accordance with the *Plan*’s filing procedures.

If *your* attending *provider* requests pre-certification on *your* behalf, the *provider* will be treated as *your* authorized representative under the *Plan* for purposes of such request and the submission of *your claim* and associated appeals unless *you* provide the *TPA* with specific direction otherwise within three business days from the *Plan Administrator*’s notification that an attending *provider* was acting as *your* authorized representative. *Your* direction will apply to any remaining appeals.

A request or inquiry relating to the availability of *benefits* or payment for future services that do not require pre-certification will not be treated as a *claim* under the *Plan*.

Expedited Initial Benefit Determination of Acute Care Pre-Service Claims. An expedited initial *benefit* determination will be provided by the *TPA* to *you* and *your* attending *provider* as quickly as *your* medical condition requires, but no later than 72 hours following receipt of a pre-certification request submitted in accordance with the *Plan*’s filing procedures. If the *TPA* does not have all information it needs to make an initial *benefit* determination, *you* will be notified within 24 hours. *You* will then have 48 hours, or longer time as granted to *you* in the notification, to provide the requested information. If *you* do not provide the requested information within the time period specified, *your* request will be denied. *You* will be notified of the initial *benefit* determination within 48 hours after the earlier of the *TPA*’s receipt of the requested information or the end of the time period specified for *you* to provide the requested information.

The initial *benefit* determination may be made to *your* attending *provider* by telephone.

If *your* pre-certification request is denied, written notification will be provided to *you* and *your* attending *provider*. This notice will explain:

- Information sufficient to identify the *claim* involved and any information required by law;
- The reason for the denial;
- The part of the *Plan* on which it is based;
- Any additional material or information needed to make the *claim* acceptable and the reason it is necessary; and
- The procedure for requesting an appeal.

Note: Refer to the section entitled “Claim Appeal Process” for details on requesting an appeal or external review.

Essential Data Elements for Pre-Service Claims (including Concurrent Care Claims)

You or *your* attending *provider* must submit at least the following essential data elements when calling Customer Service to request pre-certification and file a pre-service *claim* (or requesting to extend a previously pre-certified treatment and file a concurrent care *claim*):

- The identity of the *covered person* and *provider* of services;
- The date(s) of services;
- A specific medical diagnosis; and
- A specific treatment, *health care service*, or procedure code for which pre-certification approval (or extended treatment) is requested.

An explanation of these essential data elements will be provided to *you*, upon request and free of charge, by calling Customer Service. If *you* or *your* attending *provider* have not submitted the pre-certification (or extended treatment) request in accordance with the *Plan's* filing procedures for pre-service *claims*, including a failure to submit all essential data elements, *your* request will be treated as incorrectly filed and *you* will be notified within applicable timeframes.

Procedure for Concurrent Care Claims

Filing Procedure for Concurrent Care Claims. If an ongoing course of treatment was pre-certified by the *Plan Administrator* for a specified period of time or number of treatments and *you* or *your* attending *provider* request to extend acute care services, *your* extension request and concurrent care *claim* must be submitted in accordance with the filing procedure for acute care pre-service *claims*, as described above. If an ongoing course of treatment was pre-certified by the *Plan Administrator* for a specified period of time or number of treatments and *you* or *your* attending *provider* request to extend non-acute care services, *your* extension request and concurrent care *claim* must be submitted in accordance with the filing procedure for non-acute care pre-service *claims*, as described above. If *you* or *your* attending *provider* have not submitted the extension request in accordance with the *Plan's* filing procedures, including a failure to submit all essential data elements, *your* request will be treated as incorrectly filed and *you* will be notified within 24 hours in the case of a request to extend acute care services, and within five calendar days in the case of a request to extend non-acute care services. Please note that the time periods for making an initial *benefit* determination begin when Customer Service receives an extended treatment request submitted in accordance with the *Plan's* filing procedures.

If *your* attending *provider* requests extended treatment on *your* behalf, the *provider* will be treated as *your* authorized representative under the *Plan* for purposes of such request and the submission of *your claim* and associated appeals unless *you* provide the *TPA* with specific direction otherwise within three business days from the *Plan Administrator's* notification that an attending *provider* was acting as *your* authorized representative. *Your* direction will apply to any remaining appeals.

A request or inquiry relating to the availability of *benefits* or payment for future services or extended treatments that do not require pre-certification will not be treated as a *claim* under the *Plan*.

Initial Benefit Determination of Concurrent Claims. If an ongoing course of treatment was previously pre-certified for a specified period of time or number of treatments and *you* request to extend acute care services, the *TPA* will make the initial *benefit* determination on *your* extended treatment request within 24 hours following receipt of a properly filed extended treatment request, provided *your* request is made at least 24 hours before the end of the approved treatment. If a properly filed request for extended treatment is not made at least 24 hours before the end of the approved treatment, *your* request will be treated as a pre-certification request for acute care services and handled in accordance with the expedited pre-certification procedures outlined above for such services.

If an ongoing course of treatment was previously pre-certified for a specified period of time or number of treatments and *you* request to extend non-acute care services, *your* request will be treated as a pre-certification request for non-acute care services and handled in accordance with the pre-certification procedures outlined above for such services.

If *your* concurrent care *claim* and extended treatment request is denied, written notification will be provided to *you* and *your* attending *provider*. This notice will explain:

- Information sufficient to identify the *claim* involved and any information required by law;
- The reason for the denial;
- The part of the *Plan* on which it is based;
- Any additional material or information needed to make the *claim* acceptable and the reason it is necessary; and
- The procedure for requesting an appeal.

Note: Refer to the section entitled "Claim Appeal Process" for details on requesting an appeal or external review.

B. Deductible and Out-of-Pocket Limit

NOTE: Your coverage is either “covered employee only” or “family.” Therefore, only one of the following sections (“Covered employee only” or “Family”) applies to you. If you have questions about which section applies to you, contact TPA or your employer.

Covered Employee Only

Deductible: The covered employee must first satisfy the deductible amount by incurring eligible charges equal to that amount in a calendar year before the Plan will pay benefits. Copies of bills for eligible charges used to satisfy the deductible must be submitted to the Plan. The Plan will not pay benefits for the eligible charges applied toward the deductible. Expenses you pay for office visit copayments, pharmacy payments, pre-certification penalties and any amount in excess of the usual and customary amount or the emergency services non-participating provider reimbursement value will not apply towards satisfaction of the deductible.

Out-of-Pocket Limit: After you have met the out-of-pocket limit per calendar year for copayments, coinsurance and deductibles, the Plan covers the remaining eligible charges incurred. You must pay any amounts greater than the out-of-pocket limit if any benefit, day, or visit maximums are exceeded. Expenses paid for pre-certification penalties and any amount in excess of the usual and customary amount or the emergency services non-participating provider reimbursement value will not apply towards satisfaction of the out-of-pocket limit.

Covered Employee Only	Participating Providers	Non-Participating Providers
Deductible	The deductible for eligible charges received from participating providers and non-participating providers is combined.	
	\$500 per covered person per calendar year.	\$500 per covered person per calendar year.
Out-of-Pocket Limit	The out-of-pocket limit for eligible charges received from participating providers and non-participating providers is combined.	
All Health Care Services except Prescription Drug Services	\$1,000 per covered person per calendar year.	\$1,000 per covered person per calendar year.
Prescription Drug Services Only	\$4,000 per covered person per calendar year.	Not applicable.

Family (Covered Employee and Covered Dependents)

Family Deductible:

The family must first satisfy the family *deductible* amount by *incurring eligible charges* equal to that amount in a *calendar year* before the *Plan* will pay *benefits*, or after any *covered person* of the family incurs \$500 in *eligible charges* in a *calendar year*, the *Plan* will pay *benefits* for that *covered person*. Copies of bills for *eligible charges* used to satisfy the family *deductible* must be submitted to the *Plan*. The *Plan* will not pay *benefits* for the *eligible charges* applied toward the family *deductible*. Expenses you pay for office visit *copayments*, pharmacy payments, pre-certification penalties and any amount in excess of the *usual and customary amount* or the *emergency services non-participating provider reimbursement value* will not apply towards satisfaction of the family *deductible*.

Family Out-of-Pocket Limit: After the family has met the family *out-of-pocket limit* per *calendar year* for *copayments*, *coinsurance* and family *deductibles*, the *Plan* covers 100% of charges incurred for all the remaining *eligible charges*. After any *covered person* in the family has met the individual *out-of-pocket limit*, the *Plan* pays 100% of incurred charges for all remaining *eligible charges* for that individual. It is the family's responsibility to demonstrate to the *Plan* the *coinsurance* and family *deductibles* in excess of this amount have been paid in any *calendar year*, and to pay any amounts greater than the family *out-of-pocket limit* if any *benefit*, day or visit maximums are exceeded. Expenses paid for pre-certification penalties and any amount in excess of the *usual and customary amount* or the *emergency services non-participating provider reimbursement value* will not apply towards satisfaction of the family *out-of-pocket limit*.

Family (Covered Employee and Covered Dependents)	Participating Providers	Non-Participating Providers
Family Deductible	The <i>deductible</i> for <i>eligible charges</i> received from <i>participating providers</i> and <i>non-participating providers</i> is combined.	
	\$1,000 per family (\$500 per <i>covered person</i>) per <i>calendar year</i> .	\$1,000 per family (\$500 per <i>covered person</i>) per <i>calendar year</i> .
Family Out-of-Pocket Limit	The <i>out-of-pocket limit</i> for <i>eligible charges</i> received from <i>participating providers</i> and <i>non-participating providers</i> is combined.	
All Health Care Services except Prescription Drug Services	\$2,000 per family (\$1,000 per <i>covered person</i>) per <i>calendar year</i> .	\$2,000 per family (\$1,000 per <i>covered person</i>) per <i>calendar year</i> .
Prescription Drug Services Only	\$8,000 per family (\$4,000 per <i>covered person</i>) per <i>calendar year</i> .	Not applicable.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .

C. Ambulance Services

<ul style="list-style-type: none"> Ambulance services for an <i>emergency</i> 	90% of <i>eligible charges</i> after the <i>deductible</i> .	Same as the <i>participating provider benefit</i> for <i>emergency ambulance services</i> .
<ul style="list-style-type: none"> Non-<i>emergency</i> transportation 	90% of <i>eligible charges</i> after the <i>deductible</i> .	80% of <i>eligible charges</i> after the <i>deductible</i> .

The *Plan* covers ambulance service to the nearest *hospital* or medical center where initial care can be rendered for a medical *emergency*. Air ambulance transport to the nearest *hospital* that is able to render *medically necessary* care, is covered only when the condition is an acute medical *emergency* and is authorized by a *physician*.

The *Plan* also covers *emergency* ambulance (air or ground) transfer from a *hospital* not able to render the *medically necessary* care to the nearest *hospital* or medical center able to render the *medically necessary* care only when the condition is a critical medical situation and is ordered by a *physician* and coordinated with a receiving *physician*.

Prior authorization is suggested for:

- Non-*emergency* ambulance service, from *hospital* to *hospital* when care for *your* condition is not available at the *hospital* where *you* were first admitted; and
- Non-*emergency* transfers by ambulance from a *hospital* to other facilities for subsequent covered care or from home to *physician* offices or other facilities for outpatient treatment procedures or tests when medical supervision is required en route.

Exclusions:

- Please see the section entitled “Exclusions.”
- Non-*emergency* ambulance service from *hospital* to *hospital* such as transfers and admission to *hospitals* performed only for convenience.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .
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D. Chiropractic Services

Coverage is limited to a combined maximum of 24 visits per *covered person* per *calendar year*, unless a treatment plan is submitted and approved by the *Plan Administrator*.

90% of <i>eligible charges</i> up to \$20 <i>copayment</i> per visit. <i>Deductible</i> does not apply.	80% of <i>eligible charges</i> . <i>Deductible</i> does not apply.
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Coverage includes chiropractic services to treat acute musculoskeletal conditions, by manual manipulation therapy. Diagnostic services are limited to *medically necessary* radiology. Treatment is limited to conditions related to the spine or joints.

Exclusions:

- Please see the section entitled “Exclusions.”
- Routine maintenance chiropractic care after a 24-visit limit.
- Blood, urine or hair analysis related to chiropractic services.
- Performance of ultrasound, MRI, EMG, waveform and nuclear medicine diagnostic studies or other enhanced diagnostic imaging.
- Manipulation under anesthesia.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .
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E. Dental Services

The *Plan Administrator* considers dental procedures to be services rendered by a *dentist* or dental *specialist* to treat the supporting soft tissue and bone structure.

90% of *eligible charges* after the *deductible*.

90% of *eligible charges* after the *deductible*.

Accidental Dental Services. Treatment and repair must be started within 6 months of the date of the *injury*. The *Plan* covers services to treat and restore damage done to a sound, natural tooth as a result of an accidental *injury*. Coverage is for external trauma to the face and mouth only. A sound, natural tooth is a tooth, including supporting structures, that is healthy and would be able to continue functioning for at least one year. Primary (baby) teeth must have a life expectancy of one year before loss.

Medically Necessary Dental Services. Dental services required for treatment of an underlying medical condition (e.g. removal of teeth to complete radiation treatment for cancer of the jaw, cysts, and lesions) and provided by a *dentist* or dental *specialist*, including general anesthesia, regardless of whether the services are provided in a *hospital* or a dental office.

Medically Necessary Hospitalization for Dental Care. *Eligible charges* are those *incurred* by a *covered person* who: (1) is a child under age five; (2) is severely disabled; or (3) has a medical condition unrelated to the dental procedure that requires hospitalization or anesthesia for dental treatment. Coverage is limited to facility and anesthesia charges. Oral surgeon/*dentist* or dental *specialist* professional fees are not covered for dental services provided except as described in “*medically necessary dental services*” above. The following are examples, though not all-inclusive, of medical conditions that may require hospitalization for dental services: severe asthma, severe airway obstruction, or hemophilia. Care must be directed by a *physician, dentist, or dental specialist*.

If you are covered under a PreferredOne medical and dental plan, the medical plan will pay first.

Exclusions:

- Please see the section entitled “Exclusions.”
- *Health care services* or dental services covered under *your* dental plan.
- Preventive dental procedures.
- *Health care services* or dental services, orthodontia and all associated expenses, except as stated in this section.
- Surgical extraction of impacted wisdom teeth.
- *Health care services* or dental services for cracked or broken teeth that result from biting, chewing, disease or decay.
- Dental implants.
- Prescriptions written by a *dentist* unless in connection with dental procedures covered under this *Plan*.
- *Health care services* or dental services related to periodontal disease.
- Occlusal adjustment or occlusal equilibration.
- Treatment of bruxism.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		<p>Note: For <i>non-participating providers</i>, in addition to any <i>deductibles</i> and <i>coinsurance</i>, you pay all charges that exceed the <i>usual and customary amount</i>.</p> <p>NOTE: <i>Non-participating providers</i> must have a Medicare provider number for their charges to be eligible for coverage.</p>

F. Durable Medical Equipment (DME), Services, and Prosthetics		
Durable Medical Equipment (DME) Services, and Prosthetics (excluding arm and leg prosthetics)	90% of <i>eligible charges</i> after the <i>deductible</i> .	90% of <i>eligible charges</i> after the <i>deductible</i> .
Arm and Leg Prosthetics	90% of <i>eligible charges</i> . <i>Deductible</i> does not apply.	90% of <i>eligible charges</i> after the <i>deductible</i> .

The *Plan* covers certain equipment and *health care services*, nutritional formulas and enteral feedings, which may include; amino-acid based formulas, other oral nutritional and electrolyte substances; and special dietary treatment for phenylketonuria (PKU); ordered or prescribed by a *physician* and provided by DME/prosthetic vendors. For verification of eligible equipment and supplies, call Customer Service. *Benefits* are limited to the most cost-effective and *medically necessary* alternative. *Plan* payment for rental shall not exceed the purchase price unless the *Plan* has determined that the item is appropriate for rental only. The *Plan Administrator* reserves the right to determine if an item will be approved for rental or purchase.

Exclusions:

- Please see the section entitled “Exclusions.”
- Any durable medical equipment or supplies not listed as eligible on the *Plan’s* durable medical list, or as determined by the *Plan Administrator*.
- Disposable supplies or non-durable supplies and appliances, including those associated with equipment determined not to be eligible for coverage.
- Durable equipment necessary for the operation of equipment determined not to be eligible for coverage.
- Revision of durable medical equipment and prosthetics, except when made necessary by normal wear or use.
- Replacement or repair of items when: (1) damaged or destroyed by misuse, abuse or carelessness; (2) lost; or (3) stolen.
- Duplicate or similar items.
- Items that are primarily *educational* in nature or for vocation, comfort, convenience or recreation.
- Hearing aids, devices to improve hearing and related fittings or other hearing aid related *health care services*.
- Communication aids or devices; equipment to create, replace or augment communication abilities including, but not limited to, speech processors, receivers, communication board, or computer or electronic assisted communication.
- Household equipment, household fixtures and modifications to the structure of the home, escalators or elevators, ramps, swimming pools, whirlpools, hot tubs and saunas, wiring, plumbing or charges for installation of equipment, exercise cycles, air purifiers, central or unit air conditioners, water purifiers, hypo-allergenic pillows, mattresses or waterbeds.
- Vehicle/car or van modifications including, but not limited to, handbrakes, hydraulic lifts and car carrier.
- Over-the-counter orthotics and appliances.
- Custom molded foot orthotics.
- Orthopedic shoes, except for up to 2 pair of custom diabetic shoes per *covered person* per *calendar year*.
- Other equipment and supplies, and oral nutritional and electrolyte substances that the *Plan Administrator* determines are not eligible for coverage.
- Charges for sales tax, mailing or delivery.
- Durable medical equipment, orthotics, and prosthetics that are necessary for activities beyond *activities of daily living*.

- Upgrades to or replacement of any items that are considered *eligible charges* and covered under this *SPD*, unless the item is no longer functional and is not repairable.
- Wigs.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		Note: For <i>non-participating providers</i> , in addition to any <i>copayment, deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>emergency services non-participating provider reimbursement value</i> .

G. Emergency Services

<i>Emergency services</i> provided in an emergency room.	100% of <i>eligible charges</i> after a \$100 <i>copayment</i> per visit. <i>Deductible</i> does not apply.	Same as the <i>participating provider benefit</i> .
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You should be prepared for the possibility of a medical *emergency* by knowing *your participating provider's* procedures for “on call” and after regular office hours before the need arises. Determine the telephone number to call, which *hospital your participating provider* uses, and other information that will help you act quickly and correctly. Keep this information in an accessible location in case a medical *emergency* arises.

If you have an *emergency* that requires immediate treatment, call 911 or go to the nearest emergency facility. If possible under the circumstances, you should telephone *your physician* or the clinic where you normally receive care. A *physician* will advise you how, when and where to obtain the appropriate treatment.

Note: Non-*emergency services* received in an emergency room are not covered. If you choose to receive non-*emergency health care services* in an emergency room, you are solely responsible for the cost of these services. See *emergency* under “Definitions of Terms Used.”

Covered services are subject to all of the *benefit* limitations set forth in this *SPD*. You should provide notice to Customer Service of an admission to an inpatient facility within 48 hours or as soon as reasonably possible.

Exclusions:

- Please see the section entitled “Exclusions.”
- Non-*emergency services* received in an emergency room.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .
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H. Home Health Services	90% of <i>eligible charges</i> after the <i>deductible</i> .	90% of <i>eligible charges</i> after the <i>deductible</i> .
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NOTE: *Benefits* for *prescription drugs* administered or received during a home health care visit are described in the “*Prescription Drug Services*” section. All terms, conditions, limitations and exclusions described in the “*Prescription Drug Services*” section of this *SPD* apply when *prescription drugs* are administered or received during a home health care visit.

The *Plan* covers skilled home health services that are directed by a *physician* and received from a licensed Home Health Care Agency. Services may include: *skilled care*; physical therapy; occupational therapy; speech therapy; respiratory therapy; home health care as an alternative to facility or clinic based care, *applied behavior analysis* for the treatment of *autism spectrum disorder*, and other *medically necessary* therapeutic services that are rendered in *your* home.

