

# **REFORMED BENEFITS ASSOCIATION (RBA) GRAND RAPIDS MI**

**Health Benefit Summary Plan Description  
7670-00-414093**

**Revised 01-01-2021**

**BENEFITS ADMINISTERED BY**



A UnitedHealthcare Company

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## REFORMED BENEFITS ASSOCIATION (RBA)

### GROUP HEALTH BENEFIT PLAN

### SUMMARY PLAN DESCRIPTION

#### INTRODUCTION

This Group Health Benefit Plan is a combination of benefits from:

The Medical Benefit Plan (health coverage)

The Health Reimbursement Account (HRA)

The purpose of this document is to provide You and Your covered Dependents, if any, with summary information in English on benefits available under this Plan as well as with information on a Covered Person's rights and obligations under the REFORMED BENEFITS ASSOCIATION (RBA) Group Health Benefit Plan (the "Plan"). Please read this document carefully and contact Your Human Resources or Personnel office if You have questions or if You have difficulty translating this document.

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

The employer assumes the sole responsibility for funding the Plan benefits out of general assets; however, [Participants](#) help cover some of the costs of covered benefits through contributions, Deductibles, out-of-pocket amounts, and Plan Participation amounts as described in the Schedule of Benefits. All claim payments and reimbursements are paid out of the general assets of the employer and there is no separate fund that is used to pay promised benefits.

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

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

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

This document became effective on January 1, 2020.

## PLAN INFORMATION

<b>Plan Name</b>	REFORMED BENEFITS ASSOCIATION (RBA) GROUP HEALTH BENEFIT PLAN
<b>Name And Address Of Employer</b>	REFORMED BENEFITS ASSOCIATION (RBA) 1700 28TH ST SE GRAND RAPIDS MI 49508
<b>Name, Address, And Phone Number Of Plan Administrator</b>	REFORMED BENEFITS ASSOCIATION (RBA) 1700 28TH ST SE GRAND RAPIDS MI 49508 800-701-8992
<b>Named Fiduciary</b>	REFORMED BENEFITS ASSOCIATION (RBA)
<b>Claims Appeal Fiduciary For Medical Claims</b>	UMR
<b>Employer Identification Number Assigned By The IRS</b>	46-2975745
<b>Type Of Benefit Plan Provided</b>	Self-funded Health and Welfare Plan providing group health benefits.
<b>Type Of Administration</b>	The administration of the Plan is under the supervision of the Plan Administrator. The Plan is not financed by an insurance company and benefits are not guaranteed by a contract of insurance. UMR provides administrative services such as claim payments for medical claims.
<b>Name And Address Of Agent For Service Of Legal Process</b>	MANAGING DIRECTOR REFORMED BENEFITS ASSOCIATION (RBA) 1700 28TH ST SE GRAND RAPIDS MI 49508
<b>Funding Of The Plan</b>	<a href="#">Association</a> and <a href="#">Participant</a> Contributions  Benefits are provided by a benefit Plan maintained on a self-insured basis by Your employer.
<b>Benefit Plan Year</b>	Benefits begin on January 1 and end on the following December 31. For new Employees and Dependents, a Benefit Plan Year begins on the individual's Effective Date and runs through December 31 of the same Benefit Plan Year.
<b>Compliance</b>	It is intended that this Plan comply with all applicable laws. In the event of any conflict between this Plan and the applicable law, the provisions of the applicable law will be deemed controlling, and any conflicting part of this Plan will be deemed superseded to the extent of the conflict.

**Discretionary Authority**

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

**MEDICAL SCHEDULE OF BENEFITS – PPO**

**Benefit Plan(s) 001**

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

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

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

Note: Refer to the Provider Network section for clarifications and possible exceptions to the in-network or out-of-network classifications.

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

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<p><b>Annual Deductible Per Calendar Year:</b></p> <p><i>Note: Medical And Pharmacy Expenses Are Subject To The Same Deductible.</i></p> <ul style="list-style-type: none"> <li>• Per Person</li> <li>• Per Family                             <ul style="list-style-type: none"> <li>– Individual Embedded Deductible</li> </ul> </li> </ul> <p><i>Note: Embedded Deductible Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Maximum Family Deductible; However, No One Person Will Pay More Than His Or Her Embedded Individual Deductible Amount.</i></p>	<p>\$500</p> <p>\$1,000</p> <p>\$500</p>	<p>\$15,000</p> <p>\$30,000</p> <p>\$15,000</p>
<p><b>Plan Participation Rate, Unless Otherwise Stated Below:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Satisfaction Of Deductible</li> </ul>	<p>100%</p>	<p>50%</p>
<p><b>Annual Total Out-Of-Pocket Maximum:</b></p> <p><i>Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum.</i></p> <ul style="list-style-type: none"> <li>• Per Person</li> <li>• Per Family                             <ul style="list-style-type: none"> <li>– Individual Embedded Out-Of-Pocket Maximum</li> </ul> </li> </ul> <p><i>Note: Embedded Out-Of-Pocket Maximum Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Family Out-Of-Pocket Maximum; However, No One Person Will Pay More Than His Or Her Embedded Individual Out-Of-Pocket Maximum Amount.</i></p>	<p>\$5,000</p> <p>\$10,000</p> <p>\$5,000</p>	<p>\$19,650</p> <p>\$39,300</p> <p>\$19,650</p>

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Acupuncture Treatment:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$100 100% (Deductible Waived)	Not Applicable 50%
<b>Ambulance Transportation:</b>  <b>True Ground Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Non-True Ground Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Air:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Occurrence</li> </ul> <b>True Air Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Non-True Air Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%  50%  100%  50%	100%  50%  \$25,000  100%  50%
<b>Breast Pumps:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Cardiac Pulmonary Rehabilitation:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$150 20 Visits 100%	Not Applicable 50%
<b>Cardiac Rehabilitation Phase 1 &amp; 2:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$150 36 Visits 100%	Not Applicable 50%
<b>Cochlear Implant Aural Therapy:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$150 30 Visits 100%	Not Applicable 50%
<b>Cognitive Rehabilitation Therapy:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$150 20 Visits 100%	Not Applicable 50%
<b>Contraceptive Methods And Contraceptive Counseling Approved By The FDA:</b>  <b>For Men:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>For Women:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%  100% (Deductible Waived)	No Benefit



	IN-NETWORK	OUT-OF-NETWORK
<b>Dental Services - Refer To The Covered Benefits Section For Details:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Accident:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Benefit Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable \$3,000 50%
<b>Dialysis:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	No Benefit
<b>Durable Medical Equipment:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Rental And Purchase</li> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Co-Pay Applies To Initial Claim For Rental And Purchase.</i></p>	\$100 100%	Not Applicable 50%
<b>Emergency Services / Treatment:</b> <p><b>Urgent Care:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Walk-In Retail Health Clinics:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>True Emergency Room Only:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hour(s))</li> <li>• Paid By Plan After In-Network Deductible</li> </ul> <p><b>True Emergency Physicians Only:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After In-Network Deductible</li> </ul> <p><b>Non-True Emergency Room / Emergency Physicians:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	\$100 100% (Deductible Waived)	Not Applicable 50%
<p><b>Walk-In Retail Health Clinics:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$20 100% (Deductible Waived)	Not Applicable 50%
<p><b>True Emergency Room Only:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hour(s))</li> <li>• Paid By Plan After In-Network Deductible</li> </ul>	\$500 100%	\$500 100%
<p><b>True Emergency Physicians Only:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After In-Network Deductible</li> </ul>	100%	100%
<p><b>Non-True Emergency Room / Emergency Physicians:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	50%	50%
<b>Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	\$200 100%	Not Applicable 60 Days 50%
<b>Hearing Services:</b> <p><b>Exams, Tests:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Implantable Hearing Devices:</b></p> <ul style="list-style-type: none"> <li>• To Age 18</li> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%
<p><b>Implantable Hearing Devices:</b></p> <ul style="list-style-type: none"> <li>• To Age 18</li> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%

	IN-NETWORK	OUT-OF-NETWORK
<b>Home Health Care Benefits:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i></p>	\$75  100%	Not Applicable 60 Visits 50%
<b>Hospice Care Benefits:</b> <ul style="list-style-type: none"> <li>• Maximum Days Per Lifetime</li> </ul>		360 Days
<b>Hospice Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%
<b>Bereavement Counseling:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%
<b>Respite Care:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit</li> <li>• Paid By Plan After Deductible</li> </ul>	100%	4 Hour(s) Per Week 50%
<b>Hospital Services:</b>		
<b>Pre-Admission Testing:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%
<b>Inpatient Services Only; Room And Board Subject To The Payment Of Semi-Private Room Rate Or Negotiated Room Rate:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Paid By Plan After Deductible</li> </ul>	\$2,500 100%	Not Applicable 50%
<b>Inpatient Physician Charges Only:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%
<b>Inpatient Surgeon, Assistant Surgeon, Anesthesiologist Charges Only:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Outpatient Services / Outpatient Physician Charges:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Outpatient Advanced Imaging Charges:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Outpatient Lab And X-Ray Charges:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$200 100%	Not Applicable 50%