In order for services to be received in *your* home, *you* must be *homebound*, or the *Plan Administrator* must determine the services are medically appropriate and the most cost effective to the *Plan*.

A *health care service* shall not be considered *skilled care* merely because it is performed by, or under the direct supervision of, a licensed registered nurse. Where a *health care service* (such as tracheotomy suctioning or ventilator monitoring or like services) can be safely and effectively performed by a non-medical person, or self-administered, without the direct supervision of a licensed registered nurse, the *health care service* shall not be regarded as *skilled care*, whether or not a skilled nurse actually provides the service. The unavailability of a competent person to provide a non-skilled service shall not make it a skilled service when a skilled nurse provides it. Only the skilled nursing component of “blended” services (i.e., services that include skilled and non-skilled components) is covered under the *Plan*.

Exclusions:

- Please see the section entitled “Exclusions.”
- Companion and home care services, unskilled nursing services, services provided by *your* family or a person who shares *your* legal residence.
- *Health care services* and other services provided as a substitute for a primary caregiver in the home.
- *Health care services* and other services that can be performed by a non-medical person or self-administered.
- Home health aides, unless determined to be *medically necessary* by the *Plan Administrator*.
- *Health care services* and other services provided in *your* home for convenience.
- *Health care services* and other services provided in *your* home due to lack of transportation.
- *Custodial care*.
- *Health care services* and other services at any site other than *your* home.
- Recreational therapy.
- *Health care services* and other services rendered by *providers* unlicensed or not certified by the appropriate state regulatory agency.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .
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I. Hospice Care	90% of <i>eligible charges</i> after the <i>deductible</i> .	90% of <i>eligible charges</i> after the <i>deductible</i> .
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The *Plan* covers hospice services for terminally ill patients in a hospice program. The patient must meet the eligibility requirements of the program and elect to receive services through the hospice program. The services will be provided in the patient’s home or hospice center, with inpatient care available when *medically necessary*. Hospice services are in lieu of curative or restorative treatment.

Eligibility. In order to be eligible to be enrolled in the hospice program, *you* must:

- Be terminally ill with *physician* certification of six months or less to live; and
- Have chosen a palliative treatment focus (i.e., emphasizing comfort and supportive services rather than restorative treatment or treatment attempting to cure the disease or condition).

You may withdraw from the hospice program at any time.

Hospice services include the following services provided by Medicare-certified hospice program *providers*, if authorized in advance by the *Plan Administrator* and provided in accordance with an approved hospice treatment plan:

- Part-time care provided in *your* home by an interdisciplinary hospice team (which may include a *physician*, nurse, social worker, and spiritual counselor) and home health aide services;
- One or more periods of continuous care provided in *your* home or in a setting that provides day care for pain or symptom management by a registered nurse, licensed practical nurse, or home health aide, when *medically necessary* as determined by the *Plan Administrator*;
- *Medically necessary* inpatient services;
- Respite care must be authorized in advance to give *your* primary caregivers (i.e., family members or friends) rest and/or relief when necessary in order to maintain *you* at home. Respite care and continuous care combined are limited to 30 calendar days while *you* are enrolled in the hospice program;
- Caregivers (i.e., family members or friends) rest and/or relief when necessary.
- *Medically necessary* medications for pain and symptom management;
- Durable medical equipment when authorized in advance and determined by the *Plan Administrator* to be *medically necessary*.

Exclusions:

- Please see the section entitled “Exclusions.”
- *Health care services* and other services provided by *your* family or a person who shares *your* legal residence.
- Respite or rest care except as specifically described in this section.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .

J. Hospital Services

Inpatient Hospital Services	Separate <i>deductible</i> amounts are required for a mother and newborn child.	
	90% of <i>eligible charges</i> after the <i>deductible</i> .	80% of <i>eligible charges</i> after the <i>deductible</i> .
<ul style="list-style-type: none"> <i>Bariatric surgery</i> 	<i>Bariatric surgery</i> is limited to one surgery related to obesity per lifetime, except when due to complication from a prior bariatric surgery, provided that such surgery is performed no later than 1 year after the first <i>bariatric surgery</i>	
	90% of <i>eligible charges</i> after the <i>deductible</i> .	80% of <i>eligible charges</i> after the <i>deductible</i> .
Outpatient Hospital Services, Ambulatory Care or Surgical Facility Services, and Partial Hospital, and Rehabilitation Services in a Day Hospital Program	90% of <i>eligible charges</i> after the <i>deductible</i> .	80% of <i>eligible charges</i> after the <i>deductible</i> .
<ul style="list-style-type: none"> Physical therapy, occupational therapy and speech therapy services 	100% of <i>eligible charges</i> after a \$20 <i>copayment</i> per visit. <i>Deductible</i> does not apply.	80% of <i>eligible charges</i> after the <i>deductible</i> .
<ul style="list-style-type: none"> Non-preventive colonoscopy services 	100% of <i>eligible charges</i> . <i>Deductible</i> does not apply.	80% of <i>eligible charges</i> after the <i>deductible</i> .

NOTE: *Benefits* for *prescription drugs* administered or received in an outpatient setting are described in the “*Prescription Drug Services*” section. All terms, conditions, limitations and exclusions described in the “*Prescription Drug Services*” section of this *SPD* apply when *prescription drugs* are administered or received during an outpatient *hospital*, ambulatory surgery center or surgical facility visit.

Notify Customer Service of an admission to an inpatient facility within 48 hours or as soon as reasonably possible.

Outpatient Hospital, Ambulatory Care, Surgical Facility Services, Partial Hospital or Day Treatment Services.

The *Plan* covers *health care services* authorized by a *physician* for the diagnosis or treatment of *sickness* or *injury* on an outpatient basis:

- Use of operating rooms or other outpatient departments, rooms or facilities;
- General nursing care, anesthesia, radiation therapy, *prescription drugs* or other medications administered during treatment, blood and blood plasma, and other diagnostic or treatment related outpatient services;
- Mental health and substance use related disorder services, such as:
 - An initial court-ordered exam for a *covered dependent* age 18 and under;
 - Outpatient professional services for evaluation and diagnostic services, crisis intervention, therapeutic services including psychiatric services and treatment of mental and nervous conditions;
 - Diagnosis and treatment of substance-related conditions including evaluations, diagnostic services, therapeutic services and psychiatric services;
 - Outpatient individual and group therapy;
 - Outpatient family therapy that is recommended by a designated *provider* treating a minor covered dependent child; and
 - Medication management.
- Laboratory tests, pathology and radiology;
- *Physician* and other professional medical and surgical services rendered while an outpatient;
- Treatment of temporomandibular disorder (TMD) and craniomandibular disorder (CMD); and

- *Medically necessary* genetic testing determined by *TPA* to be *covered services* if it is determined that: 1) the *covered person* displays clinical features, or is at direct risk of inheriting the mutation in question (presymptomatic); and 2) the result of the test will directly impact the current treatment being delivered to the *covered person*; and 3) after history, physical examination and completion of conventional diagnostic studies, a definitive diagnosis remains uncertain and a valid specific test exists for the suspected condition.
- *Applied behavior analysis* for the treatment of *autism spectrum disorder*

The *Plan* also covers *preventive health care services*. These preventive services will be covered as shown in the *Preventive Health Care Services*, and/or the Preventive Contraceptive Methods and Counseling for Women sections of this *SPD*.

Inpatient Services. The *Plan* covers *health care services* authorized by a *physician* for the treatment of acute *sickness* or *injury* that requires the level of care only available in an *acute care facility*, *hospital* or *residential treatment facility*. Inpatient services include, but are not limited to:

- Room and board;
- The use of operating rooms, intensive care facilities, newborn nursery facilities;
- General nursing care, anesthesia, radiation therapy, *prescription drugs* or other medications administered during treatment, blood and blood plasma and other diagnostic or treatment related inpatient services;
- *Physician* and other professional medical and surgical services;
- Mental health and substance use related disorder services;
- Laboratory tests, pathology and radiology;
- For a ventilator-dependent patient, up to 120 hours of services provided by a private-duty nurse or personal care assistant solely for the purpose of communication or interpretation for the patient; and
- Those for a *covered dependent* age 18 and under who is diagnosed with a biologically based mental illness, as defined in IA Stat. § 514C.22, and meets the medical assistance program criteria for admission to a *Psychiatric Medical Institute for Children (PMIC)*. Such *covered dependent* shall be deemed to meet the acuity criteria for medically necessary inpatient benefits that cannot be excluded or denied as care that is substantially custodial in nature.

The *Plan* covers a semi-private room. *Benefits* for a private room are available only when the private room is *medically necessary* for a *sickness* or *injury* or if it is the only option available at the admitted facility. If *you* choose a private room when it is not *medically necessary*, *Plan* payment toward the cost of the room shall be based on the average semi-private room rate in that facility.

Emergency Services that Lead to an Inpatient Admission

If *you* were incapacitated in a manner that prevented *you* from providing the notice described under “*Emergency Services*,” or if *you* are a minor and *your* parent (or guardian) was not aware of *your* admission, then the time period begins when the incapacity is removed, or when *your* parent (or guardian) is made aware of the admission. *You* are considered incapacitated only when: (1) *you* are physically or mentally unable to provide the required notice; and (2) *you* are unable to provide the notice through another person.

Statement of Rights Under the Newborns’ and Mothers’ Health Protection Act

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict *benefits* for any *hospital* length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the group health plan or health issuer may pay for a shorter stay if the attending *provider* (e.g., *your physician*, nurse midwife, or *physician* assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, group health plans or health issuers 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 group health plan or health 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 pre-certification as described in the pre-certification provisions of the *Benefit Schedule*.

Exclusions:

- Please see the section entitled “Exclusions.”
- Travel, transportation, other than ambulance transportation, and/or living expenses,
- Hospitalization, transportation, supplies, or medical services, including *physicians’* services furnished by the U.S. Government or by an institution operated by the U.S. Government, unless payment is required in accordance with applicable law.
- Nutritional counseling, except when:
 1. Provided during a *confinement*; or
 2. Provided in a *physician’s* office, clinic system or *hospital* setting:
 - i. For the diagnosis and treatment of diabetes; or
 - ii. To a *covered person* who has been diagnosed by a *physician* with a chronic medical condition; or
 - iii. As counseling that is treated as a *preventive health care service*.
- Private room, except when *medically necessary* or if it is the only option available at the admitted facility.
- Non-emergency ambulance service from *hospital* to *hospital*, such as transfers and admissions to *hospitals* performed only for convenience.
- *Health care services* to treat conditions that are *cosmetic* in nature.
- Orthoptics.
- Refractive surgery (e.g. lasik) for ophthalmic conditions that are correctable by contacts or glasses.
- Genetic testing and associated *health care services*, except as covered under this *SPD*.
- Hypnosis and chelation therapy, except chelation therapy will be covered when *medically necessary* for the treatment of heavy metal poisoning.
- Routine foot care, unless required due to blindness, diabetes or peripheral vascular disease.
- Autopsies, unless requested by the *Plan Administrator*.
- Marital counseling, relationship counseling, family counseling except as otherwise described in this *SPD*, or other similar counseling or training services.
- *Health care services* to hold or confine a *covered person* under chemical influence when no *medically necessary* services are required, regardless of where the services are received (e.g. detoxification centers).
- Counseling, studies, *health care services* or *confinements* ordered by a court or law enforcement officer that are not determined to be *medically necessary* by the *Plan Administrator*.
- Treatment of compulsive gambling.
- *Biofeedback*.
- Surgical treatments and procedures to treat one-sided deafness.
- Growth hormone therapy prescribed for children due to short stature only, or for adults with no documented significant deficiency of growth hormone.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .

K. Infertility Services

Benefits for infertility treatment are limited to a maximum *Plan* payment of \$15,000 per *covered person* per lifetime for medical services and *prescription drugs*.

See “Office Visits” and
“Hospital Services.”

See “Office Visits” and
“Hospital Services.”

- *Prescription drugs* for the treatment of *infertility*

Refer to the “*Prescription Drug Services*” section for a description of *your benefit*.

The *Plan* covers professional services for the diagnosis and treatment of *infertility* i.e., artificial insemination (AI), intrauterine insemination (IUI) procedures, prior authorized gamete and zygote intrafallopian transfer (GIFT and ZIFT) procedures, and/or *prescription drugs*, tests, facility charges and laboratory work related to *covered services* (such as but not limited to, diagnostic radiology, laboratory services, semen analysis and diagnostic ultrasounds).

Exclusions:

- Please see the section entitled “Exclusions.”
- Intracytoplasmic sperm injection (ICSI).
- Sperm, ova or embryo acquisition, retrieval or storage.
- Surrogate pregnancy.
- Reversal of voluntary sterilization.
- Adoption costs.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .

L. Office Visits

Sickness or Injury	100% of <i>eligible charges</i> after a \$20 <i>copayment</i> per visit. <i>Deductible</i> does not apply.	80% of <i>eligible charges</i> after the <i>deductible</i> .
<ul style="list-style-type: none"> • Office visits • Allergy visits • Allergy tests • Diabetic education • Enhanced radiology • Surgical services • TMD • <i>Telehealth</i> 		
<ul style="list-style-type: none"> • Chemotherapy • Radiation Therapy 	90% of <i>eligible charges</i> after the <i>deductible</i> .	80% of <i>eligible charges</i> after the <i>deductible</i> .
Web Based (Online) Care	100% of <i>eligible charges</i> after a \$10 <i>copayment</i> per visit. <i>Deductible</i> does not apply.	Not covered.
Designated Convenience Care Center	100% of <i>eligible charges</i> after a \$20 <i>copayment</i> per visit. <i>Deductible</i> does not apply.	Not applicable.
Urgent Care Center	Note: For your <i>benefits</i> see applicable place of service.	
	See “Office Visits” and “Hospital Services.”	See “Office Visits” and “Hospital Services.”

NOTE: *Benefits* for *prescription drugs* administered or received during an office visit are described in the “*Prescription Drug Services*” section. All terms, conditions, limitations and exclusions described in the “*Prescription Drug Services*” section of this *SPD* apply when *prescription drugs* are administered or received during an office visit.

The *Plan* covers office visits, *urgent care center*, *web based (online) care*, and *designated convenience care center* visits related to diagnosis, care, or treatment of medical, mental health, and substance use related conditions, *sickness*, or *injury*:

- Outpatient professional services for evaluation, diagnosis, crisis intervention, therapy, including *medically necessary* group therapy, psychiatric services, and treatment of mental and nervous disorders; and
- Diagnosis and treatment of substance use related disorders, including evaluation, diagnosis, therapy and psychiatric services.
- Laboratory tests, pathology and radiology.
- Allergy injections.
- Contact lenses are eligible for coverage only when prescribed as *medically necessary* for treatment of keratoconus. The lenses and fitting are *eligible charges* under the Durable Medical Equipment (DME) *benefit*. *Covered persons* must pay for lens replacement.
- Surgical service performed during an office visit.
- Oral surgery is covered for: 1) treatment of oral neoplasm and non-dental cysts; 2) fracture of the jaws; and 3) trauma to the mouth and jaws.
- Treatment of confirmed, existing temporomandibular disorder (TMD) and craniomandibular disorder (CMD). Dental services required to directly treat TMD or CMD are eligible. TMD splints are *eligible charges* under the Durable Medical Equipment (DME) *benefit*.

- Diabetic outpatient self-management training and education.
- An *emergency* examination of a child ordered by judicial authorities.
- *Medically necessary* genetic testing determined by *TPA* to be *covered services* if it is determined that: 1) the *covered person* displays clinical features, or is at direct risk of inheriting the mutation in question (presymptomatic); and 2) the result of the test will directly impact the current treatment being delivered to the *covered person*; and 3) after history, physical examination and completion of conventional diagnostic studies, a definitive diagnosis remains uncertain and a valid specific test exists for the suspected condition.
- *Applied behavior analysis* for the treatment of *autism spectrum disorder*

The *Plan* also covers *preventive health care services*. These preventive services will be covered as shown in the *Preventive Health Care Services*, and/or the Preventive Contraceptive Methods and Counseling for Women sections of this *SPD*.

Exclusions:

- Please see the section entitled “Exclusions.”
- Services, seminars, or programs that are primarily *educational* in nature.
- Health education, except when:
 1. Provided during an office visit for *non-preventive health care services*; or
 2. It is counseling which is treated as a *preventive health care service*.
- Tobacco cessation intervention programs and associated *health care services*, except when covered as *preventive health care services*.
- Nutritional counseling, except when:
 1. Provided during a *confinement*; or
 2. Provided in a *physician’s* office, clinic system or *hospital* setting:
 - i. For the diagnosis and treatment of diabetes; or
 - ii. To a *covered person* who has been diagnosed by a *physician* with a chronic medical condition; or
 - iii. As counseling that is treated as a *preventive health care service*.
- Recreational therapy.
- Professional sign language and foreign language interpreter services in a *provider’s* office.
- Exams, other evaluations, and/or services for employment, insurance, licensure, judicial or administrative proceedings or research, except as otherwise covered under this section *SPD* or as *preventive health care services*.
- Charges for duplicating and obtaining medical records from *non-participating providers*, unless requested by the *Plan Administrator*.
- Genetic testing and associated *health care services*, except as covered provided in this *SPD*.
- Hypnosis and chelation therapy, except chelation therapy will be covered when *medically necessary* for the treatment of heavy metal poisoning.
- Routine foot care, unless required due to blindness, diabetes or peripheral vascular disease.
- Treatment of cleft lip and cleft palate for a *covered person* age 18 and older.
- Vision therapy/orthoptics.
- *Health care services* provided by an audiologist that are not provided in an office setting.
- Marital counseling, relationship counseling, family counseling except as otherwise covered in this *SPD*, or other similar counseling or training services.
- Counseling, studies, *health care services* or *confinements* ordered by a court or law enforcement officer that are not determined to be *medically necessary* by the *Plan Administrator*.
- *Biofeedback*.
- Surgical treatments and procedures to treat one-sided deafness.
- Growth hormone therapy prescribed for children due to short stature only, or for adults with no documented significant deficiency of growth hormone.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .
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M. Organ and Bone Marrow Transplant Services	See “Office Visits” and “Hospital Services.”	See “Office Visits” and “Hospital Services.”
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The *Plan* covers eligible *transplant services* that are pre-certified and determined by the *Plan Administrator* to be *medically necessary* and not *investigative*.

Coverage for organ transplants, bone marrow transplants and bone marrow rescue services is subject to periodic review. The *Plan Administrator* evaluates *transplant services* for therapeutic treatment and safety. This evaluation continues at least annually or as new information becomes available and it results in specific guidelines about *benefits* for *transplant services*. You may call the *TPA* at the telephone number listed inside the front cover for information about these guidelines.

Benefits may be available for the following transplants when the transplant meets the definition of a *covered service* and is not *investigative*:

- Bone marrow transplants and peripheral stem cell transplants with or without high dose chemotherapy.
- Heart transplants.
- Heart/lung transplants.
- Lung transplants.
- Kidney transplants.
- Kidney/pancreas transplants.
- Liver transplants.
- Pancreas transplants.
- Small bowel transplants.

Transplant coverage includes a private room and all related post-surgical treatment and drugs. The transplant related treatment provided shall be subject to and in accordance with the provisions, limitations, and other terms of this *SPD*.

Medical and *hospital* expenses of the donor are covered only when the recipient is a *covered person* and the transplant has been authorized in advance by the *Plan Administrator*. Treatment of medical complications that may occur to the donor are not covered.

Exclusions:

- Please see the section entitled “Exclusions.”
- *Health care services* related to organ, tissue and bone marrow transplants and stem cell support procedures or peripheral stem cell support procedures that are *investigative* for *your* condition.
- *Health care services* related to non-human organ implants.
- *Health care services* related to human organ transplants not specifically approved as *medically necessary* by the *Plan Administrator*.
- Non-emergency ambulance service from *hospital* to *hospital* such as transfers and admission to *hospitals* performed only for convenience.
- Treatment of medical complications to a donor after procurement of a transplanted organ.
- Computer search for donors.
- Private collection and storage of blood and umbilical cord/umbilical cord blood, unless related to scheduled future *covered services*.
- Travel services.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .

**N. Physical Therapy,
Occupational Therapy
and Speech Therapy**

Coverage is limited to maximum of eight visits per *covered person* per *calendar year* for sensory integration therapy for the treatment of feeding disorders.

100% of *eligible charges* after a \$20 *copayment* per visit. *Deductible* does not apply.

80% of *eligible charges* after the *deductible*.

The *Plan* covers office visits and outpatient physical therapy (PT), occupational therapy (OT) and speech therapy (ST) for *rehabilitative care* rendered to treat a medical condition, *sickness* or *injury*. The *Plan* covers outpatient PT, OT and ST *habilitative therapy* for medically diagnosed conditions that have significantly limited the successful initiation of normal motor or speech development. The *Plan* also covers *applied behavior analysis* for the treatment of *autism spectrum disorder*.

PT, OT and ST must be provided by or under the direct supervision of a licensed physical therapist, occupational therapist, or speech therapist for appropriate services within their scope of practice. Coverage is limited to *rehabilitative therapy* or *habilitative therapy* that demonstrates measurable functional improvement within a reasonable period of time.

Exclusions:

- Please see the section entitled “Exclusions.”
- *Custodial care* or maintenance care.
- Recreational, *educational*, or self-help therapy (such as, but not limited to, health club memberships or exercise equipment).
- Therapy provided in *your* home for convenience.
- Therapy for the treatment of articulation or phonological disorders.
- Therapy for treatment of stuttering.
- Therapy for conditions that are self-correcting.
- Services which do not demonstrate measurable and sustainable improvement within two weeks to three months, depending on the physical and mental capacities of the individual.
- Voice training and voice therapy.
- Secretin infusion therapy.
- Sensory integration therapy when used for a reason other than the treatment of feeding disorders.
- Group therapy for PT, OT and ST.
- *Health care services* for homeopathy and immunoaugmentative therapy.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
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O. Prescription Drug Services

Coverage includes *prescription drugs* dispensed at a pharmacy.

NOTE: This section does not cover or provide benefits for oral, injectable, or *prescription drugs* and insertable devices that are *preventive health care services* described in the “Preventive Contraceptive Methods and Counseling for Women” section of this *SPD*.

With the exception of contraceptive drugs for women, benefits for *specialty drugs* and/or injectable drugs, are as described in this section, regardless of the place of service where the *specialty drug* and/or injectable drug is dispensed or administered.

If *you* request a brand name drug when a generic drug alternative is available, *you* are required to pay the difference in cost between the brand name and the generic drug, in addition to any applicable *copayments* or *coinsurance*.

The difference in cost between the brand name drug and the generic will not apply to the *out-of-pocket limit*, *deductible* or to any *copayments*, or *coinsurance* that *you* are responsible for. When *you* have reached the *out-of-pocket limit*, *you* must still pay for the difference in the cost between the brand name and the generic drug.

The *out-of-pocket limit* for *eligible charges* for *prescription drug services* received from *participating providers* is \$4,000 per *covered person* per *calendar year* and \$8,000 per *family* per *calendar year*.

<ul style="list-style-type: none"> • Up to a 90-calendar day supply • Up to a 90-calendar day supply for one type of insulin • Sexual dysfunction <i>prescription drugs</i>, up to six doses per month or 18 doses per 90 days. Note: These drugs may also be authorized for other indications according to their approved FDA dosing, including once daily use. • <i>Prescription drugs</i> and/or prescribed over-the-counter drugs for tobacco cessation. <i>Prescription drugs</i> for tobacco cessation in this <i>Prescription Drug Services</i> section will be covered following the exhaustion of the <i>preventive health care services benefit</i>. • Diabetic supplies: Coverage includes over-the-counter diabetic supplies, glucose monitors, syringes, blood and urine test strips, and other diabetic supplies as <i>medically necessary</i>. • Prescribed over-the-counter drugs, up to a 90-calendar-day supply. 	<p><u>Tier 1 Drugs:</u> 100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 20%, not to exceed a maximum <i>covered person</i> payment of \$20 per <i>prescription unit</i> or <i>refill</i>. <i>Deductible</i> does not apply.</p> <p><u>Tier 2 Drugs:</u> 100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 30%, not to exceed a maximum <i>covered person</i> payment of \$40 per <i>prescription unit</i> or <i>refill</i>. <i>Deductible</i> does not apply.</p> <p><u>Tier 3 Drugs:</u> 100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 40%, not to exceed a maximum <i>covered person</i> payment of \$80 per <i>prescription unit</i> or <i>refill</i>. <i>Deductible</i> does not apply.</p>	<p>Not covered.</p>
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Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
<ul style="list-style-type: none"> • <i>Specialty drugs</i> (excluding insulin), up to a 30-calendar day supply <ul style="list-style-type: none"> ➤ <i>Specialty drugs</i> may be oral or injectable ➤ Must be purchased through a specialty pharmacy ➤ A list of specialty pharmacies may be obtained on the <i>Plan's</i> website or by calling Customer Service ➤ The list of <i>specialty drugs</i> may be revised from time to time without notice • Injectable drugs that are neither <i>specialty drugs</i> nor women's contraceptives, excluding insulin 	<p style="text-align: center;"><u>Tier 1 Drugs:</u></p> <p>100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 20%, not to exceed a maximum <i>covered person</i> payment of \$20 per prescription unit or refill.</p> <p style="text-align: center;"><i>Deductible</i> does not apply.</p> <p style="text-align: center;"><u>Tier 2 Drugs:</u></p> <p>100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 30%, not to exceed a maximum <i>covered person</i> payment of \$40 per prescription unit or refill.</p> <p style="text-align: center;"><i>Deductible</i> does not apply.</p> <p style="text-align: center;"><u>Tier 3 Drugs:</u></p> <p>100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 40%, not to exceed a maximum <i>covered person</i> payment of \$80 per prescription unit or refill.</p> <p style="text-align: center;"><i>Deductible</i> does not apply.</p>	<p style="text-align: center;">Not covered.</p>
<ul style="list-style-type: none"> • <i>Prescription drugs</i> for the treatment of <i>infertility</i>, up to a 90-calendar day supply 	<p style="text-align: center;"><i>Benefits</i> for the treatment of <i>infertility</i> are limited to a maximum <i>Plan</i> payment of \$15,000 per <i>covered person</i> per lifetime for medical services and <i>prescription drug</i> services combined.</p> <p style="text-align: center;">Refer to the "<i>Infertility Services</i>" section of this <i>SPD</i> for a description of <i>your benefits</i> for medical services for the treatment of <i>infertility</i>.</p>	
	<p style="text-align: center;"><u>Tier 1 Drugs:</u></p> <p>100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 20%, not to exceed a maximum <i>covered person</i> payment of \$20 per prescription unit or refill.</p> <p style="text-align: center;"><i>Deductible</i> does not apply.</p> <p style="text-align: center;"><u>Tier 2 Drugs:</u></p> <p>100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 30%, not to exceed a maximum <i>covered person</i> payment of \$40 per prescription unit or refill.</p> <p style="text-align: center;"><i>Deductible</i> does not apply.</p> <p style="text-align: center;"><u>Tier 3 Drugs:</u></p> <p>100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 40%, not to exceed a maximum <i>covered person</i> payment of \$80 per prescription unit or refill.</p> <p style="text-align: center;"><i>Deductible</i> does not apply.</p>	<p style="text-align: center;">Not covered.</p>

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
<ul style="list-style-type: none"> Mail order drugs, up to a 90-day supply 	<p>Tier 1 Drugs: 100% of <i>eligible charges</i> after a \$10 <i>copayment</i> per <i>covered person</i> per prescription unit or refill. <i>Deductible</i> does not apply.</p> <p>Tier 2 Drugs: 100% of <i>eligible charges</i> after a \$30 <i>copayment</i> per <i>covered person</i> per prescription unit or refill. <i>Deductible</i> does not apply.</p> <p>Tier 3 Drugs: 100% of <i>eligible charges</i> after a \$60 <i>copayment</i> per <i>covered person</i> per prescription unit or refill. <i>Deductible</i> does not apply.</p>	Not applicable.

The *Plan Administrator* uses a drug *formulary* to determine which *prescription drugs*, including their Tier 1 generic equivalents, are covered. The *formulary* is subject to periodic review and modification. For information, *you* may call the *TPA* at the phone number listed on the inside front cover of this *SPD*.

Certain drugs available over-the-counter are covered by the *Plan* as determined by the *Plan Administrator*. A list of such over-the-counter drugs is available upon request. Those over-the-counter drugs that are covered by the *Plan* will require a *physician's* prescription. To receive the *Plan's* payment toward *your* over-the-counter drugs, *you* must present *your* prescription at a participating pharmacy. *You* will be responsible for applicable *copayment*, *coinsurance*, or *deductible* amounts.

Compounded drugs will be covered only if obtained from a pharmacy that is *participating provider* provided that at least one active ingredient is a *prescription drug*. Payment for a *compounded drug* that has a commercially prepared product available that is identical to or similar to the *compounded drug* will be considered for coverage after documented failure of the commercially prepared product(s). A commercially prepared product is one that is available at the pharmacy in its final, usable form and does not need to be compounded at the pharmacy. The applicable *benefit* level will be applied. *Compounded drugs* containing any product that is excluded by the *Plan* will not be covered including dosages and route of administration that have not been approved by the FDA. *Compounded drugs* will be covered according to the *covered person's* pharmacy network *benefits*.

Biosimilar Products. If all of the following apply:

- you* or *your provider* request a *specialty drug* that is a biological product licensed by the FDA under section 351(a) of the Public Health Service Act (PHS Act), and
- the FDA has determined another biological product to be biosimilar to the *specialty drug* that has been requested by *your provider*, and
- The *Plan Administrator* has included such biosimilar product on its list of approved biosimilar drugs in relation to the *specialty drug* that has been requested by *your provider*,

then *you* must pay any applicable *copayment*, *deductible* and *coinsurance* for the *specialty drug* requested by *your provider* plus the difference in cost between the *specialty drug* requested by *your provider* and the biosimilar product that is on the *Plan Administrator's* list of approved biosimilar drugs.

Off-label use of drugs. Off-label use of drugs, provided that they are not *investigative*, are covered when:

- A drug is recognized as appropriate for cancer treatment in the National Comprehensive Cancer Network Drugs and Biologics Compendium; or
- A drug is deemed appropriate for its proposed use by any authoritative compendia identified by the Medicare program, and/or in an article from a major peer reviewed medical journal, provided that such article uses generally acceptable scientific standards other than case-reports.

Prior authorization. Certain *prescription drugs* require prior authorization before *you* can have *your* prescription filled at the pharmacy. These *prescription drugs* include, but are not limited to those that are:

- *Specialty drugs*; and
- Topical and oral acne medications for *covered persons* age 35 and older.

For information, *you* may call the *TPA* at the phone number listed on the inside front cover of this *SPD*.

Exclusions:

- Please see the section entitled “Exclusions.”
- *Compounded drugs* that are being used for bio-identical hormone replacement therapy, unless otherwise covered.
- *Compounded drugs* received from a *non-participating provider*.
- Replacement of a *prescription drug* due to loss, damage, or theft.
- Certain *combination drugs* and other drugs, regardless of *formulary* status will not be covered according to the *Plan’s* pharmacy policy titled “Cost Benefit Program.” Contact Customer Service for a copy of this policy or a list of the affected drugs. This policy is subject to change.
- Over-the-counter home testing products, except as covered under this *SPD*.
- Drugs not approved by the FDA and drugs not approved by the FDA for a particular use, except off-label drugs used for the treatment of cancer or when the *Plan Administrator*, at its sole discretion, determines to include the drug on its *formulary* or approves coverage of the drug for the particular use.
- Take home drugs when dispensed by a *physician*.
- Weight loss drugs.
- *Prescription drugs* and over-the-counter drugs for tobacco cessation, except as covered as a *preventive health care service*, and except as covered under this section of the *SPD*.
- Prescriptions written by a *dentist*, unless in connection with dental procedures covered under this *Plan*.
- Drugs used for *cosmetic* purposes.
- Unit dose packaging per request of the *covered person*.
- *Prescription drugs* if purchased by mail order through a program not administered by the *Plan’s* pharmacy vendor.
- *Prescription drugs* if purchased by mail order through a program not administered by the *Plan’s* pharmacy vendor.
- Non-FDA approved mechanism of delivery (e.g., medication that is FDA approved for oral use, but is being applied topically).
- Drugs that are given or administered as part of a drug manufacturer's study.
- Off label use of drugs, determined to be *investigative*.
- Growth hormone therapy prescribed for children due to short stature only, or for adults with no documented significant deficiency of growth hormone.
- Oral, injectable and insertable contraceptives and contraceptive devices, except as covered as a *preventive health care service* in the Preventive Contraceptive Methods and Counseling for Women section of this *SPD*.
- Prescribed or non-prescribed vitamins or minerals including over-the-counter, unless covered as *preventive health care services*.

<i>Benefits</i>	<i>Participating Provider Plan Payment</i>	<i>Non-Participating Provider Plan Payment</i>
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P. Preventive Contraceptive Methods and Counseling for Women

The *Plan* covers preventive contraceptive methods and counseling services received during the *calendar year* by female *covered persons* as described in the Preventive Health Care Services Schedule (“Schedule”).

This coverage includes the full range of Food and Drug Administration approved contraceptive methods for women with reproductive capacity, including women’s contraceptive drugs, devices, and delivery methods obtained from a retail pharmacy, mail order pharmacy, or received at a *provider’s* office.

The Schedule, which includes preventive contraceptive methods and counseling services for women provided by the *Affordable Care Act*, is available on the *TPA’s* member website or by calling Customer Service.

Women’s prescription contraceptives received at a retail pharmacy or mail order pharmacy:

<ul style="list-style-type: none"> • Tier 1 generic oral, injectable, implantable, and insertable contraceptives that require a prescription under applicable law, up to a 90-calendar day supply from a retail pharmacy or mail order pharmacy; and • Tier 2 or Tier 3 brand name oral, injectable, implantable, and insertable contraceptives that require a prescription under applicable law, and for which <u>no Tier1 generic alternative exists</u>, up to a 90-calendar day supply from a retail pharmacy or mail order pharmacy. 	<p><u>Retail Pharmacy:</u> 100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p> <p><u>Mail Order Pharmacy:</u> 100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p>Not covered.</p>
<ul style="list-style-type: none"> • Tier 2 or Tier 3 brand name oral, injectable, implantable, and insertable contraceptives that require a prescription under applicable law, and for which <u>a Tier 1 generic alternative exists</u>, up to a 90-calendar day supply from a retail pharmacy or mail order pharmacy. 	<p><u>Retail Pharmacy</u></p> <p>Tier 2 Drugs: 100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 30%, not to exceed a maximum <i>covered person</i> payment of \$40 per prescription unit or refill. <i>Deductible</i> does not apply.</p> <p>Tier 3 Drugs: 100% of <i>eligible charges</i> after a <i>coinsurance</i> amount of 40%, not to exceed a maximum <i>covered person</i> payment of \$80 per prescription unit or refill. <i>Deductible</i> does not apply.</p> <p><u>Mail Order Pharmacy</u></p> <p>Tier 2 Drugs: 100% of <i>eligible charges</i> after a \$30 <i>copayment</i> per <i>covered person</i> per prescription unit or refill. <i>Deductible</i> does not apply.</p> <p>Tier 3 Drugs: 100% of <i>eligible charges</i> after a \$60 <i>copayment</i> per <i>covered person</i> per prescription unit or refill. <i>Deductible</i> does not apply.</p>	<p>Not covered.</p>

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .
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Women’s prescription contraceptives, sterilization procedures, and covered person education received at a provider’s office:

<ul style="list-style-type: none"> • Tier 1 generic injectable, implantable, and insertable contraceptives that require a prescription under applicable law; and • Tier 2 or Tier 3 brand name injectable, implantable, and insertable contraceptives that require a prescription under applicable law, and for which <u>no Tier 1 generic alternative exists.</u> 	<p align="center">100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p align="center">80% of <i>eligible charges</i> after the <i>deductible</i>.</p>
<ul style="list-style-type: none"> • Tier 2 or Tier 3 brand name injectable, implantable, and insertable contraceptives that require a prescription under applicable law, and for which <u>a Tier 1 generic alternative exists.</u> 	<p align="center">100% of <i>eligible charges</i> after a \$20 <i>copayment</i> per visit. <i>Deductible</i> does not apply.</p>	<p align="center">80% of <i>eligible charges</i> after the <i>deductible</i>.</p>
<ul style="list-style-type: none"> • Sterilization procedures, excluding the reversal of sterilization procedures. 	<p align="center">100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p align="center">80% of <i>eligible charges</i> after the <i>deductible</i>.</p>
<ul style="list-style-type: none"> • <i>Covered person</i> education and counseling about contraceptive methods. 	<p align="center">100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p align="center">80% of <i>eligible charges</i> after the <i>deductible</i>.</p>

If *you* request a brand name women’s contraceptive that requires a prescription under applicable law when a generic alternative is available, *you* are required to pay the difference in cost between the brand name and the generic contraceptive, in addition to any applicable *copayments* or *coinsurance*.

The difference in cost between the brand name contraceptive and the generic will not apply to the *out-of-pocket limit*, *deductible* or to any *copayments* or *coinsurance* that *you* are responsible for. When *you* have reached the *out-of-pocket limit*, *you* must still pay for the difference in the cost between the brand name and the generic contraceptive.

Exclusions:

- Please see the section entitled “Exclusions.”
- Abortions, including elective abortions, are not covered under this section of this *SPD*.
- Non-prescribed over-the-counter contraceptives, including condoms, spermicides, and emergency contraceptives.
- Hysterectomies are not covered under this section of this *SPD*.
- Anesthesia and facility services related to sterilization procedures performed during other surgical procedures such as Cesarean section birth, gall bladder removal, and abdominal hernia repair are not covered under this section of this *SPD*.
- Reversal of sterilization procedures.
- Male sterilizations are not covered under this section of this *SPD*.
- Non-preventive health care services are not covered under this section of this *SPD*.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		<p>Note: For <i>non-participating providers</i>, in addition to any <i>deductibles</i> and <i>coinsurance</i>, you pay all charges that exceed the <i>usual and customary amount</i>.</p> <p>Note: The <i>Affordable Care Act</i> does not require coverage of <i>preventive health care services</i> received from <i>non-participating providers</i>, however such services are covered by this <i>SPD</i> as described below.</p>

Q. Preventive Health Care Services The *Plan* covers *preventive health care services* required under the *Affordable Care Act* that you receive during the *calendar year*. The services required by the *Affordable Care Act* and their frequency and time frames are stated in the *Preventive Health Care Services Schedule* (“Schedule”). The Schedule may be amended from time to time, on a prospective basis, and is available on the *TPA’s* member website at www.preferredone.com or by contacting Customer Service.