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Outpatient Surgery Only:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Surgery</li> <li>• Paid By Plan After Deductible</li> </ul>	\$1,000 100%	Not Applicable 50%
<b>Outpatient Surgeon Charges Only:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Surgery</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Physician Clinic Visits In An Outpatient Hospital Setting:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Manipulations:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Visit Maximums Are Applied Based On Provider Designation And Procedure Code.</b></p> <p><b>If A Provider Bills For A Manipulation And A Therapy On The Same Claim, Only One Visit Will Be Applied To The Manipulation Maximum Based On The Provider's Designation.</b></p>	\$100 20 Visits 100% (Deductible Waived)	Not Applicable 50%
<b>Maternity:</b> <p><b>Routine Prenatal Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100% (Deductible Waived)  100%	50%  50%
<b>Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:</b> <p><b>Inpatient Services Only:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Inpatient Physician Charges Only:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Residential Services Only:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Admission</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Residential Physician Charges Only:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	\$2,500 100%  100%  \$2,500 100%  100%	Not Applicable 50%  50%  Not Applicable 50%  50%

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Outpatient Or Partial Hospitalization Services And Physician Charges:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Office Visit:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$75 100% (Deductible Waived)	Not Applicable 50%
<b>Morbid Obesity Treatment:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%
<b>Bariatric Surgery:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	No Benefit
<b>Nursery And Newborn Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%
<i>Note: Deductible And / Or Co-pay Will Be Waived For Preventive / Routine Well Newborn Charges, Initial Stay (Days 0-5).</i>		
<b>Oral Surgery:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Orthotic Appliances:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan After Deductible</li> </ul>	\$100 100%	Not Applicable 50%
<b>Physician Office Services:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit - Primary Care Physician</li> <li>• Co-pay Per Visit - Specialist</li> <li>• Paid By Plan After Deductible</li> </ul>	\$75 \$100 100% (Deductible Waived)	Not Applicable Not Applicable 50%
<b>Diagnostic X-Ray And Laboratory Tests:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$200 100%	Not Applicable 50%
<b>Office Advanced Imaging:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	\$500 100%	Not Applicable 50%
<b>Prosthetics:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan After Deductible</li> </ul>	\$250 100%	Not Applicable 50%
<b>Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:</b>		
<b>Preventive / Routine Physical Exams At Appropriate Ages:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Immunizations:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Mammograms And Breast Exams:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year Including 3D Mammograms For Preventive Screenings</li> <li>• Paid By Plan</li> </ul>	1 Exam  100% (Deductible Waived)	No Benefit
<b>3D Mammograms For Preventive Screenings:</b> Included In Preventive / Routine Mammograms And Breast Exams Maximum <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>3D Mammograms For Diagnosis / Treatment Of A Covered Medical Benefit:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%
<b>Preventive / Routine Pelvic Exams And Pap Tests:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	1 Exam 100% (Deductible Waived)	No Benefit
<b>Preventive / Routine PSA Test And Prostate Exams:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	1 Exam 100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Screenings / Services At Appropriate Ages And Gender:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Autism Screening:</b> From Age 0 To 21 <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco / Nicotine Use, Obesity, Diet, And Nutrition:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit

	IN-NETWORK	OUT-OF-NETWORK
<p><b>In Addition, The Following Preventive / Routine Services Are Covered For Women:</b></p> <ul style="list-style-type: none"> <li>➤ Treatment For Gestational Diabetes</li> <li>➤ Papillomavirus DNA Testing*</li> <li>➤ Counseling For Sexually Transmitted Infections (Provided Annually)*</li> <li>➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)*</li> <li>➤ Breastfeeding Support, Supplies, And Counseling</li> <li>➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)*</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>*These Services May Also Apply To Men.</b></p>	100% (Deductible Waived)	No Benefit
<p><b>Sterilizations:</b></p> <p><b>For Men:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>For Women:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%  100% (Deductible Waived)	No Benefit
<p><b>Teladoc Services:</b></p> <p><b>General Medicine:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan</li> </ul> <p><b>Dermatology:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan</li> </ul> <p><b>Note: Multiple Co-pays Apply When Multiple Claims Are Billed On The Same Date Of Service.</b></p>	\$20 100% (Deductible Waived)  \$20 100% (Deductible Waived)	
<p><b>Therapy Services:</b></p> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> </ul> <p><b>Occupational / Physical / Speech Outpatient Hospital Therapy:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Occupational / Physical / Speech Office Therapy:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	60 Visits  \$150 100%  \$100 100% (Deductible Waived)	Not Applicable 50%  Not Applicable 50%
<p><b>Wigs (Cranial Protheses), Toupees, Or Hairpieces Related To Cancer Treatment:</b></p> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Lifetime</li> <li>• Paid By Plan After In-Network Deductible</li> </ul>	\$750 100%	100%
<p><b>All Other Covered Expenses:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100%	50%

**MEDICAL SCHEDULE OF BENEFITS – HRA w/out Debit Card**

**Benefit Plan(s) 002**

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

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

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

Note: Refer to the Provider Network section for clarifications and possible exceptions to the in-network or out-of-network classifications.

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

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Health Reimbursement Account Contribution Amount:</b> (Paid By Plan (In Annual Installments)) <ul style="list-style-type: none"> <li>• Individual Coverage</li> <li>• Individual Plus Family Coverage</li> </ul>	\$350 \$350	Not Applicable Not Applicable
<b>HRA Participation Rate:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100%	100%
<b>Annual Deductible Per Calendar Year:</b>  <b>Note: Medical And Pharmacy Expenses Are Subject To The Same Deductible.</b> <ul style="list-style-type: none"> <li>• Per Person</li> <li>• Per Family               <ul style="list-style-type: none"> <li>– Individual Embedded Deductible</li> </ul> </li> </ul> <b>Note: Embedded Deductible Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Maximum Family Deductible; However, No One Person Will Pay More Than His Or Her Embedded Individual Deductible Amount.</b>	\$2,000 \$4,000 \$2,000	\$4,000 \$6,000 \$4,000
<b>Plan Participation Rate, Unless Otherwise Stated Below:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Satisfaction Of Deductible</li> </ul>	80%	50%

	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Total Out-Of-Pocket Maximum:</b>  <b>Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum.</b> <ul style="list-style-type: none"> <li>• Per Person</li> <li>• Per Family <ul style="list-style-type: none"> <li>– Individual Embedded Out-Of-Pocket Maximum</li> </ul> </li> </ul> <b>Note: Embedded Out-Of-Pocket Maximum Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Family Out-Of-Pocket Maximum; However, No One Person Will Pay More Than His Or Her Embedded Individual Out-Of-Pocket Maximum Amount.</b>	  \$5,000 \$10,000 \$5,000	  \$15,000 \$30,000 \$15,000
<b>Acupuncture Treatment:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit – Primary Care Physician</li> <li>• Paid By Plan After Deductible</li> </ul> <b>All Acupuncture Treatment Services Performed In The Specialist Office:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	  \$20 100% (Deductible Waived)  80%	  Not Applicable 50%  50%
<b>Ambulance Transportation:</b>  <b>True Ground Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Non-True Ground Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Air:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Occurrence</li> </ul> <b>True Air Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Non-True Air Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	  80%  50%    80%  50%	  80%  50%  \$25,000  80%  50%
<b>Breast Pumps:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Cardiac Pulmonary Rehabilitation:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	 20 Visits 80%	 50%
<b>Cardiac Rehabilitation Phase 1 &amp; 2:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	 36 Visits 80%	 50%
<b>Cochlear Implant Aural Therapy:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	 30 Visits 80%	 50%



	IN-NETWORK	OUT-OF-NETWORK
<b>Cognitive Rehabilitation Therapy:</b> <ul style="list-style-type: none"> <li>Maximum Visits Per Calendar Year</li> <li>Paid By Plan After Deductible</li> </ul>	80%	20 Visits 50%
<b>Contraceptive Methods And Contraceptive Counseling Approved By The FDA:</b> <p><b>For Men:</b></p> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul> <p><b>For Women:</b></p> <ul style="list-style-type: none"> <li>Paid By Plan</li> </ul>	80%	No Benefit
<b>Dental Services - Refer To The Covered Benefits Section For Details:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul> <p><b>Accident:</b></p> <ul style="list-style-type: none"> <li>Maximum Benefit Per Calendar Year</li> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Dialysis:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	\$3,000 50%
<b>Durable Medical Equipment:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	Not Covered
<b>Emergency Services / Treatment:</b> <p><b>Urgent Care:</b></p> <ul style="list-style-type: none"> <li>Co-pay Per Visit</li> <li>Paid By Plan After Deductible</li> </ul> <p><b>Walk-In Retail Health Clinics:</b></p> <ul style="list-style-type: none"> <li>Co-pay Per Visit</li> <li>Paid By Plan After Deductible</li> </ul> <p><b>True Emergency Room / Emergency Physicians:</b></p> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul> <p><b>Non-True Emergency Room / Emergency Physicians:</b></p> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	\$50 100% (Deductible Waived)	Not Applicable 50%
<b>Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility:</b> <ul style="list-style-type: none"> <li>Maximum Days Per Calendar Year</li> <li>Paid By Plan After Deductible</li> </ul>	80%	60 Days 50%
<b>Hearing Services:</b> <p><b>Exams, Tests:</b></p> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul> <p><b>Implantable Hearing Devices:</b></p> <p>To Age 18</p> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
	80%	50%