<p>The Schedule includes certain routine services such as:</p> <ul style="list-style-type: none"> • Counseling for certain conditions • Routine immunizations • Immunizations for Human papillomavirus (HPV) • Routine laboratory tests, pathology and radiology • Routine physical examinations • Purchase/rental of breast pumps • Routine screenings for certain cancers (such as mammograms, Pap tests, and colorectal screening tests for men and women including colonoscopy and associated <i>medically necessary health care services</i>) and certain other conditions (such as abdominal aortic aneurysm, diabetes, HIV and osteoporosis). 	<p>100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p>80% of <i>eligible charges</i> after the <i>deductible</i>.</p>
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Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment
		<p>Note: For <i>non-participating providers</i>, in addition to any <i>deductibles</i> and <i>coinsurance</i>, you pay all charges that exceed the <i>usual and customary amount</i>.</p> <p>Note: The <i>Affordable Care Act</i> does not require coverage of <i>preventive health care services</i> received from <i>non-participating providers</i>, however such services are covered by this <i>SPD</i> as described below.</p>

<p>Tobacco cessation intervention programs.</p> <ul style="list-style-type: none"> ✓ Two designated tobacco cessation intervention program attempts per <i>covered person</i> per <i>calendar year</i>, limited to four counseling sessions per attempt. 	<p>100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p>80% of <i>eligible charges</i> after the <i>deductible</i>.</p>
<ul style="list-style-type: none"> ✓ Tobacco cessation <i>prescription drugs</i> and prescribed over-the-counter (OTC) medications when used in connection with or separate from designated tobacco cessation counseling program attempts, are limited to a maximum of 30-calendar days per prescription or refill per <i>covered person</i> and a total 90-calendar day supply per <i>covered person</i> per attempt for up to two attempts per <i>covered person</i> per <i>calendar year</i>. 	<p>100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p>Not covered.</p>
<ul style="list-style-type: none"> • Routine screening tests and counseling for pregnant women and associated visits 	<p>100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p>80% of <i>eligible charges</i> after the <i>deductible</i>.</p>

Preventive Health care services that are in Addition to Those Required by the Affordable Care Act:

<ul style="list-style-type: none"> • Child health supervision services (as defined below) 	<p>100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p>80% of <i>eligible charges</i> after the <i>deductible</i></p>
<ul style="list-style-type: none"> • One routine postnatal care exam that includes a health exam, assessment, education and counseling provided during the period immediately after childbirth. 	<p>100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p>80% of <i>eligible charges</i> after the <i>deductible</i></p>
<ul style="list-style-type: none"> • Baseline mammogram from age 35 through age 39. 	<p>100% of <i>eligible charges</i>. <i>Deductible</i> does not apply.</p>	<p>80% of <i>eligible charges</i> after the <i>deductible</i></p>

Female *covered persons* may obtain annual preventive health examinations and prenatal care from specialists such as obstetricians and gynecologists in the *participating provider* network, without a referral from another *physician* or prior approval from the *Plan*.

Child health supervision services includes pediatric preventive services, developmental assessments, and laboratory services appropriate to the age of a child from birth to age six, and appropriate immunizations up to age 18. Coverage includes at least five child health supervision visits from birth to 12 months, three child health supervision visits from 12 months to 24 months, and once a year from 24 months to 72 months.

Exclusions:

- Please see the section entitled “Exclusions.”
- Any *health care service* performed during or in conjunction with an annual or periodic wellness exam that exceeds the services described in this section of the *SPD*.
- Electronic cigarettes, e-cigarettes, personal vaporizers, and similar forms of nicotine delivery systems.
- *Non-preventive health care services* are not covered under this section of the *SPD*.
- *Non-routine health care services*, including but not limited to non-routine prenatal services, are not covered under this section of the *SPD*.
- Tobacco cessation intervention programs and *health care services*, except as covered under the *SPD*.
- *Prescription drugs* and prescribed OTC drugs for tobacco cessation, except as covered under the *SPD*.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .
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R. Reconstructive Surgery	See “Office Visits” and “Hospital Services.”	See “Office Visits” and “Hospital Services.”
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The *Plan* covers *medically necessary reconstructive surgery* due to *sickness*, accident or congenital anomaly that is incidental to or follows surgery resulting from injury, *sickness* or other diseases of the involved part, or when such surgery is performed on a covered dependent child because of a congenital disease or anomaly which has resulted in a functional defect as determined by the attending *physician*. *Eligible charges* include eligible *hospital, physician, laboratory, pathology, radiology and facility charges*. Contact Customer Service to determine if a specific procedure is covered.

Reconstructive surgery following a mastectomy includes the following:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce symmetrical appearance;
- Protheses; and
- Treatment of physical complications at all stages of mastectomy, including lymphedemas.

Health care services will be determined in consultation with *you* and the attending *physician*. Such coverage will be subject to *copayments, deductibles, coinsurance* and other *Plan* provisions.

Exclusions:

- Please see the section entitled “Exclusions.”
- *Health care services* to treat conditions that are *cosmetic* in nature.

Benefits	Participating Provider Plan Payment	Non-Participating Provider Plan Payment Note: For <i>non-participating providers</i> , in addition to any <i>deductibles</i> and <i>coinsurance</i> , you pay all charges that exceed the <i>usual and customary amount</i> .
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S. Skilled Nursing Facility Services	90% of <i>eligible charges</i> after the <i>deductible</i> .	80% of <i>eligible charges</i> after the <i>deductible</i> .
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The *Plan* covers the eligible *skilled nursing facility* services for post-acute treatment and *rehabilitative care* of a *sickness* or *injury*. These services must be directed by a *physician* and authorized in advance by the *Plan Administrator*. Please follow the pre-certification procedure described in Section VI., *Benefit Schedule*, for the procedure you must follow.

Skilled nursing facility services include room and board, daily skilled nursing and related ancillary services. The *Plan Administrator* determines when care no longer meets criteria for coverage.

The *Plan* covers a semi-private room. *Benefits* for a private room are available only when the private room is *medically necessary* for a *sickness* or *injury* or if it is the only option available at the admitted facility. If you choose a private room when it is not *medically necessary*, *Plan* payment toward the cost of the room shall be based on the average semi-private room rate in that facility. Only services that qualify as reimbursable under Medicare are *eligible charges*.

Exclusions:

- Please see the section entitled “Exclusions.”
- Hospitalization, transportation, supplies, or medical services, including *physicians’* services furnished by the U.S. Government or by an institution operated by the U.S. Government, unless payment is required in accordance with applicable law.
- Private room, except when *medically necessary* or if it is the only option available at the admitted facility.
- Respite or *custodial care*.

VII. Exclusions

Many exclusions are interrelated so please read this entire section. The *Plan* will not cover charges *incurred* for any of the following services:

1. *Health care services* that the *Plan Administrator* determines are not *medically necessary*.
2. *Health care services* received before coverage under this *Plan* begins or after *your* coverage under this *Plan* ends.
3. *Health care services* that the *Plan Administrator* determines are *investigative* and their associated expenses.
4. *Health care services* not directly related to *your* care.
5. *Health care services* ordered or rendered by *providers* or para-professionals unlicensed by the appropriate state regulatory agency.
6. *Health care services* not rendered in the most cost-efficient setting or manner appropriate for the condition based on medical standards and accepted practice parameters of the community, or provided at a frequency other than that accepted by the medical community as medically appropriate.
7. Charges for *health care services* determined to be duplicate services by the *Plan Administrator*.
8. Charges that exceed the *usual and customary amount* or the *emergency services non-participating provider reimbursement value* for *health care services* received from *non-participating providers*, including *non-participating provider* pharmacies.
9. *Health care services* prohibited by law or regulation, or illegal under applicable laws.
10. Charges for *health care services* that are eligible for payment under any insurance policy, including auto insurance, or under a Workers' Compensation law, employer liability law or any similar law.
11. When Medicare is primary, *health care services* that are paid under Medicare Part B when the covered individual is eligible to be covered under Medicare Part B.
12. Non-*emergency* services received outside the United States.
13. Vision lenses, eyeglasses, frames and their related fittings.
14. Routine eye examinations, except as covered under this *SPD*.
15. Routine hearing examinations, except as covered under this *SPD*.
16. Contact lenses and their related fittings, except when prescribed as *medically necessary* for the treatment of keratoconus.
17. *Health care services* or items for personal comfort or convenience.
18. Any *health care services* provided by a relative (i.e., a spouse, or a parent, brother, sister, or child of the *covered employee* or of the *covered employee's* spouse) or anyone who customarily lives in the *covered employee's* household.
19. *Health care services* provided by certified surgical technicians, certified surgical assistants, first surgical assistants, or orthopedic technicians.
20. *Health care services* provided by massage therapists, doulas, and personal trainers.
21. *Health care services* provided by providers who have not completed professional level education and licensure as determined by the *Plan Administrator*.

22. Sexual devices, *health care services* for the treatment of sexual dysfunction, except as otherwise covered in this *SPD*.
23. Sexual dysfunction *prescription drugs*, unless otherwise covered in this *SPD* or approved for other use by any authoritative compendia identified by the Medicare program, and/or in an article from a major peer reviewed medical journal, provided that such article uses generally acceptable scientific standards other than case-reports.
24. Charges for medical services that are paid or payable under any auto insurance policy, which covers the *covered person*, or for which the *covered person* is required by law to enroll.
25. Procedures that are generally *cosmetic*, or for convenience or comfort reasons, as listed on the *Plan's* Cosmetic Procedures Policy. This policy may be obtained by calling Customer Service.
26. *Orthognathic surgery*.
27. Massage therapy.
28. Telephone consultations, except when provided by the *Plan's* designated online care *participating provider*.
29. Alternative therapies such as aromatherapy and reflexology.
30. *Vocational rehabilitation*.
31. Drugs, medical devices, or therapies that are approved only for *compassionate use* by the U.S. Food and Drug Administration.
32. Homeopathic or naturopathic medicine, including dietary supplements.
33. Holistic medicine and services, including dietary supplements.
34. Light based acne treatments.
35. Travel, transportation or living expenses.
36. Acupuncture.
37. Charges billed by *providers* that are not in compliance with generally accepted guidelines established by the Centers for Medicare & Medicaid Services (CMS) and/or the *TPA's* policies.
38. *Health care services* for *sickness* or *injury* sustained:
 - While engaging in or the attempt to engage in a felony act, whether or not the individual is formally charged or convicted of such an act. This exclusion does not apply to any *sickness* or *injury* that is a result of an act of domestic violence or results from a medical condition, such as alcoholism.
 - While voluntarily participating in a riot, insurrection, or civil disobedience.
 - While in a war or any act of war. "War" means declared or undeclared war and includes acts of terrorism.
39. *Health care services* including facility charges performed in a *non-participating provider* free-standing birth center unattached to a *hospital* facility.
40. *Health care services* associated with *non-covered services*, including, but not limited to, diagnostic tests, monitoring, laboratory services, drugs and supplies.
41. *Health care services* and certifications when required by third parties, including for purposes of insurance, legal proceedings, licensure and employment, and when such services are not preventive care or otherwise *medically necessary*, such as custody evaluations, vocational assessments, reports to the court, parenting assessments, risk assessments for sexual offenses, education classes for driving under the influence/driving while intoxicated, competency evaluations, and adoption studies.
42. Services provided to *you* if *you* also have other primary insurance coverage for those services and *you* do not provide the *Plan* with the necessary information to pursue coordination of benefits, as required under this *SPD*.

43. Professional services associated with a substance use intervention. A “substance use intervention” is a gathering of family and/or friends to encourage *you* to seek substance use treatment.
44. Halfway houses, *residential treatment facility* services (except as otherwise covered under this *SPD*), extended care facilities or comparable facilities, foster care, adult foster care, and family child care.
45. Cochlear implants.
46. Nutritional and food supplements.
47. Any weight loss programs and related *health care services* that are not otherwise covered as *preventive health care services*.
48. Non-FDA approved use of medical marijuana, cannabis or tetrahydrocannabinol (THC).
49. *Health care services* related to surrogate pregnancy for a person who is not a *covered person* under this *SPD*.
50. *Health care services* and associated expenses for gender reassignment, except when *medically necessary*.
51. Charges for *health care services* (a) for which a charge would not have been made in the absence of health insurance, or (b) for which *you* are not legally obligated to pay, and/or (c) from *providers* who waive any *copayment, coinsurance, or deductible* that *you* are required to pay under this *SPD*.
52. Costs, charges, fees and other losses for non-*health care services*.
53. Charges for delivery of *health care services* through audio-only telephone conversations, electronic mail messages, or facsimile transmissions.
54. *Investigative* therapies for the treatment of autism.

The following exclusions are repeated from Section VI., “Benefit Schedule”:

***For ease of reference, some exclusions may contain headings for categories of *health care services*. Please note that, exclusions listed under any category of *health care services* shall apply to all *health care services*, regardless of the heading under which they are listed.**

55. Ambulance Services:
 - See all exclusions.*
 - Non-*emergency* ambulance service from *hospital to hospital* such as transfers and admission to *hospitals* performed only for convenience.
56. Chiropractic Services:
 - See all exclusions.*
 - Routine maintenance chiropractic care after a 24-visit limit.
 - Blood, urine or hair analysis related to chiropractic services.
 - Performance of ultrasound, MRI, EMG, waveform and nuclear medicine diagnostic studies or other enhanced diagnostic imaging.
 - Manipulation under anesthesia.
57. Dental Services:
 - See all exclusions.*
 - *Health care services* or dental services covered under *your* dental plan.
 - Preventive dental procedures.
 - *Health care services* or dental services, orthodontia and all associated expenses, except as stated in this section.
 - *Surgical extraction* of impacted wisdom teeth.
 - *Health care services* or dental services for cracked or broken teeth that result from biting, chewing, disease or decay.
 - Dental implants.
 - Prescriptions written by a *dentist* unless in connection with dental procedures covered under this *Plan*.

- *Health care services* or dental services related to periodontal disease.
- Occlusal adjustment or occlusal equilibration.
- Treatment of bruxism.

58. Durable Medical Equipment (DME), Services and Prosthetics:

- See all exclusions.*
- Any durable medical equipment or supplies not listed as eligible on the *Plan's* durable medical list, or as determined by the *Plan Administrator*.
- Disposable supplies or non-durable supplies and appliances, including those associated with equipment determined not to be eligible for coverage.
- Durable equipment necessary for the operation of equipment determined not to be eligible for coverage.
- Revision of durable medical equipment and prosthetics, except when made necessary by normal wear or use.
- Replacement or repair of items when: (1) damaged or destroyed by misuse, abuse or carelessness; (2) lost; or (3) stolen.
- Duplicate or similar items.
- Items that are primarily *educational* in nature or for vocation, comfort, convenience or recreation.
- Hearing aids, devices to improve hearing and related fittings or other hearing aid related *health care services*.
- Communication aids or devices; equipment to create, replace or augment communication abilities including, but not limited to, speech processors, receivers, communication board, or computer or electronic assisted communication.
- Household equipment, household fixtures and modifications to the structure of the home, escalators or elevators, ramps, swimming pools, whirlpools, hot tubs and saunas, wiring, plumbing or charges for installation of equipment, exercise cycles, air purifiers, central or unit air conditioners, water purifiers, hypo-allergenic pillows, mattresses or waterbeds.
- Vehicle/car or van modifications including, but not limited to, handbrakes, hydraulic lifts and car carrier.
- Over-the-counter orthotics and appliances.
- Custom molded foot orthotics.
- Orthopedic shoes, except for up to 2 pair of custom diabetic shoes per *covered person per calendar year*.
- Other equipment and supplies, and oral nutritional and electrolyte substances that the *Plan Administrator* determines are not eligible for coverage.
- Charges for sales tax, mailing or delivery.
- Durable medical equipment, orthotics, and prosthetics that are necessary for activities beyond *activities of daily living*.
- Upgrades to or replacement of any items that are considered *eligible charges* and covered under this *SPD*, unless the item is no longer functional and is not repairable.
- Wigs.

59. *Emergency Services*:

- See all exclusions.*
- *Non-emergency services* received in an emergency room.

60. Home Health Services:

- See all exclusions.*
- Companion and home care services, unskilled nursing services, services provided by *your* family or a person who shares *your* legal residence.
- *Health care services* and other services provided as a substitute for a primary caregiver in the home.
- *Health care services* and other services that can be performed by a non-medical person or self-administered.
- Home health aides, unless determined to be *medically necessary* by the *Plan Administrator*.
- *Health care services* and other services provided in *your* home for convenience.
- *Health care services* and other services provided in *your* home due to lack of transportation.
- *Custodial care*.
- *Health care services* and other services at any site other than *your* home.
- Recreational therapy.
- *Health care services* and other services rendered by *providers* unlicensed or not certified by the appropriate state regulatory agency.

61. Hospice Care:

- See all exclusions.*
- *Health care services* and other services provided by *your* family or a person who shares *your* legal residence.
- Respite or rest care, except as specifically described in this section.

62. *Hospital Services*:

- See all exclusions.*
- Travel, transportation, other than ambulance transportation, and/or living expenses,
- Hospitalization, transportation, supplies, or medical services, including *physicians'* services furnished by the U.S. Government or by an institution operated by the U.S. Government, unless payment is required in accordance with applicable law.
- Nutritional counseling, except when:
 1. Provided during a *confinement*; or
 2. Provided in a *physician's* office, clinic system or *hospital* setting:
 - i. For the diagnosis and treatment of diabetes; or
 - ii. To a *covered person* who has been diagnosed by a *physician* with a chronic medical condition; or
 - iii. As counseling that is treated as a *preventive health care service*.
- Private room, except when *medically necessary* or if it is the only option available at the admitted facility.
- Non-*emergency* ambulance service from *hospital* to *hospital*, such as transfers and admissions to *hospitals* performed only for convenience.
- *Health care services* to treat conditions that are *cosmetic* in nature.
- Orthoptics.
- Refractive surgery (e.g. lasik) for ophthalmic conditions that are correctable by contacts or glasses.
- Genetic testing and associated *health care services*, except as covered under this *SPD*.
- Hypnosis and chelation therapy, except chelation therapy will be covered when *medically necessary* for the treatment of heavy metal poisoning.
- Routine foot care, unless required due to blindness, diabetes or peripheral vascular disease.
- Autopsies, unless requested by the *Plan Administrator*.
- Marital counseling, relationship counseling, family counseling except as otherwise described in this *SPD*, or other similar counseling or training services.
- *Health care services* to hold or confine a *covered person* under chemical influence when no *medically necessary* services are required, regardless of where the services are received (e.g. detoxification centers).
- Counseling, studies, *health care services* or *confinements* ordered by a court or law enforcement officer that are not determined to be *medically necessary* by the *Plan Administrator*.
- Treatment of compulsive gambling.
- *Biofeedback*.
- Surgical treatments and procedures to treat one-sided deafness.
- Growth hormone therapy prescribed for children due to short stature only, or for adults with no documented significant deficiency of growth hormone.

63. *Infertility Services*:

- See all exclusions.*
- Intracytoplasmic sperm injection (ICSI).
- Sperm, ova or embryo acquisition, retrieval or storage.
- Surrogate pregnancy.
- Reversal of voluntary sterilization.
- Adoption costs.

64. Office Visits:

- See all exclusions.*
- Services, seminars, or programs that are primarily *educational* in nature.
- Health education, except when:
 1. Provided during an office visit for non-*preventive health care services*; or
 2. It is counseling which is treated as a *preventive health care service*.
- Tobacco cessation intervention programs and associated *health care services*, except when covered as *preventive health care services*.
- Nutritional counseling, except when:
 1. Provided during a *confinement*; or
 2. Provided in a *physician's* office, clinic system or *hospital* setting:

- i. For the diagnosis and treatment of diabetes; or
- ii. To a *covered person* who has been diagnosed by a *physician* with a chronic medical condition; or
- iii. As counseling that is treated as a *preventive health care service*.
- Recreational therapy.
- Professional sign language and foreign language interpreter services in a *provider's* office.
- Exams, other evaluations, and/or services for employment, insurance, licensure, judicial or administrative proceedings or research, except as otherwise covered under this section *SPD* or as *preventive health care services*.
- Charges for duplicating and obtaining medical records from *non-participating providers*, unless requested by the *Plan Administrator*.
- Genetic testing and associated *health care services*, except as covered provided in this *SPD*.
- Hypnosis and chelation therapy, except chelation therapy will be covered when *medically necessary* for the treatment of heavy metal poisoning.
- Routine foot care, unless required due to blindness, diabetes or peripheral vascular disease.
- Treatment of cleft lip and cleft palate for a *covered person* age 18 and older.
- Vision therapy/orthoptics.
- *Health care services* provided by an audiologist that are not provided in an office setting.
- Marital counseling, relationship counseling, family counseling except as otherwise covered in this *SPD*, or other similar counseling or training services.
- Counseling, studies, *health care services* or *confinements* ordered by a court or law enforcement officer that are not determined to be *medically necessary* by the *Plan Administrator*.
- *Biofeedback*.
- Surgical treatments and procedures to treat one-sided deafness.
- Growth hormone therapy prescribed for children due to short stature only, or for adults with no documented significant deficiency of growth hormone.