	IN-NETWORK	OUT-OF-NETWORK
<b>Home Health Care Benefits:</b> <ul style="list-style-type: none"> <li>Maximum Visits Per Calendar Year</li> <li>Paid By Plan After Deductible</li> </ul> <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i></p>	80%	60 Visits 50%
<b>Hospice Care Benefits:</b> <ul style="list-style-type: none"> <li>Maximum Days Per Lifetime</li> </ul>		360 Days
<b>Hospice Services:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Bereavement Counseling:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Respite Care:</b> <ul style="list-style-type: none"> <li>Maximum Benefit</li> <li>Paid By Plan After Deductible</li> </ul>	80%	4 Hour(s) Per Week 50%
<b>Hospital Services:</b>		
<b>Pre-Admission Testing:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-Private Room Rate Or Negotiated Room Rate:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Outpatient Services / Outpatient Physician Charges:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Outpatient Advanced Imaging Charges:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Outpatient Lab And X-Ray Charges:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Outpatient Surgery / Surgeon Charges:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Physician Clinic Visits In An Outpatient Hospital Setting:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<p><b>Manipulations:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Visit Maximums Are Applied Based On Provider Designation And Procedure Code.</b></p> <p><b>If A Provider Bills For A Manipulation And A Therapy On The Same Claim, Only One Visit Will Be Applied To The Manipulation Maximum Based On The Provider's Designation.</b></p>	<p>\$20</p> <p>20 Visits</p> <p>100% (Deductible Waived)</p>	<p>Not Applicable</p> <p>50%</p>
<p><b>Maternity:</b></p> <p><b>Routine Prenatal Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	<p>100% (Deductible Waived)</p> <p>80%</p>	<p>50%</p> <p>50%</p>
<p><b>Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:</b></p> <p><b>Inpatient Services / Physician Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Residential Treatment:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Outpatient Or Partial Hospitalization Services And Physician Charges:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Office Visit:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	<p>80%</p> <p>80%</p> <p>80%</p> <p>\$20 100% (Deductible Waived)</p>	<p>50%</p> <p>50%</p> <p>50%</p> <p>Not Applicable 50%</p>
<p><b>Morbid Obesity Treatment:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Bariatric Surgery:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	<p>80%</p> <p>80%</p>	<p>50%</p> <p>No Benefit</p>
<p><b>Nursery And Newborn Expenses:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Note: Deductible And / Or Coinsurance Will Be Waived For Preventive / Routine Well Newborn Charges, Initial Stay (Days 0-5).</b></p>	<p>80%</p>	<p>50%</p>

	IN-NETWORK	OUT-OF-NETWORK
<p><b>Physician Office Visit. This Section Applies To Medical Services Billed From A Physician Office Setting:</b></p> <p><b>This Section Does Not Apply To:</b></p> <ul style="list-style-type: none"> <li>➤ Preventive / Routine Services</li> <li>➤ Manipulation Services Billed By Any Qualifying Provider</li> <li>➤ Dental Services Billed By Any Qualifying Provider</li> <li>➤ Therapy Services Billed By Any Qualifying Provider</li> <li>➤ Any Services Billed From An Outpatient Hospital Facility</li> </ul> <p><b>Primary Care Physician Office Services:</b></p> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Specialist Physician Office Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	<p>\$20 100% (Deductible Waived)</p> <p>80%</p>	<p>Not Applicable 50%</p> <p>50%</p>
<p><b>Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:</b></p> <p><b>Preventive / Routine Physical Exams At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Immunizations:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Mammograms And Breast Exams:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year Including 3D Mammograms For Preventive Screenings</li> <li>• Paid By Plan</li> </ul> <p><b>3D Mammograms For Preventive Screenings:</b> Included In Preventive / Routine Mammograms And Breast Exams Maximum</p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>3D Mammograms For Diagnosis / Treatment Of A Covered Medical Benefit:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	<p>100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p> <p>1 Exam 100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p> <p>80%</p>	<p>No Benefit</p> <p>No Benefit</p> <p>No Benefit</p> <p>No Benefit</p> <p>No Benefit</p> <p>50%</p>

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Preventive / Routine Pelvic Exams And Pap Tests:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	1 Exam 100% (Deductible Waived)	No Benefit
<b>Preventive / Routine PSA Test And Prostate Exams:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	1 Exam 100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Screenings / Services At Appropriate Ages And Gender:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Autism Screening:</b> From Age 0 To 21 <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco / Nicotine Use, Obesity, Diet, And Nutrition:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>In Addition, The Following Preventive / Routine Services Are Covered For Women:</b> <ul style="list-style-type: none"> <li>➤ Treatment For Gestational Diabetes</li> <li>➤ Papillomavirus DNA Testing*</li> <li>➤ Counseling For Sexually Transmitted Infections (Provided Annually)*</li> <li>➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)*</li> <li>➤ Breastfeeding Support, Supplies, And Counseling</li> <li>➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)*</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
*These Services May Also Apply To Men.		
<b>Sterilizations:</b>		No Benefit
<b>For Men:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	
<b>For Women:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	

	IN-NETWORK	OUT-OF-NETWORK
<b>Teladoc Services:</b>  <b>General Medicine:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan</li> </ul> <b>Dermatology:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Occurrence</li> <li>• Paid By Plan</li> </ul> <b>Note: Multiple Co-pays Apply When Multiple Claims Are Billed On The Same Date Of Service.</b>	  \$20 100% (Deductible Waived)	  \$20 100% (Deductible Waived)
<b>Therapy Services:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> </ul> <b>Occupational / Physical / Speech Outpatient Hospital Therapy:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Occupational / Physical / Speech Office Therapy:</b> <ul style="list-style-type: none"> <li>• Co-pay Per Visit</li> <li>• Paid By Plan After Deductible</li> </ul>	  60 Visits  80%  \$20 100% (Deductible Waived)	  50%  Not Applicable 50%
<b>Wigs (Cranial Protheses), Toupees, Or Hairpieces Related To Cancer Treatment:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Lifetime</li> <li>• Paid By Plan After In-Network Deductible</li> </ul>	  80%	  \$750  80%
<b>All Other Covered Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%

**QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN MEDICAL SCHEDULE OF BENEFITS –  
QHDHP**

**Benefit Plan(s) 003**

This Plan has the required elements for You to be able to contribute to a tax-advantaged Health Savings Account (HSA).

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

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

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

Note: Refer to the Provider Network section for clarifications and possible exceptions to the in-network or out-of-network classifications.

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

	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible Per Calendar Year:</b>  <b><i>Note: Medical And Pharmacy Expenses Are Subject To The Same Deductible.</i></b> <ul style="list-style-type: none"> <li>• Single Coverage</li> <li>• Family Coverage                             <ul style="list-style-type: none"> <li>– Individual Embedded Deductible</li> </ul> </li> </ul> <b><i>Note: Embedded Deductible Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Maximum Family Deductible; However, No One Person Will Pay More Than His Or Her Embedded Individual Deductible Amount.</i></b>	  \$2,800 \$5,600 \$2,800	  \$6,000 \$12,000 \$6,000
<b>Plan Participation Rate, Unless Otherwise Stated Below:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Satisfaction Of Deductible</li> </ul>	80%	50%

	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Total Out-Of-Pocket Maximum:</b>  <b>Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum.</b> <ul style="list-style-type: none"> <li>• Single Coverage</li> <li>• Family Coverage <ul style="list-style-type: none"> <li>– Individual Embedded Out-Of-Pocket Maximum</li> </ul> </li> </ul>	\$5,000 \$10,000 \$5,000	\$15,000 \$30,000 \$15,000
<b>Note: Embedded Out-Of-Pocket Maximum Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Family Out-Of-Pocket Maximum; However, No One Person Will Pay More Than His Or Her Embedded Individual Out-Of-Pocket Maximum Amount.</b>		
<b>Ambulance Transportation:</b>  <b>True Ground Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Non-True Ground Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Air:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Occurrence</li> </ul> <b>True Air Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Non-True Air Ambulance:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%  50%   80%  50%	80%  50%  \$25,000  80%  50%
<b>Breast Pumps:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Cardiac Pulmonary Rehabilitation:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	80%	20 Visits 50%
<b>Cardiac Rehabilitation Phase 1 &amp; 2:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	80%	36 Visits 50%
<b>Cognitive Rehabilitation Therapy:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	80%	20 Visits 50%
<b>Cochlear Implant Aural Therapy:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	80%	30 Visits 50%



	IN-NETWORK	OUT-OF-NETWORK
<b>Contraceptive Methods And Contraceptive Counseling Approved By The FDA:</b>  <b>For Men:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>For Women:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	80%	No Benefit
<b>Dental Services - Refer To The Covered Benefits Section For Details:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Accident:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Dialysis:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	No Benefit
<b>Durable Medical Equipment:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Emergency Services / Treatment:</b>  <b>Urgent Care:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Walk-In Retail Health Clinics:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>True Emergency Room / Emergency Physicians:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After In-Network Deductible</li> </ul> <b>Non-True Emergency Room / Emergency Physicians:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility:</b> <ul style="list-style-type: none"> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	80%	60 Days 50%
<b>Hearing Services:</b>  <b>Exams, Tests:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <b>Implantable Hearing Devices:</b> <ul style="list-style-type: none"> <li>• To Age 18</li> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Home Health Care Benefits:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i></p>	80%	60 Visits 50%

	IN-NETWORK	OUT-OF-NETWORK
<b>Hospice Care Benefits:</b> <ul style="list-style-type: none"> <li>Maximum Days Per Lifetime</li> </ul>		360 Days
<b>Hospice Services:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Bereavement Counseling:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Respite Care:</b> <ul style="list-style-type: none"> <li>Maximum Benefit</li> <li>Paid By Plan After Deductible</li> </ul>		4 Hour(s) Per Week
	80%	50%
<b>Hospital Services:</b>		
<b>Pre-Admission Testing:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-Private Room Rate Or Negotiated Room Rate:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Outpatient Services / Outpatient Physician Charges:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Outpatient Advanced Imaging Charges:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Outpatient Lab And X-Ray Charges:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Outpatient Surgery / Surgeon Charges:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Physician Clinic Visits In An Outpatient Hospital Setting:</b> <ul style="list-style-type: none"> <li>Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Manipulations:</b> <ul style="list-style-type: none"> <li>Maximum Visits Per Calendar Year</li> <li>Paid By Plan After Deductible</li> </ul>		20 Visits
	80%	50%
<b>Visit Maximums Are Applied Based On Provider Designation And Procedure Code.</b>		
<b>If A Provider Bills For A Manipulation And A Therapy On The Same Claim, Only One Visit Will Be Applied To The Manipulation Maximum Based On The Provider's Designation.</b>		

	IN-NETWORK	OUT-OF-NETWORK
<b>Maternity:</b>  <b>Routine Prenatal Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100% (Deductible Waived)	50%
<b>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Morbid Obesity Treatment:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Bariatric Surgery:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	No Benefit
<b>Nursery And Newborn Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Deductible And / Or Coinsurance Will Be Waived For Preventive / Routine Well Newborn Charges, Initial Stay (Days 0-5).</i></p>	80%	50%
<b>Physician Office Visit. This Section Applies To Medical Services Billed From A Physician Office Setting:</b>  <b>This Section Does Not Apply To:</b> <ul style="list-style-type: none"> <li>➤ Preventive / Routine Services</li> <li>➤ Manipulation Services Billed By Any Qualifying Provider</li> <li>➤ Dental Services Billed By Any Qualifying Provider</li> <li>➤ Therapy Services Billed By Any Qualifying Provider</li> <li>➤ Any Services Billed From An Outpatient Hospital Facility Except For Physician Clinic Visits In An Outpatient Hospital Setting</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Physician Office Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:</b>  <b>Preventive / Routine Physical Exams At Appropriate Ages:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Immunizations:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit

	IN-NETWORK	OUT-OF-NETWORK
<b>Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Mammograms And Breast Exams:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year Including 3D Mammograms For Preventive Screenings</li> <li>• Paid By Plan</li> </ul>	1 Exam  100% (Deductible Waived)	No Benefit
<b>3D Mammograms For Preventive Screenings:</b> Included In Preventive / Routine Mammograms And Breast Exams Maximum <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>3D Mammograms For Diagnosis / Treatment Of A Covered Medical Benefit:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%
<b>Preventive / Routine Pelvic Exams And Pap Tests:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	1 Exam 100% (Deductible Waived)	No Benefit
<b>Preventive / Routine PSA Test And Prostate Exams:</b> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul>	1 Exam 100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Screenings / Services At Appropriate Ages And Gender:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Autism Screening:</b> From Age 0 To 21 <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit
<b>Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco / Nicotine Use, Obesity, Diet, And Nutrition:</b> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)	No Benefit

	IN-NETWORK	OUT-OF-NETWORK
<p><b>In Addition, The Following Preventive / Routine Services Are Covered For Women:</b></p> <ul style="list-style-type: none"> <li>➤ Treatment For Gestational Diabetes</li> <li>➤ Papillomavirus DNA Testing*</li> <li>➤ Counseling For Sexually Transmitted Infections (Provided Annually)*</li> <li>➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)*</li> <li>➤ Breastfeeding Support, Supplies, And Counseling</li> <li>➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)*</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>*These Services May Also Apply To Men.</b></p>	100% (Deductible Waived)	No Benefit
<p><b>Sterilizations:</b></p> <p><b>For Men:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>For Women:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	80%	No Benefit
<p><b>Teladoc Services:</b></p> <p><b>General Medicine:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Dermatology:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>		80%
<p><b>Therapy Services:</b></p> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	80%	60 Visits 50%
<p><b>Wigs (Cranial Prostheses), Toupees, Or Hairpieces Related To Cancer Treatment:</b></p> <ul style="list-style-type: none"> <li>• Maximum Benefit Per Lifetime</li> <li>• Paid By Plan After In-Network Deductible</li> </ul>	80%	\$750 80%
<p><b>All Other Covered Expenses:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%	50%

**QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN MEDICAL SCHEDULE OF BENEFITS –**

**Indemnity**

**Benefit Plan(s) 004**

This Plan has the required elements for You to be able to contribute to a tax-advantaged Health Savings Account (HSA).

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

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

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

	<b>TRADITIONAL INDEMNITY</b>
<p><b>Annual Deductible Per Calendar Year:</b></p> <p><b>Note: Medical And Pharmacy Expenses Are Subject To The Same Deductible.</b></p> <ul style="list-style-type: none"> <li>• Single Coverage \$2,800</li> <li>• Family Coverage \$5,600                             <ul style="list-style-type: none"> <li>– Individual Embedded Deductible \$2,800</li> </ul> </li> </ul> <p><b>Note: Embedded Deductible Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Maximum Family Deductible; However, No One Person Will Pay More Than His Or Her Embedded Individual Deductible Amount.</b></p>	
<p><b>Plan Participation Rate, Unless Otherwise Stated Below:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Satisfaction Of Deductible 80%</li> </ul>	
<p><b>Annual Total Out-Of-Pocket Maximum:</b></p> <ul style="list-style-type: none"> <li>• Single Coverage \$5,000</li> <li>• Family Coverage \$10,000                             <ul style="list-style-type: none"> <li>– Individual Embedded Out-of-Pocket Maximum \$5,000</li> </ul> </li> </ul> <p><b>Note: Embedded Out-Of-Pocket Maximum Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Family Out-Of-Pocket Maximum; However, No One Person Will Pay More Than His Or Her Embedded Individual Out-Of-Pocket Maximum Amount.</b></p>	

	TRADITIONAL INDEMNITY
<b>Ambulance Transportation:</b>	
<b>True Ground Ambulance:</b>	
• Paid By Plan After Deductible	80%
<b>Non-True Ground Ambulance:</b>	
• Paid By Plan After Deductible	50%
<b>Air:</b>	
• Maximum Benefit Per Occurrence	\$25,000
<b>True Air Ambulance:</b>	
• Paid By Plan After Deductible	80%
<b>Non-True Air Ambulance:</b>	
• Paid By Plan After Deductible	50%
<b>Breast Pumps:</b>	
• Paid By Plan	100% (Deductible Waived)
<b>Cardiac Pulmonary Rehabilitation:</b>	
• Maximum Visits Per Calendar Year	20 Visits
• Paid By Plan After Deductible	80%
<b>Cardiac Rehabilitation Phase 1 &amp; 2:</b>	
• Maximum Visits Per Calendar Year	36 Visits
• Paid By Plan After Deductible	80%
<b>Cochlear Implant Aural Therapy:</b>	
• Maximum Visits Per Calendar Year	30 Visits
• Paid By Plan After Deductible	80%
<b>Cognitive Rehabilitation Therapy:</b>	
• Maximum Visits Per Calendar Year	20 Visits
• Paid By Plan After Deductible	80%
<b>Contraceptive Methods And Contraceptive Counseling Approved By The FDA:</b>	
<b>For Men:</b>	
• Paid By Plan After Deductible	80%
<b>For Women:</b>	
• Paid By Plan	100% (Deductible Waived)
<b>Dental Services - Refer To The Covered Benefits Section For Details:</b>	
• Paid By Plan After Deductible	80%
<b>Accident:</b>	
• Maximum Benefit Per Calendar Year	\$3,000
• Paid By Plan After Deductible	80%
<b>Durable Medical Equipment:</b>	
• Paid By Plan After Deductible	80%
<b>Emergency Services / Treatment:</b>	
<b>Urgent Care:</b>	
• Paid By Plan After Deductible	80%