65. Organ and Bone Marrow Transplant Services:

- See all exclusions.*
- *Health care services* related to organ, tissue and bone marrow transplants and stem cell support procedures or peripheral stem cell support procedures that are *investigative* for *your* condition.
- *Health care services* related to non-human organ implants.
- *Health care services* related to human organ transplants not specifically approved as *medically necessary* by the *Plan Administrator*.
- Non-emergency ambulance service from *hospital* to *hospital* such as transfers and admission to *hospitals* performed only for convenience.
- Treatment of medical complications to a donor after procurement of a transplanted organ.
- Computer search for donors.
- Private collection and storage of blood and umbilical cord/umbilical cord blood, unless related to scheduled future *covered services*.
- Travel services.
- *Health care services* for or in connection with fetal tissue transplantation, except for non-*investigative* stem cell transplants.
- Organ or tissue transplants or surgical implantation of mechanical devices functioning as a human organ, excluding surgical implantation of U.S. Food and Drug Administration (FDA) approved ventricular assist devices.

66. Physical Therapy, Occupational Therapy and Speech Therapy:

- See all exclusions.*
- *Custodial care* or maintenance care.
- Therapy provided in *your* home for convenience.
- Therapy for the treatment of articulation or phonological disorders.
- Therapy for treatment of stuttering.
- Therapy for conditions that are self-correcting.
- Services which do not demonstrate measurable and sustainable improvement within two weeks to three months, depending on the physical and mental capacities of the individual.
- Voice training and voice therapy.
- Secretin infusion therapy.
- Sensory integration therapy when used for a reason other than the treatment of feeding disorders.
- Group therapy for PT, OT and ST.
- *Health care services* for homeopathy and immunoaugmentative therapy.

67. *Prescription Drug Services*

- See all exclusions.*
- *Compounded drugs* that are being used for bio-identical hormone replacement therapy, unless otherwise covered.
- *Compounded drugs* received from a *non-participating provider*.
- Replacement of a *prescription drug* due to loss, damage, or theft.
- Certain *combination drugs* and other drugs, regardless of *formulary* status will not be covered according to the *Plan's* pharmacy policy titled "Cost Benefit Program." Contact Customer Service for a copy of this policy or a list of the affected drugs. This policy is subject to change.
- Over-the-counter home testing products, except as covered under this *SPD*.
- Drugs not approved by the FDA and drugs not approved by the FDA for a particular use, except off-label drugs used for the treatment of cancer or when the *Plan Administrator*, at its sole discretion, determines to include the drug on its *formulary* or approves coverage of the drug for the particular use.
- Take home drugs when dispensed by a *physician*.
- Weight loss drugs.
- *Prescription drugs* and over-the-counter drugs for tobacco cessation, except as covered as a *preventive health care service*, and except as covered under this section of the *SPD*.
- Prescriptions written by a *dentist*, unless in connection with dental procedures covered under this *Plan*.
- Drugs used for *cosmetic* purposes.
- Unit dose packaging per request of the *covered person*.
- *Prescription drugs* if purchased by mail order through a program not administered by the *Plan's* pharmacy vendor.
- *Prescription drugs* if purchased by mail order through a program not administered by the *Plan's* pharmacy vendor.
- Non-FDA approved mechanism of delivery (e.g., medication that is FDA approved for oral use, but is being applied topically).
- Drugs that are given or administered as part of a drug manufacturer's study.
- Off label use of drugs, determined to be *investigative*.
- Growth hormone therapy prescribed for children due to short stature only, or for adults with no documented significant deficiency of growth hormone.
- Oral, injectable and insertable contraceptives and contraceptive devices, except as covered as a *preventive health care service* in the Preventive Contraceptive Methods and Counseling for Women section of this *SPD*.
- Prescribed or non-prescribed vitamins or minerals including over-the-counter, unless covered as *preventive health care services*.

68. Preventive Contraceptive Methods and Counseling for Women

- See all exclusions.*
- Abortions, including elective abortions, are not covered under this section of this *SPD*.
- Non-prescribed over-the-counter contraceptives, including condoms, spermicides, and emergency contraceptives.
- Hysterectomies are not covered under this section of this *SPD*.
- Anesthesia and facility services related to sterilization procedures performed during other surgical procedures such as Cesarean section birth, gall bladder removal, and abdominal hernia repair are not covered under this section of this *SPD*.
- Reversal of sterilization procedures.
- Male sterilizations are not covered under this section of this *SPD*.
- Non-*preventive health care services* are not covered under this section of this *SPD*.

69. *Preventive Health Care Services*

- See all exclusions.*
- Any *health care service* performed during or in conjunction with an annual or periodic wellness exam that exceeds the services described in this section of the *SPD*.
- Electronic cigarettes, e-cigarettes, personal vaporizers, and similar forms of nicotine delivery systems.
- Non-*preventive health care services* are not covered under this section of the *SPD*.
- Non-routine *health care services*, including but not limited to non-routine prenatal services, are not covered under this section of the *SPD*.
- Tobacco cessation intervention programs and *health care services*, except as covered under the *SPD*.
- *Prescription drugs* and prescribed OTC drugs for tobacco cessation, except as covered under the *SPD*.

70. *Reconstructive Surgery:*

- See all exclusions.*
- *Health care services* to treat conditions that are *cosmetic* in nature.

71. *Skilled Nursing Facility Care:*

- See all exclusions.*
- Hospitalization, transportation, supplies, or medical services, including *physicians'* services furnished by the U.S. Government or by an institution operated by the U.S. Government, unless payment is required in accordance with applicable law.
- Private room, except when *medically necessary* or if it is the only option available at the admitted facility.
- Respite or *custodial care*.

VIII. Ending *Your* Coverage

Your coverage will terminate on the earliest of the following dates:

- The date the *Plan* is terminated.
- The date *your* eligibility under the *Plan* ends.
- The date that the covered early retiree or covered retiree spouse reaches age 65. When a covered retiree reaches age 65, the coverage for his or her dependents; regardless of the dependent(s) age will also terminate.
- When *you* do not make *your* required *contribution* for coverage under the *Plan*. Termination will be retroactive to the last day for which *your* required *contribution* has been timely received.
- The date *you*, or someone acting on *your* behalf, have performed an act or practice that constitutes fraud or made an intentional misrepresentation (including an omission) of material fact under the terms of the *Plan*.
- The date of the death of the *covered person*. In the event of an employee's death (for those employees who were not Emergency Management, County Extension, or Solid Waste Administration) the covered dependent's coverage will extend to the end of the month immediately following the month in which the covered employee's death occurred.
- For a spouse, the date of divorce.
- When the maximum period for coverage under COBRA Continuation Coverage expires for a *covered person*.

For a covered dependent child, coverage will terminate on the date that the child is no longer eligible as a *covered dependent*. If *your* covered dependent child is disabled, coverage will end when the covered dependent child marries or is no longer disabled.

IX. Leaves of Absence

A. Family and Medical Leave Act (FMLA)

If *you* are absent from work due to an approved family or medical leave under the Family and Medical Leave Act of 1993 (FMLA), coverage may be continued for the duration of the approved leave of absence as if there was no interruption in employment. Such coverage will continue until the earlier of the expiration of such leave or the date *you* notify the Employer that *you* do not intend to return to work. *You* are responsible for all required *contributions*.

If *you* do not return after an approved leave of absence, coverage may be continued under the “COBRA Continuation Coverage” section, provided that *you* elect to continue under that provision. If *you* return to work immediately following *your* approved FMLA leave, no new *waiting periods* will apply.

B. The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)

Continuation of Benefits. *Covered employees* who are absent due to service in the uniformed services and/or their *covered dependents* may continue coverage pursuant to USERRA for up to 24 months after the date the *covered employee* is first absent due to uniformed service duty.

Eligibility. A *covered employee* is eligible for continuation under USERRA if the *covered employee* is absent from employment because of voluntary or involuntary performance of duty in the Armed Forces, Army National Guard, Air National Guard or the commissioned corps of the Public Health Service. Duty includes absence for active duty, active duty for training, initial active duty for training, inactive duty training and for the purpose of an examination to determine fitness for duty.

Covered dependents who have coverage under the *Plan* immediately prior to the date of the *covered employee's* covered absence are eligible to elect continuation under USERRA.

Upon the *covered employee's* return to work immediately following the *covered employee's* leave under USERRA, no new *waiting periods* will apply.

Premium Payment. If continuation of *Plan* coverage is elected under USERRA, the *covered employee* or *covered dependent* is responsible for payment of the applicable cost of coverage. If the *covered employee* is absent for not longer than 31 calendar days, the cost will be the amount the *covered employee* would otherwise pay for coverage. For absences exceeding 31 calendar days, the cost may be up to 102% of the cost of coverage under the *Plan*. This includes the *covered employee's* share and any portion previously paid by the Employer.

Duration of Coverage. Elected continuation coverage under USERRA will continue until the earlier of:

1. Twenty-four months, beginning the first day of absence from employment due to service in the uniformed services;
2. The day after the *covered employee* fails to apply for or return to employment as required by USERRA, after completion of a period of service;
3. The early termination of USERRA continuation coverage due to the *covered employee's* court-martial or dishonorable discharge from the uniformed services; or
4. The date on which this *Plan* is terminated.

The continuation available under USERRA does not affect continuation available under “COBRA Continuation Coverage.” *Covered employees* should contact their Employer with any questions regarding coverage normally available during a military leave of absence or continuation coverage and notify the Employer of any changes in marital status or a change of address.

Return to Work Requirements. Under USERRA a *covered employee* is entitled to return to work following an honorable discharge as follows:

1. Less than 31 days service: By the beginning of the first regularly scheduled work period after the end of the calendar day of duty, plus time required to return home safely and an eight-hour rest period.
2. Thirty-one to 180 days: The *covered employee* must apply for reemployment no later than 14 days after completion of military service.
3. One hundred and eighty-one days or more: The *covered employee* must apply for reemployment no later than 90 days after completion of military service.
4. Service-connected *injury* or illness: Reporting or application deadlines are extended for up to two years for persons who are hospitalized or convalescing.

C. Approved Leave of Absence

An employee on an Employer approved leave of absence will continue to be considered an active employee under the terms and conditions of the *Plan* during such approved leave of absence. After a period of 31 days on such approved leave of absence, contributions will be required from the employee to continue coverage that is not covered under the Family and Medical Leave Act of 1993 (FMLA), explained in subsection A. of this section. Coverage will terminate under the approved leave of absence provision upon either the expiration of the approved leave of absence, or when the required contributions are not remitted in a timely manner. Upon termination of coverage under the approved leave of absence provision *you* may elect to continue coverage as specified under Section X. COBRA Continuation Coverage.

X. COBRA Continuation Coverage

The *covered employee*, the covered spouse and covered dependent children may continue coverage under the *Plan* when a qualifying event occurs. *You* may elect COBRA for *yourself* regardless of whether the *covered employee* or other eligible dependents in *your* family elect COBRA. A *covered employee* and a covered spouse may elect COBRA on behalf of each other and/or their covered dependent children. If a loss of coverage qualifying event occurs:

1. In certain cases, the *covered employee* may continue coverage and may also continue coverage for the *covered employee's* covered spouse and covered dependent children when coverage would normally end;
2. In certain cases, the covered spouse and covered dependent children may continue coverage when coverage would normally end;
3. Coverage will be the same as that for other similar *covered persons*; and
4. Continuation coverage under this *Plan* ends when this *Plan* terminates or as explained in detail on the following Continuation Chart. The *covered employee*, the covered spouse and covered dependent children may, however, be entitled to continuation coverage under another group health plan offered by the Employer. *You* should contact the Employer for details about other continuation coverage.

Your Employer has contracted with a third party COBRA Administrator to provide COBRA continuation administration services on behalf of the Plan and the Plan Administrator. For general information about your rights and obligations under the Plan and/or federal COBRA law, you should contact the Employer, which is the official Plan Administrator. For specific information pertaining to federal COBRA law and your rights and obligations under COBRA, you should contact the Employer at the address or telephone number as shown on the last page of this SPD. For COBRA notice requirements and submission information please contact the Employer and refer to the appropriate portions of this section.

The *Plan's* designated COBRA Administrator may change from time to time. When that happens, *you* will be notified of the new COBRA Administrator.

Qualifying Events

1. Loss of coverage under this *Plan* by the *covered employee* due to one of these events:
 - a. Voluntary or involuntary termination of employment of the *covered employee* for reasons other than “gross misconduct.”
 - b. Reduction in the hours of employment of the *covered employee*.
 - c. Layoff of the *covered employee*.
 - d. Leave of absence of the *covered employee*.
 - e. Early retirement of the *covered employee*.
2. Loss of coverage under this *Plan* by the covered spouse and/or covered dependent children due to one of these events:
 - a. Voluntary or involuntary termination of employment of the *covered employee* for reasons other than “gross misconduct.”
 - b. Reduction in the hours of employment of the *covered employee*.
 - c. Layoff of the *covered employee*.
 - d. Leave of absence of the *covered employee*.
 - e. Early retirement of the *covered employee*.
 - f. *Covered employee* becoming entitled to Medicare.
 - g. Divorce or legal separation of the *covered employee*.
 - h. Death of the *covered employee*.
3. Loss of coverage under this *Plan* by the covered dependent child due to loss of “dependent child” status under this *Plan*.

4. Loss of coverage under this *Plan* due to the bankruptcy of the Employer under Title XI of the United States Code. For purposes of this qualifying event (bankruptcy), a loss of coverage includes a substantial elimination of coverage that occurs within one year before or after commencement of the bankruptcy proceeding. Applies to the covered retiree, the covered spouse and covered dependent children.

Required Procedures

When the initial qualifying event is death, termination of employment or reduction in hours (including leave of absence, layoff, or retirement), or Medicare entitlement of the *covered employee*, or the bankruptcy of the Employer, the *Plan Administrator* will offer continuation coverage to qualified *covered persons*. *You* do not need to notify the *Plan Administrator* of these qualifying events. However, for other qualifying events including divorce or legal separation of the *covered employee* and loss of dependent child status, COBRA continuation is not available to *you* if *you* do not provide timely, written notice to the *Plan Administrator* as required below by the *Plan*. *You* must also provide timely, written notice to the designated COBRA Administrator of other events, such as a Social Security disability determination or second qualifying events, in order to be eligible for an extension of COBRA continuation as required by the *Plan* as stated in this section. To elect COBRA, *you* must make a timely, written election as required by the *Plan* as stated in this section.

What the *Plan Administrator* must do:

1. Provide initial general COBRA notices as required by law;
2. Determine if the *covered person* is eligible to continue coverage according to applicable laws;
3. Notify persons of the unavailability of COBRA continuation;
4. Notify the *covered person* of the *covered person's* rights to continue coverage provided that all required notice and notification procedures have been followed by the *covered employee*, covered spouse and/or covered dependent children;
5. Inform the *covered person* of the premium *contribution* required to continue coverage and how to pay the premium *contribution*; and
6. Notify the *covered person* when the *covered person* is no longer entitled to COBRA or when the *covered person's* COBRA continuation is ending before expiration of the maximum (18, 29, 36 month) continuation period.

What *You* must do:

1. *You* must notify the *Plan Administrator* in writing of a divorce or legal separation within 60 calendar days after either the date of the qualifying event, or the earliest date coverage would end due to the qualifying event, whichever is later;
2. *You* must notify the *Plan Administrator* in writing of a covered dependent child ceasing to be eligible within 60 calendar days after either the date of the qualifying event, or the earliest date coverage would end due to the qualifying event, whichever is later;
3. *You* must submit *your* written notice of a qualifying event within the 60 day timeframe, as explained previously in paragraphs 1 and 2, using the *Plan's* approved notice form. (*You* may obtain a copy of the approved form from the *Plan Administrator*.) This notice must be submitted to the *Plan Administrator* in writing and must include the following:
 - The name of the *Plan*;
 - The name and address of the *covered employee* or former *covered employee*;
 - The names and addresses of all applicable dependents;
 - The description and date of the qualifying event;
 - Requested documentation pertaining to the qualifying event such as: decree of divorce or legal separation; and
 - The name, address, and telephone number of the individual submitting the notice. This individual can be a *covered employee*, former *covered employee*, dependent, or a representative acting on behalf of the employee or dependent.

All written notices as described previously in paragraphs 1, 2, and 3, under “What You must do” must be timely sent to the *Plan Administrator* at the address indicated in the section of this *SPD* entitled “Specific Information About *Your Plan*.”

You must follow the *Plan’s* procedures for providing written notice, within the specified time period, and for timely submitting, in writing, all required information and supporting documentation as described in this *SPD*, unless a different procedure is expressly required by the Employer or its COBRA administrator.

4. To elect continuation, *you* must notify the designated COBRA Administrator of *your* election in writing within 60 calendar days after the date the *covered person’s* coverage ends, or the date the *covered person* is notified of continuation rights, whichever is later. To elect continuation, *you* must complete and submit *your* written election within the 60-day timeframe using the *Plan’s* approved election form. (*You* may obtain a copy of the approved form from the designated COBRA Administrator.) This election must be submitted to the designated COBRA Administrator in writing at the address as described in this section; and
5. *You* must pay continuation premium *contributions*:
 - a. The premium *contribution* to continue coverage is the combined Employer plus *covered employee* rate charged under the *Plan*, plus the Employer may charge an additional two percent of that rate. For a *covered person* receiving an additional 11 months of coverage after the initial 18 months due to a COBRA extension for Social Security disability, the premium *contribution* for those additional months may be increased to 150% of the *Plan’s* total cost of coverage. The continuation election form will set forth *your* continuation premium *contribution* rate(s).
 - b. The first premium *contribution* must be paid within 45 calendar days after electing to continue the coverage. Thereafter, the *covered person’s* monthly payments are due and payable at the beginning of each month for which coverage is continued.
 - c. The *covered person* must pay subsequent premium *contributions* on or before the required due date, plus the 30 calendar day grace period required by law or such longer period allowed by the *Plan*.

What *You* must do to apply for COBRA extension:

A. Social Security Disability:

1. If *you* are currently enrolled in COBRA continuation under this *Plan*, and it is determined that *you* are totally disabled by the Social Security Administration within the first 60 calendar days of *your* current COBRA coverage, then *you* may request an extension of coverage provided that *your* current COBRA coverage resulted from the *covered employee’s* leave of absence, retirement, reduction in hours, layoff, or the *covered employee’s* termination of employment for reasons other than gross misconduct. To request an extension of COBRA, *you* must notify the designated COBRA Administrator in writing of the Social Security Administration’s determination within 60 calendar days after the latest of:
 - The date of the Social Security Administration’s disability determination;
 - The date of the *covered employee’s* termination of employment, reduction of hours, leave of absence, retirement, or layoff; or
 - The date on which *you* would lose coverage under the *Plan* as a result of the *covered employee’s* termination, reduction of hours, leave of absence, retirement, or layoff.
2. *You* must submit *your* written notice of total disability within the 60-day timeframe, as described previously in paragraph 1, and before the end of the 18th month of *your* initial COBRA coverage using the *Plan’s* approved disability notice form. (*You* may obtain a copy of the approved form from the designated COBRA Administrator.) This notice must be submitted, in writing, to the designated COBRA Administrator and must include the following:
 - The name of the *Plan*;
 - The name and address of the *covered employee* or former *covered employee*;
 - The names and addresses of all applicable dependents currently on COBRA;
 - The description and date of the initial qualifying event that started *your* COBRA coverage;
 - The name of the disabled *covered person*;
 - The date the *covered person* became disabled;
 - The date the Social Security Administration made its determination of disability;
 - Requested copy of the Social Security Administration’s determination of disability; and

- The name, address, and telephone number of the individual submitting the notice. This individual can be a *covered employee*, former *covered employee*, dependent, or a representative acting on behalf of the employee or dependent.

You must follow the *Plan's* procedures for providing written notice, within the specified time period, and for timely submitting, in writing, all required information and supporting documentation as described in this *SPD*, unless a different procedure is expressly required by the Employer or its COBRA administrator.

All written notices required for COBRA for a Social Security disability extension must be timely sent to the designated COBRA Administrator. Contact your Employer at the address or telephone number as shown on the last page of this *SPD* for COBRA administration information.

3. To elect an extension of COBRA, *you* must notify the designated COBRA Administrator of the Social Security Administration's determination, in writing, within the 60 calendar day and the initial 18-month continuation period timeframes, by following the notification procedure as previously explained in paragraphs 1 and 2, and submitting the *Plan's* approved form; and
4. *You* must pay continuation premium *contributions*:
 - a. The premium *contribution* to continue coverage is the combined Employer plus *covered employee* rate charged under the *Plan*, plus the Employer may charge an additional two percent of that rate. For a *covered person* receiving an additional 11 months of coverage after the initial 18 months due to a COBRA extension for Social Security disability, the premium *contribution* for those additional months may be increased to 150% of the *Plan's* total cost of coverage. The disability notice form will set forth *your* continuation premium *contribution* rate(s).
 - b. The first premium *contribution* must be paid within 45 calendar days after electing to continue the coverage. Thereafter, the *covered person's* monthly payments are due and payable at the beginning of each month for which coverage is continued.
 - c. The *covered person* must pay subsequent premium *contributions* on or before the required due date, plus the 30 calendar day grace period required by law or such longer period allowed by the *Plan*.

B. Second Qualifying Events for Covered Dependents Only:

1. If *you* are currently enrolled in COBRA continuation under this *Plan* and the *covered employee* dies, or in the case of divorce or a legal separation of the *covered employee*, or a covered dependent child loses eligibility, then *you* may request an extension of coverage provided that *your* current COBRA coverage resulted from the *covered employee's* leave of absence, retirement, reduction in hours, layoff, or the *covered employee's* termination of employment for reasons other than gross misconduct or resulted from a Social Security Administration disability determination. To request an extension of COBRA, *you* must notify the designated COBRA Administrator in writing within 60 calendar days after the later of:
 - The date of the second qualifying event (death, divorce, legal separation, loss of dependent child status); or
 - The date on which the *covered dependent(s)* would lose coverage as a result of the second qualifying event.

Note: This extension is only available to a covered spouse and covered dependent children. This extension is not available when a *covered employee* becomes entitled to Medicare.

2. *You* must submit *your* written notice of a second qualifying event within the 60 day timeframe, as previously described in paragraph 1, using the *Plan's* approved second event notice form. (*You* may obtain a copy of the approved form from the designated COBRA Administrator.) This notice must be submitted to the designated COBRA Administrator in writing and must include the following:
 - The name of the *Plan*;
 - The name and address of the *covered employee* or former *covered employee*;
 - The names and addresses of all applicable dependents currently on COBRA;
 - The description and date of the initial qualifying event that started *your* COBRA coverage;
 - The description and date of the second qualifying event;
 - Requested documentation pertaining to the second qualifying event such as: a decree of divorce or legal separation or death certificate; and

- The name, address, and telephone number of the individual submitting the notice. This individual can be a *covered employee*, former *covered employee*, dependent, or a representative acting on behalf of the employee or dependent.

You must follow the *Plan's* procedures for providing written notice, within the specified time period, and for timely submitting, in writing, all required information and supporting documentation as described in this *SPD*, unless a different procedure is expressly required by the Employer or its COBRA administrator.

All written notices required for COBRA for a second qualifying event extension must be timely sent to the designated COBRA Administrator. Contact your Employer at the address or telephone number as shown on the last page of this *SPD* for COBRA Administration information.

3. To elect an extension of COBRA, *you* must notify the designated COBRA Administrator of the second qualifying event in writing within the 60 calendar day timeframe, by following the notification procedure as previously explained in paragraphs 1 and 2, and submitting the *Plan's* approved form; and
4. *You* must pay continuation premium *contributions*:
 - a. The premium *contribution* to continue coverage is the combined Employer plus *covered employee* rate charged under the *Plan*, plus the Employer may charge an additional two percent of that rate. For a *covered person* receiving an additional 11 months of coverage after the initial 18 months due to a COBRA extension for Social Security disability, the premium *contribution* for those additional months may be increased to 150% of the *Plan's* total cost of coverage. The election form will set forth *your* continuation premium *contribution* rates.
 - b. The first premium *contribution* must be paid within 45 calendar days after electing to continue the coverage. Thereafter, the *covered person's* monthly payments are due and payable at the beginning of each month for which coverage is continued.
 - c. The *covered person* must pay subsequent premium *contributions* on or before the required due date, plus the 30 calendar day grace period required by law or such longer period allowed by the *Plan*.

Additional Notices You Must Provide: Other Coverages, Medicare Entitlement and Cessation of Disability

You must also provide written notice of (1) *your* other group coverage that begins after COBRA is elected under the *Plan*; (2) *your* Medicare entitlement (Part A, Part B or both parts) that begins after COBRA is elected under the *Plan*; and (3) the *covered person*, whose disability resulted in a COBRA extension due to disability, being determined to be no longer disabled by the Social Security Administration.

Your written notice for the events previously described in this section must be submitted using the *Plan's* approved notification form within 30 calendar days of the events requiring additional notices as previously described. **The notification form can be obtained from the designated COBRA Administrator and must be completed by you and timely submitted to the designated COBRA Administrator at the address as described in this section.** In addition to providing all required information requested on the *Plan's* approved notification form, *your* written notice must also include the following:

- If providing notification of other coverage that began after COBRA was elected, the name of the *covered person* who obtained other coverage, and the date that other coverage became effective.
- If providing notification of Medicare entitlement, the name and address of the *covered person* that became entitled to Medicare, and the date of the Medicare entitlement.
- If providing notification of cessation of disability, the name and address of the formerly disabled *covered person*, the date that the Social Security Administration determined that the *covered person* was no longer disabled, and a copy of the Social Security Administration's determination.

If *you* do not provide this required additional notice, *you* must reimburse any claims mistakenly paid for expenses incurred after the following applicable date:

1. *Your* other group coverage begins;
2. *Your* Medicare Part A or Part B enrollment begins; or
3. *Your* disability ends.

CONTINUATION CHART

If coverage under this <i>Plan</i> is lost because this happens...	Who is eligible to continue...	Coverage may be continued until the earliest of: a) the date coverage would otherwise end under the <i>Plan</i> ; or b) the date the earliest of the following applicable events occurs:
The <i>covered employee's</i> leave of absence, early retirement, hours were reduced, layoff, or the <i>covered employee's</i> employment with the Employer ended for reasons other than gross misconduct.	<i>Covered employee</i> , covered spouse and covered dependent children	<ul style="list-style-type: none"> • 18 months after continuation coverage began. • Coverage begins under another group health plan after COBRA is elected under the <i>Plan</i>. • Entitlement, after COBRA is elected under the <i>Plan</i>, of the applicable <i>covered person</i> to either Part A or Part B or both Parts of Medicare.
<p>Death of the <i>covered employee</i>.</p> <p>Divorce or legal separation from the <i>covered employee</i>.</p> <p>Entitlement of the <i>covered employee</i> to Medicare within 18 months before the <i>covered employee's</i> hours were reduced or termination of employment for reasons other than gross misconduct.</p> <p><i>Covered person</i> must provide timely notice of such event in accordance with the <i>Plan's</i> notice procedures previously described for such events.</p>	Covered spouse and covered dependent children	<ul style="list-style-type: none"> • 36 months after continuation coverage began. • 36 months after entitlement of <i>covered employee</i> to Medicare but only for an event which is the <i>covered employee's</i> Medicare entitlement within 18 months before the <i>covered employee's</i> hours were reduced or termination of employment. • Coverage begins under another group health plan after COBRA is elected under the <i>Plan</i>. • Entitlement, after COBRA is elected under the <i>Plan</i>, of the applicable <i>covered person</i> to either Part A or Part B or both Parts of Medicare.
<p>Loss of eligibility by a covered dependent child.</p> <p><i>Covered person</i> must provide timely notice of such event in accordance with the <i>Plan's</i> notice procedures previously described for such events.</p>	Covered dependent child	<ul style="list-style-type: none"> • 36 months after continuation coverage began. • Coverage begins under another group health plan after COBRA is elected under the <i>Plan</i>. • Entitlement, after COBRA is elected under the <i>Plan</i>, of the applicable <i>covered person</i> to either Part A or Part B or both Parts of Medicare.
The Employer files a voluntary or involuntary petition for protection under the bankruptcy laws found in Title XI of the United States Code.	Covered retiree, covered spouse and covered dependent children	<ul style="list-style-type: none"> • Lifetime continuation coverage for covered retiree. • 36 months after death of covered retiree for covered spouse and covered dependent children. • Coverage begins under another group health plan after COBRA is elected under the <i>Plan</i>.
<p>The <i>covered employee</i>, covered spouse or covered dependent child is determined by the Social Security Administration to be totally disabled within the first 60 calendar days of COBRA continuation coverage that resulted from the <i>covered employee's</i> leave of absence, early retirement, reduction in hours, layoff, or the <i>covered employee's</i> termination of employment with the Employer for reasons other than gross misconduct.</p> <p>Timely notice of such disability must be provided by the <i>covered person</i> in accordance with the <i>Plan's</i> notice procedures previously described for COBRA extensions due to Social Security disability.</p>	<i>Covered employee</i> , covered spouse and covered dependent children	<ul style="list-style-type: none"> • 29 months after continuation coverage began or until the first month that begins more than 30 calendar days after the date of any final determination that <i>covered employee</i>, covered spouse or covered dependent child is no longer disabled. • Coverage begins under another group health plan after COBRA is elected under the <i>Plan</i>. • Entitlement, after COBRA is elected under the <i>Plan</i>, of the applicable <i>covered person</i> to either Part A or Part B or both Parts of Medicare.

Special Enrollment Periods

If *you* are a *covered employee*, covered spouse, or *covered dependent* who is enrolled in continuation coverage under this *Plan* due to a qualifying event (and not due to another enrollment event such as a special or annual enrollment), the Special Enrollment Period provisions of this *SPD* as referenced in the section which describes eligibility and enrollment will apply to *you* during the continuation period required by federal law as such provisions would apply to an active eligible *covered employee*. Eligible dependents that are newborn children or newly adopted children (as described in the eligibility and enrollment section) that are acquired by a *covered employee* during such *covered employee's* continuation period required by federal law and are enrolled through special enrollment, are entitled to continue coverage for the maximum continuation period required by law.

If the continuation period required by federal law has been exhausted, and *you* are enrolled for additional continuation coverage pursuant to state law, if applicable, or the eligibility provisions of this plan, *you* may be entitled to the special enrollment rights upon acquisition of a new dependent through marriage, birth, adoption, placement for adoption, or legal guardianship, as referenced in the section entitled Special Enrollment Period for *Covered Persons* due to the Acquisition of New Dependents.

Written Notices Required for COBRA Continuation

All notices, elections, and information required to be furnished or submitted by a *covered person*, covered spouse or covered dependent children for purposes of COBRA continuation must be submitted in writing by U.S. mail or hand-delivery, or as previously described in this section. Oral communications, including phone calls, voice mails or in-person statements, and electronic e-mail do not constitute written notice and are not acceptable for COBRA purposes under the *Plan*.

XI. Subrogation and Reimbursement

Subrogation

The *Plan* and the *Plan Administrator* have the full and unrestricted right of subrogation with respect to any *sickness* or *injury* for which any *benefit* or payment is provided, or may at any time in the future be provided, under the *Plan*. The *Plan Administrator* has delegated to the *TPA* the ability to pursue this right, and the authority to redelegate such activity to other individuals or entities. That right of subrogation also extends to any coverage or rights a *covered person* has, or may have, under any insurance coverage, including, but not limited to, any uninsured or underinsured motorist coverage. The *Plan's* and the *Plan Administrator's* right of subrogation shall in all circumstances fully apply without limitation and shall not be reduced under any circumstances, even if a *covered person* is not made whole for damages or losses, such as damages for pain and suffering, lost wages, etc.

The *Plan's* and the *Plan Administrator's* subrogation rights shall also not be reduced by any expenses *incurred* by any *covered person*, including, but not limited to, attorneys' fees. Any and all amounts recovered by or on behalf of a *covered person* by settlement, judgment, arbitration or by any means whatsoever shall be placed into a constructive trust subject to the *Plan's* and the *Plan Administrator's* right of subrogation or shall be paid over to the *Plan* without any reduction, regardless of how such amounts are characterized or allocated. The *Plan's* and the *Plan Administrator's* subrogation rights shall have priority over any rights or claims of a *covered person*, and pursuant to such right of priority, the *Plan* shall first be paid in full for its subrogation rights before any amount, regardless of how characterized or allocated, is retained by, or for, a *covered person*.

A *covered person* shall fully cooperate with the *Plan*, the *Plan Administrator*, the *TPA* and their designees in the enforcement of the *Plan's* and the *Plan Administrator's* subrogation rights, which cooperation shall include, but not be limited to, paying over to the *Plan* any and all amounts due the *Plan* and the execution of any agreements, assignments or other instruments requested by the *Plan*, the *Plan Administrator*, the *TPA* and their designees. If information and assistance are not provided to the *Plan* upon request, no *benefits* will be payable under the *Plan* with respect to costs *incurred* in connection with such *sickness* or *injury*. If the *sickness* or *injury* giving rise to subrogation involves a minor child or wrongful death of a *covered person*, this provision applies to the parents or guardian of the minor *covered person* and the personal representative of the deceased *covered person*. A *covered person* shall take no action which directly or indirectly adversely affects the *Plan's* and the *Plan Administrator's* rights of subrogation, and any settlement entered into by or on behalf of a *covered person* shall be subject to and shall fully recognize the *Plan's* and the *Plan Administrator's* right of priority to be fully repaid for its subrogation rights from any and all amounts, regardless of how characterized or allocated, recovered in connection with such settlement before any amounts from such settlement are retained by, or for, a *covered person*.

As a condition of receiving *benefits* under this *Plan*, you agree:

- To reimburse the *Plan* for any such *benefits* paid or payable to, or on behalf of, the *covered person* when said *benefits* are recovered from any form, regardless of how classified or characterized, from any person, corporation, entity, no-fault carrier, uninsured motorist carrier, underinsured motorist carrier, medical payment provision or other insurance policies or funds.
- The *Plan Administrator* retains all fiduciary responsibilities with respect to the *Plan*, has the exclusive, final and binding discretionary authority to interpret and administer the *Plan*, resolve any ambiguities that exist and make all factual determinations, except to the extent the *Plan Administrator* has expressly delegated to other persons or entities one or more fiduciary responsibilities with respect to the *Plan*. The rights of subrogation and reimbursement shall bind the *covered person's* guardian(s), estate, executor, personal representative and heir(s).

You agree to hold in constructive trust the proceeds of any settlement or judgment for the *Plan's* and the *Plan Administrator's* benefit under this Section. If you fail to reimburse the *Plan* out of any recovery or reimbursement received for all *benefits* paid or to be paid as a result of your *sickness* or *injury*, you will be liable for any and all expenses, whether fees or costs, associated with the *Plan's*, the *Plan Administrator's*, the *TPA's* and their designees' attempts to recover such money from you.

XII. Coordination of Benefits

As a *covered person*, you agree to permit the *Plan* to coordinate obligations under this *SPD* with payments under any other health benefit plans as specified below, which cover *you* as an employee or dependent. *You* also agree to provide any information or submit any claims to other health benefit plans necessary for this purpose. *You* agree to authorize billing to other health plans for purposes of coordination of benefits.

This *Plan* does not coordinate *your prescription drug benefits* under this *SPD* with any other health plan's *prescription drug* benefits.

Unless applicable law prevents disclosure of the information without the consent of the *covered person* or the *covered person's* representative, each *covered person* claiming *benefits* under this *Plan* must provide any fact needed to pay the claim. If the information cannot be disclosed without consent, the *Plan* will not pay *benefits* until the information is given.

A. APPLICATION: This Coordination of Benefits provision applies when *you* have health care coverage under more than one plan. "Plan" is defined below.

B. DEFINITIONS. These definitions only apply to the Coordination of Benefits provision:

Allowable Expenses	Means a <i>health care service</i> or expense, including deductibles, coinsurance and copayments that is covered at least in part by any of the plans covering the person. When a plan provides benefits in the form of services, (for example an HMO) the reasonable cash value of each service will be considered an allowable expense and a benefit paid. An expense or service that is not covered by any of the plans is not an allowable expense.
Claim Determination Period	Means a calendar year. However, it does not include any part of a year during which a person has no coverage under this <i>Plan</i> , or before the date this Coordination of Benefit provision or a similar provision takes effect.
Closed Panel Plan	Means a plan that provides health benefits to persons primarily in the form of services through a panel of providers that have contracted with or are employed by the plan, and that limits or excludes benefits or services provided by other <i>providers</i> , except in cases of <i>emergency</i> or referral by a panel member.
Custodial Parent	Means a parent awarded custody by a court decree. In the absence of a court decree, it is the parent with whom the child resides more than half of the calendar year without regard to any temporary visitation.
Dependent	Means a <i>covered employee's</i> eligible dependent as described in the section "Eligibility, Enrollment, and <i>Effective Date</i> " who is enrolled under the <i>Plan</i> .
Plan	Means any of the following that provides benefits or services for medical or dental care or treatment. However, if separate policies are used to provide coordinated coverage for members of any group, the separate policies are considered parts of the same plan and there is no Coordination of Benefits among these policies. <ol style="list-style-type: none">Group, blanket, franchise, closed panel or other forms of group or group type coverage (insured or uninsured);Hospital indemnity benefits in excess of \$200 per day;Medical care components of group long-term care policies, such as <i>skilled care</i>;A labor-management trustee plan or a union welfare plan;An employer or multi-employer plan or employee benefit plan;Medicare or other governmental benefits, as permitted by law;Insurance required or provided by statute;Medical benefits under group or individual automobile policies;Individual or family insurance for hospital or medical treatment or expenses;Closed panel or other individual coverage for hospital or medical treatment or expenses.

Plan does not include any:

- a. Amounts of hospital indemnity insurance of \$200 or less per day;
- b. Benefits for non-medical components of group long-term care policies;
- c. School accident-type coverages;
- d. Medicare supplement policies;
- e. Medicaid policies and coverage under other governmental plans, unless permitted by law.

Each contract for coverage listed above is a separate plan. If a plan has two parts and Coordination of Benefits rules apply to one of the two, each of the parts is treated as a separate plan. The benefits provided by a plan include those that would have been provided if a claim had been duly made.

**Primary Plan/
Secondary Plan**

Means the order of benefit determination rules which determine whether this *Plan* is a “primary plan” or “secondary plan” when compared to the other plan covering the person.

When this *Plan* is primary, its *benefits* are determined before those of any other plan and without considering any other plan’s benefits. When this *Plan* is secondary, its benefits are determined after those of another plan and may be reduced because of the primary plan’s *benefits*.

- C. ORDER OF BENEFIT DETERMINATION RULES:** The primary plan pays or provides its benefits as if the secondary plan or plans did not exist. The order of benefit determination rules below determine which plan will pay as the primary plan. The primary plan that pays first pays without regard to the possibility that another plan may cover some expenses. A secondary plan pays after the primary plan and may reduce the benefits it pays so that payments from all group plans do not exceed 100% of the total allowable expense.

A plan that does not contain a Coordination of Benefits provision that is consistent with this section is always primary. **Exception:** Group coverage designed to supplement a part of a basic package of benefits may provide that the supplementary coverage shall be excess to any other parts of the plan provided by the employer.