	TRADITIONAL INDEMNITY
<b>Walk-In Retail Health Clinics:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>True Emergency Room / Emergency Physicians:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Non-True Emergency Room / Emergency Physicians:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	50%
<b>Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility:</b> <ul style="list-style-type: none"> <li>• Maximum Days Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	60 Days 80%
<b>Hearing Services:</b>	
<b>Exams, Tests:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Implantable Hearing Devices:</b> To Age 18 <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Home Health Care Benefits:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours of Home Health Care Services.</i></p>	60 Visits 80%
<b>Hospice Care Benefits:</b> <ul style="list-style-type: none"> <li>• Maximum Days Per Lifetime</li> </ul>	360 Days
<b>Hospice Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Bereavement Counseling:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Respite Care:</b> <ul style="list-style-type: none"> <li>• Maximum Benefit</li> <li>• Paid By Plan After Deductible</li> </ul>	4 Hour(s) Per Week 80%
<b>Hospital Services:</b>	
<b>Pre-Admission Testing:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-Private Room Rate Or Negotiated Room Rate:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Outpatient Services / Outpatient Physician Charges:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Outpatient Advanced Imaging Charges:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%



	TRADITIONAL INDEMNITY
<b>Outpatient Lab And X-Ray Charges:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Outpatient Surgery / Surgeon Charges:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Physician Clinic Visits In An Outpatient Hospital Setting:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Manipulations:</b> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Visit Maximums Are Applied Based On Provider Designation And Procedure Code.</b></p> <p><b>If A Provider Bills For A Manipulation And A Therapy On The Same Claim, Only One Visit Will Be Applied To The Manipulation Maximum Based On The Provider's Designation.</b></p>	20 Visits 80%
<b>Maternity:</b> <p><b>Routine Prenatal Services:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100% (Deductible Waived)  80%
<b>Mental Health, Substance Use Disorder, And Chemical Dependency Benefits:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Nursery And Newborn Expenses:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><i>Note: Deductible And / Or Coinsurance Will Be Waived For Preventive / Routine Well Newborn Charges, Initial Stay (Days 0-5).</i></p>	80%
<b>Physician Office Visit. This Section Applies To Medical Services Billed From A Physician Office Setting:</b> <p><b>This Section Does Not Apply To:</b></p> <ul style="list-style-type: none"> <li>➤ Preventive / Routine Services</li> <li>➤ Manipulation Services Billed By Any Qualifying Provider</li> <li>➤ Dental Services Billed By Any Qualifying Provider</li> <li>➤ Therapy Services Billed By Any Qualifying Provider</li> <li>➤ Any Services Billed From An Outpatient Hospital Facility Except For Physician Clinic Visits In An Outpatient Hospital Setting</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%

	TRADITIONAL INDEMNITY
<b>Physician Office Services:</b> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	80%
<b>Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:</b> <p><b>Preventive / Routine Physical Exams At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Immunizations:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Mammograms And Breast Exams:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year Including 3D Mammograms For Preventive Screenings</li> <li>• Paid By Plan</li> </ul> <p><b>3D Mammograms For Preventive Screenings:</b> Included In Preventive / Routine Mammograms And Breast Exams Maximum</p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul> <p><b>3D Mammograms For Diagnosis / Treatment Of A Covered Medical Benefit:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Preventive / Routine Pelvic Exams And Pap Tests:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine PSA Test And Prostate Exams:</b></p> <ul style="list-style-type: none"> <li>• Maximum Exams Per Calendar Year</li> <li>• Paid By Plan</li> </ul> <p><b>Preventive / Routine Screenings / Services At Appropriate Ages And Gender:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	<p>100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p> <p>1 Exam 100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p> <p>80%</p> <p>1 Exam 100% (Deductible Waived)</p> <p>1 Exam 100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p>

	<b>TRADITIONAL INDEMNITY</b>
<p><b>Preventive / Routine Autism Screening:</b> From Age 0 To 21</p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)
<p><b>Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)
<p><b>Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco / Nicotine Use, Obesity, Diet, And Nutrition:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)
<p><b>In Addition, The Following Preventive / Routine Services Are Covered For Women:</b></p> <ul style="list-style-type: none"> <li>➤ Treatment For Gestational Diabetes</li> <li>➤ Papillomavirus DNA Testing*</li> <li>➤ Counseling For Sexually Transmitted Infections (Provided Annually)*</li> <li>➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)*</li> <li>➤ Breastfeeding Support, Supplies, And Counseling</li> <li>➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)*</li> </ul> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	100% (Deductible Waived)
<b>*These Services May Also Apply To Men.</b>	
<p><b>Sterilizations:</b></p> <p><b>For Men:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>For Women:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan</li> </ul>	80%
<p><b>Teladoc Services:</b></p> <p><b>General Medicine:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul> <p><b>Dermatology:</b></p> <ul style="list-style-type: none"> <li>• Paid By Plan After Deductible</li> </ul>	100% (Deductible Waived)
<p><b>Therapy Services:</b></p> <ul style="list-style-type: none"> <li>• Maximum Visits Per Calendar Year</li> <li>• Paid By Plan After Deductible</li> </ul>	80%
	60 Visits 80%

	<b>TRADITIONAL INDEMNITY</b>
<b>Wigs (Cranial Protheses), Toupees, Or Hairpieces Related To Cancer Treatment And Alopecia Areata:</b>	
• Maximum Benefit Per Lifetime	\$750
• Paid By Plan After Deductible	80%
<b>All Other Covered Expenses:</b>	
• Paid By Plan After Deductible	80%

**TRANSPLANT SCHEDULE OF BENEFITS – PPO**

**Benefit Plan(s) 001**

**Transplant Services At A Designated Transplant Facility:**

**Transplant Services:**

- Paid By Plan After Deductible

100%

**Travel And Housing:**

- Maximum Benefit Per Transplant
- Paid By Plan

\$10,000

100% (Deductible Waived)

Travel And Housing At Designated Transplant Facility  
At Contract Effective Date/Pre-Transplant Evaluation  
And Up To One Year From Date Of Transplant.

**TRANSPLANT SCHEDULE OF BENEFITS – HRA w/out Debit Card**

**Benefit Plan(s) 002**

**Transplant Services At A Designated Transplant Facility:**

**Transplant Services:**

- Paid By Plan After Deductible

80%

**Travel And Housing:**

- Maximum Benefit Per Transplant
- Paid By Plan

\$10,000

100% (Deductible Waived)

Travel And Housing At Designated Transplant Facility  
At Contract Effective Date/Pre-Transplant Evaluation  
And Up To One Year From Date Of Transplant.

**TRANSPLANT SCHEDULE OF BENEFITS – QHDHP, Indemnity**

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

<b>Transplant Services At A Designated Transplant Facility:</b>	
<b>Transplant Services:</b>	
• Paid By Plan After Deductible	80%
<b>Travel And Housing:</b>	
• Maximum Benefit Per Transplant	\$10,000
• Paid By Plan After Deductible	100%
Travel And Housing At Designated Transplant Facility At Contract Effective Date/Pre-Transplant Evaluation And Up To One Year From Date Of Transplant.	

**HEALTHCARE  
REIMBURSEMENT  
ACCOUNT – HRA w/out  
Debit Card**

**Applies to Benefit Plan(s) 002**



## HEALTH REIMBURSEMENT ACCOUNT HIGHLIGHTS

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

Your HRA will be financed with an employer contribution as shown on the Schedule of Benefits for the 12-month benefit Plan Year.

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

If, at any time, You elect another health care benefit option without an HRA, any balance remaining in Your HRA will not be available for claims Incurred on or after the effective date of Your new coverage. Claims Incurred prior to Your termination date need to be filed by the filing deadline of Your Medical Benefit Plan. After the timely filing period of Your Plan, You will no longer have access to any remaining HRA funds.

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

## **PARTICIPATING IN THE HEALTH REIMBURSEMENT ACCOUNT**

### **ELIGIBILITY REQUIREMENTS**

You are automatically eligible to participate in the HRA if:

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

Your Dependents are eligible to participate in Your HRA if:

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

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

### **EFFECTIVE DATE OF COVERAGE**

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

### **SPECIAL ENROLLMENT**

You and Your Dependents have special enrollment rights under the Health Insurance Portability and Accountability Act. From the date coverage is lost or a new Dependent is acquired, You have 31 days to enroll or change Your coverage level, as applicable.

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

### **ENROLLMENT AFTER THE PLAN YEAR BEGINS**

If You are a new hire and enroll in the Medical Benefit Plan after the beginning of the Plan Year or You experience a permitted event that would allow You to change Your benefit election under Your employer's Section 125 cafeteria plan, the Plan Sponsor will apply the annual contribution, based on Your new eligibility tier, to Your HRA only if Your coverage level increases. If Your coverage level decreases, the Plan Sponsor's contribution to Your HRA will remain the same. All dates of service that were Incurred during the Plan Year may be reimbursed from the additional funds that were added to Your HRA as a result of the change in coverage level.

### **ANNUAL OPEN ENROLLMENT**

Your participation in the Medical Benefit Plan may continue each year. You will also be provided the opportunity to change Your election during annual open enrollment. At this time, You may elect coverage if You previously declined it, drop Your coverage, or change Your coverage level. At this time, You are also permitted to permanently opt out of coverage for the year and waive future reimbursements.

### **QUALIFIED MEDICAL CHILD SUPPORT ORDERS**

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

## **TERMINATION AND REINSTATEMENT OF COVERAGE**

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

### **CONTINUATION OF COVERAGE**

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

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

Eligible Dependents who elects an individual continuation of coverage through COBRA receives monthly contribution based on the first of the month he or she is effective under his or her individual Plan a full year individual contribution.

While covered under Your HRA through COBRA Your HRA pays for the same expenses as an active member's HRA any eligible IRS Code 213(d) medical expenses.

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

Please refer to Your Medical Benefit Plan for additional information on Your COBRA rights.

## YOUR HEALTH REIMBURSEMENT ACCOUNT

### ACCOUNT MANAGEMENT

The [association](#) contribution available in Your HRA is available on the first day of the Plan Year. Benefits for Qualified Medical Care Expenses Incurred after enrollment in the Medical Benefit Plan are eligible for reimbursement. Benefits are not payable for any amount that exceeds Your current HRA balance. Your HRA balance may be found on the UMR website ([www.UMR.com](http://www.UMR.com)) or on Your most current Explanation of Benefits (EOB). You may submit claims for benefits for expenses Incurred during any Plan Year in which You participate in the HRA. The HRA pays claims based on the account balance at the time the claim is processed, for the Plan Year in which the Qualified Medical Care Expense was Incurred.

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

### DEDUCTIBLES AND OUT-OF-POCKET EXPENSES

#### Definitions

- **HRA Contribution Amount** means the amount of money contributed to Your HRA by Your employer. This amount is indicated on the HRA Schedule of Benefits.
- **Annual Deductible** means the amount that You must satisfy before the Medical Benefit Plan will begin to reimburse Qualified Medical Care Expenses.
- **Embedded Deductible** means the amount of the family Annual Deductible that You or any covered Dependent may satisfy before the Medical Benefit Plan will begin to reimburse Qualified Medical Care Expenses (e.g., if the family Annual Deductible is \$4,000, any Covered Person would be required to satisfy only \$2,000).

#### When Your Medical Benefit Plan Will Pay Benefits

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

Your Medical Benefit Plan will pay benefits the earlier of:

- When the Embedded Deductible is satisfied, or
- When the Annual Deductible is met in whole.

#### When Your Medical Benefit Plan Will Pay Benefits

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

### **Satisfying the Annual Deductible**

You may satisfy the Annual Deductible with a combination of Your HRA and other money You set aside for health care.

Your HRA balance may be used to satisfy any remaining Annual Deductible.

This Plan is designed to allow individuals access to Medical Benefit Plan coverage before the family's Annual Deductible has been satisfied. You or Your Dependents may do so by satisfying an Embedded Deductible. Claims for any one individual will accumulate to satisfy the Embedded Deductible first and the family's Annual Deductible second.

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

## HEALTH REIMBURSEMENT ACCOUNT BENEFITS

### BENEFITS FOR MEDICAL EXPENSES

#### Medical Benefits Covered By Your Medical Benefit Plan

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

#### Other Covered Medical Benefits

In addition to the Qualified Medical Care Expenses covered by Your Medical Benefit Plan, Your HRA will also reimburse the Prescription drugs.

### LIMITATIONS ON BENEFITS

#### Medical Benefit Plan Coverage

All terms and conditions of Medical Benefit Plan coverage apply. Medical care expenses not eligible under Your Medical Benefit Plan are also not payable by Your HRA. Your HRA may be used to pay for the Annual Deductible of the Covered Expense as listed on the Medical Benefit Plan's Schedule of Benefits.

#### Preventive Care

The Annual Deductible of Your Medical Benefit Plan does not apply to certain Preventive Care and Prescription benefits. Payment for these benefits will begin prior to satisfaction of the Annual Deductible under Your Medical Benefit Plan.

Your HRA specifically excludes expenses for Preventive Care otherwise covered by Your Medical Benefit Plan. Please refer to Your Medical Benefit Plan for details on Your Preventive Care benefits.

### PROCEDURES FOR SUBMITTING MANUAL CLAIMS

Claims may be submitted as Covered Expenses are Incurred during the Plan Year. Your Plan Year is the 12-month period beginning on January 1. You will be reimbursed for eligible HRA expenses from Your available HRA balance until the balance is exhausted.

If You or Your Dependent receive services in a country other than the United States, You will be reimbursed for any covered amount in U.S. currency. The reimbursed amount will be based on the U.S. equivalency rate that is in effect on the date of service.

In order to have Your claims processed as soon as possible, please read the claim instructions found on the HRA Claims Form.

HRA Claim Forms are available at [www.umar.com](http://www.umar.com), in Your Human Resources Department, or by calling the toll-free number on Your medical ID card. You must submit a claim form for each claim You submit.

## **TIMELY FILING**

Completed claims must be submitted to the Third Party Administrator as soon as possible after services are received, but no later than 12 months from the date of service. A complete claim means that the Plan has all the information that is necessary to process the claim. Claims received after the timely filing period will be denied.

## **COORDINATION OF BENEFITS**

For purposes of coordinating benefits, the Medical Benefit Plan and the HRA are considered one plan. Coordination of Benefits and the order of determination will be followed according to Your Medical Benefit Plan. When UMR administers the primary Plan the Medical benefit and HRA payments will be determined before You send the remaining balance to Your secondary payer.

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

## **ORDERING RULE FOR COORDINATION WITH A HEALTH FLEXIBLE SPENDING ACCOUNT**

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

## **RIGHT TO REQUEST OVERPAYMENTS**

The Plan reserves the right to recover any payments made by the Plan that were:

- Made in error; or
- Made after the date the person's coverage should have been terminated under this Plan; or
- Made to any Covered Person or any party on a Covered Person's behalf where the Plan Sponsor determines the payment to the Covered Person or any party is greater than the amount payable under this Plan.

The Plan has the right to recover against Covered Persons if the Plan has paid them or any other party on their behalf.

## **SUBROGATION AND REIMBURSEMENT**

Rights of subrogation and reimbursement will apply according to Your Medical Benefit Plan.

## HEALTH REIMBURSEMENT ACCOUNT GLOSSARY OF TERMS

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

**Code** means the Internal Revenue Code of 1986, as amended.

**Embedded Deductible** – see Your Health Reimbursement Account section of this SPD.

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

**Health Reimbursement Account** means an arrangement that:

- Is paid 100 percent by the employer and is not provided pursuant to salary reduction election or otherwise under a Section 125 cafeteria plan;
- Reimburses the [participant](#) for medical care expenses (as defined by the Plan and within the parameters of Section 213(d) of the Internal Revenue Code) Incurred by the [participant](#), the [participant's](#) spouse and the Employee's Dependents (as defined in Section 105); and
- Provides reimbursements up to a maximum dollar amount for a coverage period.

**HRA Participation Rate** means the percentage at which HRA dollars will be used to reimburse Qualified Medical Care Expenses. Any percentage amounts not paid by the HRA will still accumulate toward the Annual Deductible and will be the member's responsibility. This amount is indicated on the HRA Schedule of Benefits.

**Individual Maximum HRA Distribution** means the maximum amount any individual within a family may receive for reimbursements from the HRA.

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

**Qualified Medical Care Expense** for Your HRA means a Covered Expense as defined by Your Medical Benefit Plan.

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



## **OUT-OF-POCKET EXPENSES AND MAXIMUMS – PPO, HRA w/out Debit Card**

### **Benefit Plan(s) 001, 002**

#### **CO-PAYS**

A Co-pay is the amount that the Covered Person pays each time certain services are received. The Co-pay is typically a flat dollar amount and is paid at the time of service or when billed by the provider. Co-pays do not apply toward satisfaction of Deductibles. Co-pays apply toward satisfaction of in-network and out-of-network out-of-pocket maximums. The Co-pay and out-of-pocket maximum are shown on the Schedule of Benefits.

#### **DEDUCTIBLES**

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

Deductible amounts are shown on the Schedule of Benefits.

Pharmacy expenses count toward meeting the Deductible of this Plan. The Deductible amounts that the Covered Person Incurs for Covered Expenses will be used to satisfy the Deductible(s) shown on the Schedule of Benefits.

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

#### **PLAN PARTICIPATION**

Plan Participation is the percentage of Covered Expenses that the Covered Person is responsible for paying after the Deductible is met. The Covered Person pays this percentage until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits.

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

#### **ANNUAL OUT-OF-POCKET MAXIMUMS**

The annual out-of-pocket maximum is the most the Covered Person pays each year for Covered Expenses. There are separate in-network and out-of-network out-of-pocket maximums for this Plan. Annual out-of-pocket maximums are shown on the Schedule of Benefits. Amounts the Covered Person Incurs for Covered Expenses will be used to satisfy the Covered Person's (or family's, if applicable) annual out-of-pocket maximum(s). If the Covered Person's out-of-pocket expenses in a Plan Year exceed the annual out-of-pocket maximum, the Plan pays 100% of the Covered Expenses through the end of the Plan Year.