A plan may consider the benefits paid or provided by another plan in determining its benefits only when it is secondary to that other plan.

This *Plan* will not pay more than it would have paid had it been the primary plan. This *Plan* determines its order of *benefits* by using the first of the following that applies:

1. **Nondependent/Dependent:** The plan that covers the person other than a dependent, for example as an employee, subscriber, or retiree is the primary plan; and the plan that covers the person as a dependent is the secondary plan.

Exception: If the person is a Medicare beneficiary and federal law makes Medicare:

- a. Secondary to the plan covering the person as a dependent; and
- b. Primary to the plan covering the person as a nondependent (e.g., a retired employee); then the order is reversed, so the plan covering that person as a nondependent is secondary and the other plan is primary.

2. **Child Covered Under More Than One Plan:** The order of benefits when a child is covered by more than one plan is:

- a. The primary plan is the plan of the parent whose birthday is earlier in the year if:
 - The parents are married;
 - The parents are not separated (whether or not they ever have been married); or
 - A court decree awards joint custody without specifying that one party has the responsibility to provide health care coverage.

If both parents have the same birthday, the plan that covered either of the parents for a longer time is primary.

- b. 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; then that plan is primary. This rule applies to claim determination periods or plan years commencing after the plan is given notice of the court decree.

- c. If the parents are not married, or are separated (whether or not they ever have been married) or are divorced, the order of benefits is the plan of the:
 - Custodial parent;
 - Spouse of the custodial parent;
 - Noncustodial parent; and then
 - Spouse of the noncustodial parent.
3. **Active/Inactive Employee:** The plan that covers a person as an employee who is neither laid off nor retired (or as that employee's dependent) is primary to a plan that covers the person as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits; then this rule is ignored. This rule does not apply if the rule under paragraph 1 can determine the order of benefits. For example: coverage provided to a person as a retired worker and as a dependent of an actively working spouse will be determined under the rule in paragraph 1.
 4. **Continuation Coverage:** If a person whose coverage is provided under a right of continuation provided by the federal or state law is also covered under another plan, then:
 - a. The plan covering the person as an employee, *covered person*, subscriber, or retiree (or as a dependent of an employee, *covered person*, subscriber, or retiree) is the primary plan.
 - b. The continuation coverage is the secondary plan.
 - c. If the other plan does not have this rule; and if, as a result, the plans do not agree on the order of benefits; then this rule is ignored. This rule does not apply if the rule under paragraph 1 can determine the order of benefits.
 5. **Longer/Shorter Length of Coverage:** The plan that covered the person as an employee, dependent or retiree for a longer time is primary.
- D. THE EFFECT ON THE BENEFITS OF THIS PLAN:** When this *Plan* is secondary, it may reduce its *benefits* at the time of processing, so that the total benefits paid or provided by all plans for each claim are not more than 100% of total allowable expenses for such claim. The reduction in this *Plan's benefits* is equal to the difference between:
1. The *benefit* payments that this *Plan* would have paid had it been the primary plan; and
 2. The *benefit* payments that this *Plan* actually paid or provided.
- When the *benefits* of this *Plan* are reduced as described above, each *benefit* is reduced in proportion to any applicable limit, such as a visit limit under this *Plan*.
- E. RIGHT TO RECEIVE AND RELEASE INFORMATION:** Certain facts about health care coverage and services are needed to apply Coordination of Benefit rules and to determine *benefits* payable under this *Plan* and other plans. The *TPA* may get the facts it needs from or give them to any other organization or person for the purpose of applying these rules and determining *benefits* payable under this *Plan* and other plans covering the person claiming *benefits*. The *TPA* need not tell, or get the consent of, any person to do this. Each person claiming *benefits* under this *Plan* must give the *Plan* any facts it needs to apply those rules and determine *benefits* payable.
- F. FACILITY OF PAYMENT:** A payment made under another plan may have included an amount that should have been paid under this *Plan*. If it does, the *Plan* may pay that amount to the organization that made the payment. That amount will then be treated as though it was a *benefit* paid under this *Plan*. The *Plan* will not pay that amount again. The term "payment made" includes providing *benefits* in the form of services. In this case "payment made" means the reasonable cash value of the *benefits* provided in the form of services.
- G. RIGHT OF RECOVERY:** If the *Plan* paid more than it should have paid, it may recover the excess from one or more of the following:
1. The persons the *Plan* has paid or for whom it has paid; or
 2. Any other person or organization that may be responsible for the *benefits* or services provided under this *Plan* to the *covered person*.
- The "amount of payments made" includes the reasonable cash value of any *benefits* provided in the form of services.

H. COORDINATING WITH MEDICARE: This section describes the method of payment if Medicare pays as the primary plan.

If a *provider* has accepted assignment of Medicare, this *Plan* determines allowable expenses based upon the amount allowed by Medicare. This *Plan's* allowable expenses are the lesser of the *usual and customary amount* or the Medicare allowable amount. The *Plan* pays the difference between what Medicare pays and the *Plan's* allowable expenses.

If *you* are eligible for Medicare, *you* will be considered covered for benefits payable under Medicare Part B regardless of whether *you* have applied for Medicare Part B coverage.

Renal Failure. If *you* begin to have services related to renal failure, we request that *you* sign up for Medicare.

XIII. How to Submit a Bill if *You* Receive One for *Covered Services*

A. Bills from *Participating Providers*

When *you* present *your* identification card at the time of requesting services from *participating providers*, paperwork and submission of post-service *claims* relating to services will be handled for *you* by *your participating provider*. *You* may be asked by *your provider* to sign a form allowing *your provider* to submit *claims* on *your* behalf. If *you* receive an invoice or bill from *your provider* for services, simply return the bill or invoice to *your provider*, noting *your* enrollment in the *Plan*. *Your provider* will then submit the post-service *claim* under the *Plan* in accordance with the terms of its participation agreement. *Your claim* will be processed for payment according to the Employer's coverage guidelines. The *TPA* must receive *claims* within 365 calendar days after the date services were *incurred*, except in the absence of *your* legal capacity. *Claims* received after the deadline will be denied.

B. Bills from *Non-Participating Providers*

Claim Submission. *You* must submit a completed *claim* form in writing, together with an itemized bill for the services *incurred*, on the *claim* form provided and in accordance with the filing procedures for post-service *claims* outlined in the next section. The *TPA* must receive *claims* within 365 calendar days after the date services were *incurred*, except in the absence of *your* legal capacity. If the *Plan* is discontinued, the deadline for the receipt of *claims* is 180 calendar days. *Claims* received after the deadline will be denied. If *you* need *claim* forms, please contact Customer Service.

Payment of *Claims*. *Claims* for *benefits* will be paid promptly upon receipt of written proof of loss. *Benefits* which are payable periodically during a period of continuing loss will be paid on a periodic basis. All or any portion of any *benefits* provided by the *Plan* may be paid directly to the *provider* rendering the services. Payment will be made according to the Employer's coverage guidelines.

XIV. Initial *Benefit Determinations* of Post-Service *Claims*

Post-service *claims* are *claims* that are filed for payment of *benefits* under the *Plan* after medical care has been received and submitted in accordance with the post-service *claim* filing procedures for the *Plan*.

Filing Procedure for Post-Service *Claims*. To file a post-service *claim*, *you* or *your* attending *provider* must submit an itemized bill in writing and in accordance with the procedures and within the deadlines described in the section entitled "How to Submit a Bill if *You* Receive One for *Covered Services*." To be considered a properly filed post-service *claim* under the *Plan*, *your* completed *claim* form, together with an itemized bill and the essential data elements, must be submitted in writing to Customer Service at the mailing address noted inside the cover page to this *SPD*. *Your* post-service *claim* must include at least the following essential data elements:

- The identity of the *covered person* and *provider* of services;
- The date(s) of services;
- A specific medical diagnosis; and
- Specific treatment, service, or product codes for which *benefits* or payment is requested.

An explanation of these essential data elements will be provided to *you*, upon request and free of charge, by calling Customer Service. If *you* or *your* attending *provider* have not submitted the post-service *claim* in accordance with these filing procedures, including a failure to submit all essential data elements, *your* post-service *claim* will be treated as incorrectly filed. Please note that the time periods for making an initial *benefit* determination begin when Customer Service receives a written post-service *claim* submitted in accordance with the *Plan's* filing procedures.

If *your* attending *provider* files a post-service *claim* on *your* behalf, the *provider* will be treated as *your* authorized representative under the *Plan* for purposes of such *claim* and associated appeals unless *you* provide the *TPA* with specific direction otherwise within three business days from the *Plan Administrator's* notification that an attending *provider* was acting as *your* authorized representative. *Your* direction will apply to any remaining appeals.

A request or inquiry that is not made in accordance with the *Plan's claim* procedures will not be treated as a *claim* under the *Plan*.

Initial Benefit Determination. If *your* post-service *claim* is denied, the *TPA* will communicate such denial within 30 calendar days after receipt of a post-service *claim* submitted in accordance with the *Plan's* filing procedures. If the *TPA* does not have all information it needs to make an initial *benefit* determination, it may extend the time period for the initial *benefit* determination by 15 calendar days. The *TPA* will notify *you* of the extension within the initial 30 calendar day period. *You* will then have 45 calendar days, or longer time as granted to *you* in the extension notification, to provide the requested information. The *TPA* will notify *you* of its initial *benefit* determination within 15 calendar days after the earlier of the *TPA's* receipt of the requested information or the end of the time period specified for *you* to provide the requested information. If *you* do not provide the requested information within the time period specified, *your claim* will be denied. If *you* and *your* authorized representative then submit the requested information within 365 calendar days after the date services were *incurred* (except in the absence of *your* legal capacity), the *Plan Administrator* may, but is not required to, reconsider the submitted information, and will not consider information it receives more than 365 calendar days after the date *your* services were *incurred*.

XV. Claim Appeal Process

Internal Appeals Process

The internal review process for an appeal of a *claim* that is wholly or partially denied and for a rescission (retroactive termination) of *your* coverage, as defined by the Affordable Care Act and its accompanying regulations (the "ACA"), is:

1. Acute Care Services Appeals

If *your* request for pre-certification of acute care services is wholly or partially denied and *you* have not received such services or if *you* are currently receiving acute care services and the continuation of these services is wholly or partially denied, *you* or *your* authorized representative may submit an appeal of that denial within 180 calendar days after receiving notice that *your* request was denied. *Your* appeal can be submitted to the *TPA* in writing, by telephone, or electronically, along with any issues, comments and additional information, as appropriate.

As quickly as *your* medical condition requires, but no later than 72 hours of receipt of *your* appeal by the *Plan Administrator*, *you* will receive notice of the *Plan Administrator's* decision, including the specific reasons for it and references to the part of the *Plan* on which it is based, and the procedure for requesting an external review. This time period may be extended if *you* agree.

2. Non-Acute Care Services Appeals

a. **First Appeal.** If *your* request for pre-certification of non-acute care services is wholly or partially denied and *you* have not received such non-acute care services or if *you* are currently receiving non-acute care services and a request for the continuation of these services is wholly or partially denied, *you* or *your* authorized representative may submit an appeal of that denial within 180 calendar days after receiving notice that *your* request is denied. *Your* appeal can be submitted to the *TPA* in writing, along with any issues, comments and additional information, as appropriate.

Within 15 calendar days after *your* written first appeal is received by the *TPA*, *you* will receive notice of the *TPA's* decision, including the specific reasons for it, references to the part of the *Plan* on which it is based, and the procedure for requesting a second appeal from the *Plan Administrator*. This time period may be extended if *you* agree.

- b. **Second Appeal.** Within 60 calendar days after receiving a notice that *your* first appeal was denied, *you* or *your* authorized representative may submit a second appeal. *Your* second appeal can be submitted to the *TPA* in writing, along with any issues, comments and additional information, as appropriate. The *TPA* will forward *your* second appeal to the *Plan Administrator* for its decision.

Within 15 calendar days after *your* written second appeal is received by the *Plan Administrator*, *you* will receive notice of the *Plan Administrator's* decision, including the specific reasons for it and references to the part of the *Plan* on which it is based, and the procedure for requesting an external review. This time period may be extended if *you* agree.

3. **Concurrent Care Claims**

If *your* concurrent care *claim* for *benefits* is wholly or partially denied, *you* or *your* authorized representative may submit an appeal to the *TPA* on the same basis as described above. Acute concurrent care *claim* appeal requests should be submitted to the *TPA*, and will be processed, the same as acute care services appeals above. Non-acute concurrent care *claim* appeal requests should be submitted to the *TPA*, and will be processed, the same as non-acute care services appeals above.

4. **Post-Service Appeals**

- a. **First Appeal.** If *your* post-service *claim* for *benefits* is wholly or partially denied, *you* or *your* authorized representative may submit an appeal within 180 calendar days after receiving notice that *your claim* is denied. *Your* appeal can be submitted to the *TPA* in writing, along with any issues, comments and additional information as appropriate.

Within 30 calendar days after *your* written first appeal is received by the *TPA*, *you* will receive notice of the *TPA's* decision, including the specific reasons for it and references to the part of the *Plan* on which it is based, and the procedure for requesting a second appeal from the *Plan Administrator*. This time period may be extended if *you* agree.

- b. **Second Appeal.** Within 60 calendar days after receiving a notice that *your* first appeal was denied, *you* or *your* authorized representative may submit a second appeal. *Your* second appeal can be submitted to the *TPA* in writing along with any issues, comments and additional information, as appropriate. The *TPA* will forward *your* second appeal to the *Plan Administrator* for its decision.

Within 30 calendar days after *your* written second appeal is received by the *Plan Administrator*, *you* will receive notice of the *Plan Administrator's* decision, including the specific reasons for it and references to the part of the *Plan* on which it is based. This time period may be extended if *you* agree.

5. **Access to Relevant Documents**

Upon request and free of charge, *you* have the right to reasonable access to and copies of all documents, records, and other information relevant to *your* appeal. If the *Plan Administrator* or the *TPA* generates, relies upon, or considers any new or additional evidence in connection with the appeal, or identifies any new or additional rationale for a denial, it will be provided to *you* so that *you* have a reasonable opportunity to respond.

External Review

If *you* or someone acting on *your* behalf has exhausted the *Plan Administrator's* internal appeals processes, *you* or *your* authorized representative may file a request for external review with the Iowa Commissioner of Insurance. *You* are deemed to have exhausted the internal appeals processes if the *Plan Administrator* waives the exhaustion requirement, the *Plan Administrator* fails to substantially comply with the requirements of this section, or *you* request an expedited external review at the same time *you* qualify for and request an acute care service appeal.

If *you* want an external review, *you* must request it within four months after the date of the *Plan Administrator's* denial determination. Cases involving medical necessity, appropriateness, health care setting, level of care, or effectiveness are eligible for external review. When filing a request for external review, *you* may be required to authorize the release of *your* medical records that may be required to be reviewed for the purpose of reaching a decision on *your* request for external review. The contact information for requesting an external review is:

Iowa Insurance Division
601 Locust Street
4th Floor
Des Moines, IA 50309-3738
Telephone: 515.281.5705
Fax: 515.281.3059
Toll Free: 877.955.1212

XVI. If *You* Have a Complaint

If the complaint involves issues relating to quality of health care rendered by a *participating provider*, *you* should also attempt to discuss the quality of care issues with the *provider*. *You* may also direct any questions or complaints to Customer Service. When Customer Service is contacted, the representative will assist *you* in trying to resolve the complaint with the *provider* on an informal basis. The representative will also document the complaint. If these discussions are not satisfactory, *you* may submit a written complaint to the *Plan Administrator*. However, the *Plan* is not responsible for the quality of care rendered by a *participating provider*.

XVII. No Guarantee of Employment or Overall *Benefits*

The adoption and maintenance of this *Plan* does not guarantee or represent that the *Plan* will continue indefinitely with respect to any class of employees and shall not be deemed to be a contract of employment between the Employer and any *covered employee*. Nothing contained herein shall give any *covered employee* the right to be retained in the employ of the Employer or to interfere with the right of the Employer to discharge any *covered employee*, at any time, nor shall it give the Employer the right to require any *covered employee* to remain in its employ or to interfere with the *covered employee's* right to terminate employment at any time not inconsistent with any applicable employment contract. Nothing in this *Plan* shall be construed to extend *benefits* for the lifetime of any *covered person* or to extend *benefits* beyond the date upon which they would otherwise end in accordance with the provisions of the *Plan* or any *benefit* description.

XVIII. Definitions of Terms Used

Activities of Daily Living

Eating, toileting, transferring, bathing, dressing, walking, and continence.

Note: For purposes of this definition, the following words have these meanings:

Bathing: Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.

Continence: Ability to maintain control of bowel and bladder function, or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene, including caring for catheter or colostomy bag.

Dressing: Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.

Eating: Feeding oneself by getting food into the body from a receptacle, such as a plate, cup, or table, or by a feeding tube or intravenously.

Toileting: Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

Transferring: Moving into or out of a bed, chair or wheelchair.

Acute Care Facility

A facility that provides care to a *covered person* who is in the acute phase of a *sickness* or *injury* and who will have a stay of less than 30 calendar days.

Affordable Care Act

The federal Patient Protection and Affordable Care Act, Public Law 111-148, as amended, including the federal Health Care and Education Reconciliation Act of 2010, Public Law 111-152, and any amendments to, and any federal guidance and regulations issued under these acts.

Applied Behavior Analysis

The design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between environment and behavior.

Autism Spectrum Disorder

A complex neurodevelopmental medical disorder characterized by social impairment, communication difficulties, and restricted, repetitive, and stereotyped patterns of behavior.

Bariatric Surgery

Surgery and related services for the treatment of obesity.

Benefits

The *health care services* covered under the *Plan* as approved by the *Plan Administrator* as *covered services*, as explained in this *SPD* and any amendments.

Biofeedback

The technique of making unconscious or involuntary bodily processes (such as heartbeat or brain waves) perceptible to the senses in order to manipulate them by conscious mental control.

Calendar Year

The 12-month period beginning January 1 and ending the following December 31 for provisions based on a *calendar year*.

Claim

A request for *benefits* made by a *covered person* or the *covered person's* authorized representative in accordance with the procedures described in this *SPD*. It includes pre-certification requests.

Clinical Trial

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. A life-threatening condition means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted. The *clinical trial* must meet one of the following:

1. Federally-funded *clinical trial* in which the study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
 - a. National Institutes of Health.
 - b. Centers for Disease Control and Prevention.
 - c. Agency for Health Care Research and Quality.
 - d. Centers for Medicare & Medicaid Services.
 - e. Cooperative group or center of any of the entities described in paragraphs a through d above or the Department of Defense or the Department of Veterans Affairs.
 - f. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
 - g. If the clinical study or investigation is conducted by the Department of Veterans Affairs, Department of Defense, or the Department of Energy, has been reviewed and approved through a system of peer review that the Secretary of the Department of Health and Human Services has determined to be comparable to the system of peer review of studies and investigations used by the National Institutes of Health, and there has been an unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
2. A study or investigation conducted under an investigational new drug application reviewed by the FDA.
3. The study or investigation is a drug trial that is exempt from having an investigational new drug application.

Coinsurance

A portion of *eligible charges* that is paid by *you* and a separate portion that is paid by the *Plan* for *covered services*. *Your coinsurance* is a percentage of those *eligible charges* that are the (1) discounted charges that are negotiated with the *participating provider* and calculated at the time the *claim* is processed; or (2) *usual and customary amount* or *emergency services non-participating provider reimbursement value*.

Combination Drug

A *prescription drug* in which two or more chemical entities are combined into one commercially available dosage form.

Compassionate Use

A method of providing experimental therapeutics prior to final FDA approval for use in humans. This procedure is used with very sick individuals who have no other treatment options. Often, case-by-case approval must be obtained from the FDA for *compassionate use* of a drug, device, or therapy.

Compounded Drugs

Customized medications prepared by a pharmacist from scratch using raw chemicals, powders, and devices according to a *physician's* specifications to meet *your* needs.