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

- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.
- Pharmacy out-of-network Co-pays and out-of-network Plan Participation amounts for Prescription benefits.

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

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

#### **NO FORGIVENESS OF OUT-OF-POCKET EXPENSES**

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

## **OUT-OF-POCKET EXPENSES AND MAXIMUMS – QHDHP, Indemnity**

### **Benefit Plan(s) 003, 004**

#### **DEDUCTIBLES**

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

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

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

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

#### **PLAN PARTICIPATION**

Plan Participation is the percentage of Covered Expenses that the Covered Person is responsible for paying after the Deductible is met. The Covered Person pays this percentage until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits.

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

#### **ANNUAL OUT-OF-POCKET MAXIMUMS**

The annual out-of-pocket maximum is the most the Covered Person pays each year for Covered Expenses. There are separate in-network and out-of-network out-of-pocket maximums for this Plan. Annual out-of-pocket maximums are shown on the Schedule of Benefits. Amounts the Covered Person Incurs for Covered Expenses will be used to satisfy the Covered Person's (or family's, if applicable) annual out-of-pocket maximum(s). If the Covered Person's out-of-pocket expenses in a Plan Year exceed the annual out-of-pocket maximum, the Plan pays 100% of the Covered Expenses through the end of the Plan Year.

#### **ANNUAL OUT-OF-POCKET MAXIMUMS (Applies to Benefit Plan(s) 004 – Indemnity)**

The annual out-of-pocket maximum is the most the Covered Person pays each year for Covered Expenses. Amounts the Covered Person Incurs for Covered Expenses will be used to satisfy the Covered Person's (or family's, if applicable) annual out-of-pocket maximum(s). If the Covered Person's out-of-pocket expenses in a Plan Year exceed the annual out-of-pocket maximum, the Plan pays 100% of the Covered Expenses through the end of the Plan Year.

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

- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.
- Pharmacy out-of-network Co-pays and out-of-network Plan Participation amounts for Prescription benefits.

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

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

#### **NO FORGIVENESS OF OUT-OF-POCKET EXPENSES**

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

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

## ELIGIBILITY AND ENROLLMENT

### ELIGIBILITY AND ENROLLMENT PROCEDURES

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

### ELIGIBILITY REQUIREMENTS

An **eligible participant** is a person You are eligible to enroll in the Plan if you are a regular full-time or part-time employee of a participating employer who is scheduled to work at least 20 hours per week, it does not include the following classifications of workers except as determined by the employer in its sole discretion:

- Leased Employees.
- Independent Contractors as defined in this Plan.
- Consultants who are paid on other than a regular wage or salary basis by the employer.
- Members of the employer's Board of Directors, owners, partners, or officers, unless engaged in the conduct of the business on a full-time, regular basis.

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

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

An **eligible Dependent** includes:

- Your legal spouse, provided he or she [has met all the requirements of a valid marriage contract in the state or other jurisdiction in which the marriage ceremony of the parties occurs](#). A spouse does not include a common-law spouse or a Domestic Partner, unless required by law or contract with a government entity. A spouse does not include a spouse who is legally separated or divorced from You.
- A Dependent Child until the Child reaches his or her 26th birthday. The term "**Child**" includes the following Dependents:
  - A natural biological Child;
  - A stepchild;
  - A legally adopted Child or a Child legally Placed for Adoption as granted by action of a federal, state, or local governmental agency responsible for adoption administration or a court of law if the Child has not attained age 26 as of the date of such placement;

- A Child under Your (or Your spouse's) Legal Guardianship as ordered by a court [provided the Child lives with You at least 50 percent of the time and depends on You for principal financial support](#);
  - A Child who is considered an alternate recipient under a Qualified Medical Child Support Order (QMCSO).
- A Dependent does not include the following:
    - A foster Child;
    - A Child of a Domestic Partner or a Child under Your Domestic Partner's Legal Guardianship;
    - A grandchild;
    - A Domestic Partner ([unless required by law or contract with a government entity](#));
    - A Dependent Child if the Child is covered as a Dependent of another Employee at this company;
    - Any other relative or individual unless explicitly covered by this Plan.

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

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

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

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

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

#### **EXTENDED COVERAGE FOR DEPENDENT CHILDREN**

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

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

The Dependent Child must also fit the following category:

If You have a Dependent Child covered under this Plan who is under the age of 26 and Totally Disabled, either mentally or physically, that Child's health coverage may continue beyond the day the Child would otherwise cease to be a Dependent under the terms of this Plan. You must submit written proof that the Child is Totally Disabled within 30 calendar days after the day coverage for the Dependent would normally end. The Plan may, for three years, ask for additional proof at any time, after which the Plan may ask for proof not more than once per year. Coverage may continue subject to the following minimum requirements:

- The Dependent must not be able to hold a self-sustaining job due to the disability; and

- Proof of the disability must be submitted as required (Notice of Award of Social Security Income is acceptable); and
- The Employee must still be covered under this Plan.

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

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

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

### **EFFECTIVE DATE OF EMPLOYEE'S COVERAGE**

Your coverage will begin on the later of the following dates:

- If You apply within 30 days of hire, Your coverage will become effective the first day of the month **or immediately** following Your date of hire; or
- If You are eligible to enroll under the Special Enrollment Provision, Your coverage will become effective on the date set forth under the Special Enrollment Provision if application is made within 31 calendar days of the event.

### **EFFECTIVE DATE OF COVERAGE FOR YOUR DEPENDENTS**

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

- The date Your coverage under the Plan begins if You enroll the Dependent at that time; or
- The date You acquire Your Dependent if application is made within 31 calendar days of acquiring the Dependent; or
- The date set forth under the Special Enrollment Provision if Your Dependent is eligible to enroll under the Special Enrollment Provision and application is made within 31 calendar days following the event; or
- The date specified in a Qualified Medical Child Support Order or the date the Plan Administrator determines that the order is a QMCSO.

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

## **ANNUAL OPEN ENROLLMENT PERIOD**

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

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

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

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



## **SPECIAL ENROLLMENT PROVISION**

Under the Health Insurance Portability and Accountability Act

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

### **LOSS OF HEALTH COVERAGE**

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

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

- You and/or Your Dependents were covered under a group health plan or health insurance policy at the time coverage under this Plan was offered; and
- You and/or Your Dependents stated in writing that You declined coverage due to coverage under another group health plan or health insurance policy; and
- The coverage under the other group health plan or health insurance policy was:
  - COBRA continuation coverage and that coverage was exhausted; or
  - Terminated because the person was no longer eligible for coverage under the terms of that plan or policy; or
  - Terminated and no substitute coverage was offered; or
  - No longer receiving any monetary contribution toward the premium from the employer.

You or Your Dependent must request and apply for coverage under this Plan no later than 31 calendar days after the date the other coverage ended.

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

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

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

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

A current Employee and his or her Dependents may be eligible for a special enrollment period if the Employee and/or Dependents are determined eligible, under a state's Medicaid plan or state child health plan, for premium assistance with respect to coverage under this Plan. The Employee must request coverage under this Plan within 60 days after the date the Employee and/or Dependents are determined to be eligible for such assistance.

## **CHANGE IN FAMILY STATUS**

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

If a person becomes an eligible Dependent through marriage, birth, adoption or Placement for Adoption, the Employee, spouse, and newly acquired Dependent(s) who are not already enrolled may enroll for health coverage under this Plan during a special enrollment period. The Employee must request and apply for coverage within 31 calendar days of the marriage, birth, adoption, or Placement for Adoption.

## **EFFECTIVE DATE OF COVERAGE UNDER SPECIAL ENROLLMENT PROVISION**

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

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

## **RELATION TO SECTION 125 CAFETERIA PLAN**

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

## TERMINATION

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

### EMPLOYEE'S COVERAGE

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

- The end of the period for which Your last contribution is made if You fail to make any required contribution toward the cost of coverage when due; or
- The date this Plan is canceled; or
- The date coverage for Your benefit class is canceled; or
- The last day of the month in which You tell the Plan to cancel Your coverage if You are voluntarily canceling it while remaining eligible because of a change in status, because of special enrollment or at annual open enrollment periods; or
- The end of the stability period in which You became a member of a non-covered class, as determined by the employer except as follows:
  - If You are temporarily absent from work due to an approved leave of absence for medical or other reasons, Your coverage under this Plan will continue during that leave for up to six months, provided the applicable Employee contribution is paid when due.
  - If You are temporarily absent from work due to active military duty, refer to USERRA under the Uniformed Services Employment and Reemployment Rights Act of 1994 section; or
- The last day of the month in which Your employment ends; or
- The date You submit a false claim or are involved in any other fraudulent act related to this Plan or any other group plan.