Confinement

An uninterrupted stay of 24 hours or more in a *hospital*, *skilled nursing facility*, rehabilitation facility or *residential treatment facility*.

Contribution

The payment *your* Employer requires to be paid on behalf of or for *covered persons* for the provision of *covered services*. *Your* Employer will inform *you* of *your* share of the *contribution*.

<i>Copayment</i>	The fixed amount of <i>eligible charges</i> you must pay to the <i>provider</i> for covered <i>health care services</i> received. The <i>copayment</i> may not exceed the charge billed for the covered <i>health care service</i> .
<i>Cosmetic</i>	Services, medications and procedures that improve physical appearance but do not correct or improve a physiological function, or are not <i>medically necessary</i> .
<i>Covered Dependent</i>	A <i>covered employee's</i> eligible dependent as described in the section "Eligibility, Enrollment, and <i>Effective Date</i> " who is enrolled under the <i>Plan</i> .
<i>Covered Employee</i>	The person: <ol style="list-style-type: none"> 1. On whose behalf <i>contribution</i> is paid; and 2. Whose employment is the basis for membership; and 3. Who is enrolled under the <i>Plan</i>.
<i>Covered Person</i>	A <i>covered employee</i> or <i>covered dependent</i> .
<i>Covered Services</i>	<i>Health care services</i> that are provided by your <i>provider</i> or clinic and are covered by the <i>Plan</i> , subject to all of the terms, conditions, limitations and exclusions of the <i>Plan</i> .
<i>Custodial Care</i>	Services to assist in <i>activities of daily living</i> and personal care that do not seek to cure or do not need to be provided or directed by a skilled medical professional, such as assistance in walking, <i>bathing</i> and <i>eating</i> .
<i>Day Treatment Services</i>	Any professional or <i>health care services</i> at a <i>hospital</i> or licensed treatment facility for the treatment of mental and substance use disorders.
<i>Deductible</i>	The amount of <i>eligible charges</i> that each <i>covered person</i> must incur in a <i>calendar year</i> before the <i>Plan</i> will pay <i>benefits</i> .
<i>Dentist</i>	A licensed doctor of dental surgery or dental medicine, lawfully performing dental services in accordance with governmental licensing privileges and limitations.
<i>Educational</i>	<ol style="list-style-type: none"> 1. Primarily for the purpose of providing training in the <i>activities of daily living</i>, instruction in scholastic skills such as reading and writing; preparation for an occupation; or treatment for learning disabilities; or 2. Provided to promote development beyond any level of function previously demonstrated, except in the case of a child with congenital, developmental or medical conditions that have significantly delayed speech or motor development as long as progress is being made towards functional goals set by the attending <i>physician</i>.
<i>Effective Date</i>	The date <i>your</i> coverage under this <i>SPD</i> is effective, which depends on the date that <i>you</i> timely complete all applicable enrollment requirements imposed by the <i>Plan Administrator</i> .
<i>Eligible Charges</i>	A charge for <i>health care services</i> , subject to all of the terms, conditions, limitations and exclusions of the <i>Plan</i> for which the <i>Plan</i> or <i>covered person</i> will pay.
<i>Emergency</i>	The sudden onset or change of a medical condition manifesting itself by acute symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected by a prudent layperson to result in: <ol style="list-style-type: none"> 1. Placing the <i>covered person's</i> health in serious jeopardy; 2. Serious impairment to bodily functions; or 3. Serious dysfunction of any bodily organ or part.

<i>Emergency Services</i>	A medical screening examination that is within the capability of the emergency department of a <i>hospital</i> , including ancillary services routinely available to the emergency department, to evaluate such <i>emergency</i> medical condition and such further medical examination and treatment required to stabilize the patient.
<i>Emergency Services Non-participating Provider Reimbursement Value</i>	<p>The maximum amount that will be paid by the <i>Plan</i> to a <i>non-participating provider</i> for an <i>emergency service</i> is the greatest of the following:</p> <ol style="list-style-type: none"> 1. The median amount negotiated with <i>participating providers</i> for the <i>emergency service</i>; 2. An amount for the <i>emergency service</i> calculated using the same method as used in determining the <i>usual and customary amount</i> for non-<i>emergency services</i>; or 3. The amount that would be paid under Medicare for the <i>emergency service</i>. <p>If the amount billed by the <i>non-participating provider</i> is greater than the <i>emergency services non-participating provider reimbursement value</i>, you must pay the difference. This amount is in addition to any <i>deductible</i> or <i>coinsurance</i> amount you may be responsible for according to the terms of this <i>SPD</i>.</p>
<i>Essential Health Benefits</i>	The categories of services that qualified health plans are required to cover, as defined and required by the <i>Affordable Care Act</i> . The <i>benefits</i> covered by this <i>SPD</i> may include some <i>essential health benefits</i> , but this <i>SPD</i> is not and is not intended to be a qualified health plan and does not, and is not required to, cover all <i>essential health benefits</i> .
<i>Formulary</i>	A list, which may change from time to time, of preferential <i>prescription drugs</i> that is used by the <i>Plan</i> .
<i>Habilitative Therapy</i>	Therapy provided to develop initial functional levels of movement, strength, daily activity or speech.
<i>Health Care Service(s)</i>	Medical or behavioral services including pharmaceuticals, devices, technologies, tests, treatments, therapies, supplies, procedures, hospitalizations, or <i>provider</i> visits.
<i>Homebound</i>	When <i>you</i> are unable to leave home without considerable effort due to a medical condition. Lack of transportation does not constitute <i>homebound</i> status.
<i>Hospital</i>	A facility that provides diagnostic, medical, therapeutic, and surgical services by or under the direction of <i>physicians</i> and with 24-hour registered nursing services. The <i>hospital</i> is not mainly a place for rest or <i>custodial care</i> , and is not a nursing home or similar facility.
<i>Incurred</i>	<i>Health care services</i> rendered to <i>you</i> shall be considered to have been <i>incurred</i> at the time or date the <i>health care service</i> was actually purchased or provided.
<i>Infertility</i>	<p>Inability to become pregnant after the following periods of time of regular unprotected intercourse or therapeutic donor insemination:</p> <ol style="list-style-type: none"> 1. One year, if <i>you</i> are a female under age 35 or a male of any age, or 2. Six months, if <i>you</i> are a female age 35 or older, <p>provided that <i>your infertility</i> is not related to voluntary sterilization or failed reversal of voluntary sterilization.</p>
<i>Injury</i>	Bodily damage other than <i>sickness</i> including all related conditions and recurrent symptoms.

Investigative

As determined by the *Plan Administrator*, a drug, device or medical treatment or procedure is *investigative* if reliable evidence does not permit conclusions concerning its safety, effectiveness, or effect on health outcomes. The *Plan Administrator* will consider the following categories of reliable evidence, none of which shall be determinative by itself:

1. Whether there is a final approval from the appropriate government regulatory agency, if required. This includes whether a drug or device can be lawfully marketed for its proposed use by the FDA; or if the drug, device or medical treatment or procedure is under study or if further studies are needed to determine its maximum tolerated dose, toxicity, safety or efficacy as compared to standard means of treatment or diagnosis; and
2. Whether there are consensus opinions or recommendations in relevant scientific and medical literature, peer-reviewed journals, or reports of clinical trial committees and other technology assessment bodies. This includes consideration of whether a drug is included in any authoritative compendia as identified by the Medicare program such as, the National Comprehensive Cancer Network Drugs and Biologics Compendium, as appropriate for its proposed use; and
3. Whether there are consensus opinions of national and local health care *providers* in the applicable specialty as determined by a sampling of *providers*, including whether there are protocols used by the treating facility or another facility, studying the same drug, device, medical treatment or procedure.

Medically Necessary

Any *health care services*, *preventive health care services*, and other preventive services that the *Plan Administrator*, in its discretion and on a case-by-case basis, determines are appropriate and necessary in terms of type, frequency, level, setting, and duration, for *your* diagnosis or condition; and the care must:

1. Be consistent with the medical standards and generally accepted practice parameters of *providers* in the same or similar general specialty as typically manages the condition, procedure or treatment at issue;
2. Help restore or maintain *your* health;
3. Prevent deterioration of *your* condition;
4. Prevent the reasonably likely onset of a health problem or detect an incipient problem.

Named Fiduciary

The person or organization that has the authority to control and manage the operation and administration of the *Plan*. The fiduciary has discretionary authority to determine eligibility for *benefits* or to construe the terms of the *Plan* and may delegate such discretion to other individuals or entities.

Non-Participating Provider

A clinic, *physician*, *provider*, or facility that is licensed but is not a *participating provider*.

Non-Participating Provider Benefits

Coverage for *health care services* provided by licensed *providers* other than *participating providers*.

With *non-participating provider benefits*, *you* are financially responsible for any *deductible*, *coinsurance*, and any amount in excess of *usual and customary amount* or *emergency services non-participating provider reimbursement value*.

Out-of-Pocket Limit

The maximum amount of money *you* must pay in *copayments*, *coinsurance* and *deductibles* before this *Plan* pays *your eligible charges* at 100%. If *you* reach *benefit*, day, or visit maximums, *you* are responsible for amounts that exceed the *out-of-pocket limit*.

<i>Orthognathic Surgery</i>	Surgical manipulation of the elements of the facial skeleton to restore the proper anatomic and functional relationship in patients with dentofacial skeletal anomalies.
<i>Participating Provider</i>	A licensed clinic, <i>physician, provider</i> or facility that is directly contracted to participate in the specific <i>TPA participating provider</i> network designated by <i>Plan Administrator</i> to provide benefits to <i>covered persons</i> enrolled in this <i>SPD</i> . The participating status of <i>providers</i> may change from time to time. <i>Participating providers</i> may also be offered from other Preferred Provider Organizations that have contracted with <i>TPA</i> .
<i>Physical Disability</i>	A condition caused by a physical <i>injury</i> or congenital defect to one or more parts of <i>your</i> body that is expected to be ongoing for a continuous period of at least two years from the date the initial proof is supplied to the <i>Plan Administrator</i> and as a result <i>you</i> are incapable of self-sustaining employment and are dependent on the <i>covered employee</i> for a majority of financial support and maintenance. An illness by itself will not be considered a <i>physical disability</i> unless adequate separate proof is furnished to the <i>Plan Administrator</i> for the <i>Plan Administrator</i> to determine that a <i>physical disability</i> also exists as defined in the preceding sentence.
<i>Physician</i>	A licensed Doctor of Medicine (M.D.), Doctor of Osteopathy (D.O.), Doctor of Podiatry (D.P.M.), Doctor of Optometry (O.D.), or Doctor of Chiropractic (D.C.).
<i>Plan</i>	The self-insured employee welfare benefit plan, established by the <i>Plan Sponsor</i> for the benefit of <i>covered persons</i> .
<i>Plan Administrator</i>	The entity, that has the exclusive, final and binding discretionary authority to administer the <i>Plan</i> , to make factual determinations, to construe and interpret the terms of the <i>SPD, Plan</i> , and amendments (including ambiguous terms), and to interpret, review, and determine the availability or denial of <i>benefits</i> . The <i>Plan Administrator</i> may delegate discretionary authority and may employ or contract with individuals or entities to perform day-to-day functions, such as processing claims and performing other <i>Plan</i> -connected administrative services.
<i>Plan Sponsor</i>	The entity that establishes and maintains the <i>Plan</i> , has the authority to amend and/or terminate the <i>Plan</i> and is responsible for providing funds for the payment of <i>benefits</i> .
<i>PreferredOne</i>	PreferredOne Administrative Services, Inc., which is a <i>third party administrator (TPA)</i> providing administrative services to <i>your</i> Employer in connection with the operation of the <i>Plan</i> .
<i>Prescription Drug</i>	A drug approved by the FDA for use only as prescribed by a <i>provider</i> properly authorized to prescribe that drug.
<i>Preventive Health Care Services</i>	The <i>covered services</i> that are listed and covered in this <i>SPD</i> as shown under the <i>Preventive Health Care Services</i> and/or Preventive Contraceptive Methods and Counseling for Women sections of the <i>Benefit Schedule</i> .
<i>Provider</i>	A health care professional or facility licensed, certified or otherwise qualified under state law to provide health care services. For purposes of treatment of <i>autism spectrum disorder</i> by <i>applied behavior analysis</i> , <i>provider</i> includes a person who holds a master's degree or a doctoral degree and is certified by a national behavior analyst certification board as a behavior analyst.

<i>Reconstructive</i>	<p><i>Medically necessary</i> surgery to restore or correct:</p> <ol style="list-style-type: none"> 1. A defective body part when such defect is incidental to or resulting from <i>injury, sickness</i>, or prior surgery of the involved body part; or 2. A covered dependent child's congenital disease or anomaly which has resulted in a functional defect as determined by a <i>physician</i>.
<i>Rehabilitative Care</i>	<p>Skilled restorative service that is rendered for the purpose of maintaining and improving functional abilities, within a predictable period of time, (generally within a period of six months) to meet <i>your</i> maximum potential ability to perform functional daily living activities. Not considered <i>rehabilitative care</i> are: <i>skilled nursing facility</i> care; home health services; chiropractic services, speech, physical and occupational therapy services for chronic medical conditions, or long-term disabilities, where progress toward such functional ability maintenance and improvement is not anticipated.</p>
<i>Residential Treatment Facility</i>	<p>A facility that is licensed by the appropriate state agency and provides 24-hour-a-day care, supervision, food, lodging, rehabilitation, or treatment for sickness related to mental health and substance use related disorders.</p>
<i>Routine Patient Costs</i>	<p>The cost of any <i>covered services</i> that would typically be covered if <i>you</i> were not enrolled in an approved <i>clinical trial</i>. <i>Routine patient costs</i> do not include:</p> <ol style="list-style-type: none"> 1. The cost of the investigational item, device, or <i>health care service</i> that is the subject of the approved <i>clinical trial</i>. 2. Items and <i>health care services</i> provided solely to satisfy data collection and analysis needs and not used in direct clinical management. 3. A <i>health care service</i> that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.
<i>Sickness</i>	<p>Presence of a physical or mental illness or disease.</p>
<i>Skilled Care</i>	<p>Nursing or rehabilitation services requiring the skills of technical or professional medical personnel to provide care or assess <i>your</i> changing condition. Long term dependence on respiratory support equipment does not in and of itself define a need for <i>skilled care</i>.</p>
<i>Skilled Nursing Facility</i>	<p>A Medicare licensed bed or facility (including an extended care facility, a long-term acute care facility, a <i>hospital</i> swing-bed, and a transitional care unit) that provides <i>skilled care</i>.</p>
<i>Specialist</i>	<p><i>Providers</i> other than those practicing in the areas of family practice, general practice, internal medicine, OB/GYN or pediatrics.</p>
<i>Specialty Drugs</i>	<p>Injectable and non-injectable <i>prescription drugs</i>, as determined by the <i>Plan Administrator</i>, which have one or more of the following key characteristics:</p> <ol style="list-style-type: none"> 1. Frequent dosing adjustments and intensive clinical monitoring are required to decrease the potential for drug toxicity and to increase the probability for beneficial outcomes; 2. Intensive patient training and compliance assistance are required to facilitate therapeutic goals; 3. There is limited or exclusive product availability and/or distribution; or 4. There are specialized product handling and/or administration requirements. 5. Are produced by living organisms or their products.
<i>Summary Plan Description (SPD)</i>	<p>The document describing, among other things, the <i>benefits</i> offered under the \$500 Deductible Medical Option of the <i>Plan</i> and <i>your</i> rights and obligations under such <i>benefit</i> option.</p>

<i>Telehealth</i>	<i>Health care service(s)</i> for an illness, injury, or disease provided through the use of interactive audio and video. “ <i>Telehealth</i> ” does not include the delivery of <i>health care services</i> through an audio-only telephone, electronic mail message, or facsimile transmission.
<i>Third Party Administrator (TPA)</i>	<i>PreferredOne</i> provides administrative services to the Employer in connection with the operation of the <i>Plan</i> , including processing of claims, as may be delegated to it.
<i>Transplant Services</i>	Transplantation (including retransplants) of the human organs or tissue, including all related post-surgical treatment and drugs and multiple transplants for related care.
<i>Urgent Care Center</i>	A health care facility whose primary purpose is to offer and provide immediate, short-term medical care for minor immediate medical conditions not on a regular or routine basis.
<i>Usual and Customary Amount</i>	The average amount for each <i>covered service</i> or supply that by discretion of the <i>Plan Administrator</i> is customary in the geographic area in which the <i>health care service</i> is provided.
<i>Vocational Rehabilitation</i>	<i>Health care services</i> for a <i>covered person</i> designed to obtain or regain skills or abilities beyond those <i>activities of daily living</i> , including but not limited to, a device or an enhanced device or service requested or needed to enable the <i>covered person</i> to perform activities for an occupation.
<i>Waiting Period</i>	The period of time that an individual must wait before being eligible for coverage under the <i>Plan</i> .
<i>Web Based (Online) Care</i>	Care provided by designated <i>participating providers</i> performed without physical face to face interaction, but through electronic (including telephonic) communication allowing evaluation, assessment and the management of <i>health care services</i> that leads to a treatment plan provided by a <i>participating provider</i> who is a licensed <i>physician</i> or a <i>participating provider</i> who is a qualified licensed health care professional. A list of <i>web based (online) care participating providers</i> may be obtained by calling Customer Service or by checking the PreferredOne website at www.preferredone.com . For purposes of this <i>SPD</i> , a <i>participating provider</i> who contracts to be a designated <i>web based (online) care participating provider</i> shall not be treated or construed as performing telemedicine at a distant site.
<i>You/Your</i>	Refers to <i>covered employee, covered dependent</i> or <i>covered person</i> .

XIX. Specific Information About *Your Plan*

The following information is furnished for the \$500 Deductible Medical Option of the *Plan*:

Name of the <i>Plan</i>:	This <i>Plan</i> shall be known as the Black Hawk County Employee Medical Plan. This restated <i>SPD</i> replaces any <i>SPD</i> in full that has been previously issued. This restated <i>SPD</i> is effective July 1, 2019.
Address of the <i>Plan</i>:	316 East 5 th Street Waterloo, IA 50703
Type of <i>Plan</i>:	Welfare Benefit Plan providing group health benefits
Group Number, as assigned by the <i>TPA</i>:	PKA20398
<i>Plan Year/Plan Fiscal Year</i>:	July 1 through June 30
<i>Third Party Administrator or TPA</i>: The company that provides certain administrative services in connection with the <i>Plan</i> . <i>TPA</i> shall not be deemed an employer with respect to the administration of or provision of <i>benefits</i> under <i>Plan Sponsor's Plan</i> .	PreferredOne Administrative Services, Inc. P.O. Box 59212 Minneapolis, MN 55459-0212
<i>Plan Sponsor and Sponsor's Address</i>:	Black Hawk County 316 East 5 th Street Waterloo, IA 50703
<i>Plan Administrator and Administrator's Address</i>: <i>Plan Administrator</i> retains all fiduciary responsibilities with respect to the <i>Plan</i> , except to the extent it has delegated one or more such responsibilities to others.	Black Hawk County 316 East 5 th Street Waterloo, IA 50703 319.833.3144
<i>Participating Provider</i>:	Open Access 200 Midlands Premier PHCS (Healthy Directions)
Agent for Service of Legal Process:	Black Hawk County 316 East 5 th Street Waterloo, IA 50703
Funding:	This is a self-insured plan, not insured by the <i>TPA</i> ; therefore the Employer and the employee fund the <i>Plan</i> to pay <i>claims</i> .
<i>Contributions and Other Cost Sharing</i>:	The Employer and the employee share the cost of coverage. This cost sharing involves <i>contributions</i> , <i>copayments</i> , <i>deductibles</i> and <i>coinsurance</i> costs. <i>Your Employer</i> will inform <i>you</i> of <i>your</i> share of the <i>contribution</i> . <i>Your</i> share of <i>deductibles</i> and <i>coinsurance</i> costs are described elsewhere in this <i>SPD</i> .