### YOUR DEPENDENT'S COVERAGE

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

- The end of the period for which Your last contribution is made if You fail to make any required contribution toward the cost of Your Dependent's coverage when due; or
- The day of the month in which Your coverage ends; or
- The last day of the month in which Your Dependent is no longer Your legal spouse due to legal separation or divorce, as determined by the law of the state in which You reside; or
- The last day of the month in which Your Dependent Child attains the limiting age listed under the Eligibility and Enrollment section; or
- If Your Dependent Child qualifies for extended Dependent coverage because he or she is Totally Disabled, the last day of the month in which Your Dependent Child is no longer deemed Totally Disabled under the terms of the Plan; or
- The last day of the month in which Your Dependent Child no longer satisfies a required eligibility criterion listed in the Eligibility and Enrollment section; or

- The date Dependent coverage is no longer offered under this Plan; or
- The last day of the month in which You tell the Plan to cancel Your Dependent's coverage if You are voluntarily canceling it while remaining eligible because of a change in status, because of special enrollment, or at annual open enrollment periods; or
- The last day of the month in which the Dependent becomes covered as an Employee under this Plan; or
- The date You or Your Dependent submits a false claim or is involved in any other fraudulent act related to this Plan or any other group plan.

### **RESCISSION OF COVERAGE**

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

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

- it has only a prospective effect; or
- it is attributable to non-payment of premiums or contributions; or
- it is initiated by You or Your personal representative.

### **REINSTATEMENT OF COVERAGE**

If Your coverage ends due to termination of employment, leave of absence, reduction of hours, or layoff and You qualify for eligibility under this Plan again (are rehired or considered to be rehired for purposes of the Affordable Care Act) within 13 weeks from the date Your coverage ended, Your coverage will be reinstated. If Your coverage ends due to termination of employment, leave of absence, reduction of hours, or layoff and You do not qualify for eligibility under this Plan again (are not rehired or considered to be rehired for purposes of the Affordable Care Act) within 13 weeks from the date Your coverage ended, and You did not perform any hours of service that were credited within the 13-week period, You will be treated as a new hire and will be required to meet all the requirements of a new Employee. Refer to the information on the Family and Medical Leave Act and the Uniformed Services Employment and Reemployment Rights Act for possible exceptions, or contact Your Human Resources or Personnel office.

## COBRA CONTINUATION OF COVERAGE

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

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

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

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

### INTRODUCTION

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

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

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

### COBRA CONTINUATION COVERAGE FOR QUALIFIED BENEFICIARIES

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

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

<b>Qualifying Event</b>	<b>Length of Continuation</b>
<ul style="list-style-type: none"><li>Your employment ends for any reason other than Your gross misconduct</li></ul>	up to 18 months
<ul style="list-style-type: none"><li>Your hours of employment are reduced</li></ul>	up to 18 months

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

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

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

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

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

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

## **COBRA NOTICE PROCEDURES**

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

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

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

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

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

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

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

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

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

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

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

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

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

### **MAKING AN ELECTION TO CONTINUE GROUP HEALTH COVERAGE**

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

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

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

## **PAYMENT OF CLAIMS AND DATE COVERAGE BEGINS**

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

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

## **PAYMENT FOR CONTINUATION COVERAGE**

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

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

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

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

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

If the COBRA administrator receives a check that is missing information or contains discrepancies regarding the information on the check (e.g., the numeric dollar amount does not match the written dollar amount), the COBRA administrator will provide a notice to the Qualified Beneficiary with information regarding what needs to be done to correct the mistake.

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

## **A QUALIFIED BENEFICIARY'S NOTICE OBLIGATIONS WHILE ON COBRA**

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

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

- The Qualified Beneficiary marries. Refer to the Special Enrollment Provision section of this SPD for additional information regarding special enrollment rights.



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

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

## LENGTH OF CONTINUATION COVERAGE

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

- For Employees and Dependents: 18 months from the Qualifying Event if due to the Employee's termination of employment or reduction of work hours. (If an active Employee enrolls in Medicare before his or her termination of employment or reduction in hours, then the covered spouse and Dependent Children will be entitled to COBRA continuation coverage for up to the greater of 18 months from the Employee's termination of employment or reduction in hours, or 36 months from the earlier Medicare Enrollment Date, whether or not Medicare enrollment is a Qualifying Event.)
- For Dependents only: 36 months from the Qualifying Event if coverage is lost due to one of the following events:
  - The Employee's death.
  - The Employee's divorce or legal separation.
  - The former Employee's enrollment in Medicare.
  - A Dependent Child's loss of eligibility as a Dependent as defined by the Plan.

## THE RIGHT TO EXTEND THE LENGTH OF COBRA CONTINUATION COVERAGE

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

**Social Security Disability Determination (For Employees and Dependents):** A Qualified Beneficiary may be granted an 11-month extension to the initial 18-month COBRA continuation period, for a total maximum of 29 months of COBRA, in the event that the Social Security Administration determines the Qualified Beneficiary to be disabled either before becoming eligible for, or within the first 60 days of being covered by, COBRA continuation coverage. This extension will not apply if the original COBRA continuation was for 36 months.

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

The Qualified Beneficiary must give the COBRA administrator a copy of the Social Security Administration letter of disability determination before the end of the initial 18-month period and within 60 days of the later of:

- The date of the Social Security Administration disability determination;
- The date the Qualifying Event occurs;
- The date the Qualified Beneficiary loses (or would lose) coverage due to the original Qualifying Event; or

- The date on which the Qualified Beneficiary is informed of the requirement to notify the COBRA administrator of the disability by receiving this Summary Plan Description or the General COBRA Notice.

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

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

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

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

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

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

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

## **EARLY TERMINATION OF COBRA CONTINUATION**

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

- The employer ceases to maintain a group health plan for any Employees. (Note that if the employer terminates the group health plan under which the Qualified Beneficiary is covered, but still maintains another group health plan for other, similarly situated Employees, the Qualified Beneficiary will be offered COBRA continuation coverage under the remaining group health plan, although benefits and costs may not be the same.)
- The required contribution for the Qualified Beneficiary's coverage is not paid within the timeframe expressed in the COBRA regulations.

- After electing COBRA continuation coverage, the Qualified Beneficiary becomes entitled to and enrolled in Medicare.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes covered under another group health plan.
- The Qualified Beneficiary is found not to be disabled during the disability extension. The Plan will terminate the Qualified Beneficiary's COBRA continuation coverage one month after the Social Security Administration makes a determination that the Qualified Beneficiary is no longer disabled.
- Termination for cause, such as submitting fraudulent claims.

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

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

### **DEFINITIONS**

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

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

- The death of the covered Employee.
- Voluntary or involuntary termination of the covered Employee's employment (other than for gross misconduct).
- A reduction in work hours of the covered Employee.
- Divorce or legal separation of the covered Employee from the Employee's spouse. (Also, if an Employee terminates coverage for his or her spouse in anticipation of a divorce or legal separation, and a divorce or legal separation later occurs, then the later divorce or legal separation may be considered a Qualifying Event even though the ex-spouse lost coverage earlier. If the ex-spouse notifies the Plan or the COBRA administrator in writing within 60 calendar days after the divorce or legal separation and can establish that the coverage was originally eliminated in anticipation of the divorce or legal separation, then COBRA coverage may be available for the period after the divorce or legal separation.)

- The covered former Employee becomes enrolled in Medicare.
- A Dependent Child no longer qualifies as a Dependent as defined by the Plan.

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

### **IF YOU HAVE QUESTIONS**

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

The Plan Administrator:  
REFORMED BENEFITS ASSOCIATION (RBA)  
1700 28TH ST SE  
GRAND RAPIDS MI 49508

The COBRA Administrator

# UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994

## INTRODUCTION

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

## COVERAGE

The maximum length of health care continuation coverage required under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) is the lesser of:

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

## USERRA NOTICE AND ELECTION

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

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

## PAYMENT

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

## EXTENDED COVERAGE RUNS CONCURRENTLY

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

## PROVIDER NETWORK

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

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

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

- If a provider belongs to one of the following Networks, claims for Covered Expenses will normally be processed in accordance with the **In-Network** benefit levels that are listed on the Schedule of Benefits:
  - UnitedHealthcare Choice Plus
  - UnitedHealthcare Options PPO Network
- For services received from any other provider, claims for Covered Expenses will normally be processed in accordance with the **Out-of-Network** benefit levels that are listed on the Schedule of Benefits.

### EXCEPTIONS TO THE PROVIDER NETWORK BENEFITS

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

- Covered services (including Preventive Services) provided by a radiologist, anesthesiologist, certified registered nurse anesthetist, or pathologist will be payable at the In-Network level of benefits when services are provided at a Network facility even if the provider is an Out-of-Network provider. **(Applies to Benefit Plan(s) 001 – PPO, 002 – HRA w/out Debit Card, 003 – QHDHP)**
- Covered services provided by a Physician during an Inpatient stay will be payable at the In-Network level of benefits when provided at an In-Network Hospital. **(Applies to Benefit Plan(s) 001 – PPO, 002 – HRA w/out Debit Card, 003 – QHDHP)**
- Wigs, toupees, and hairpieces will be payable at the In-Network level of benefits when provided by an Out-of-Network provider. **(Applies to Benefit Plan(s) 001 – PPO, 002 – HRA w/out Debit Card, 003 – QHDHP)**

### Provider Directory Information

Each covered Employee, COBRA participant, and Child or guardian of a Child who is considered an alternate recipient under a Qualified Medical Child Support Order will automatically be given or electronically provided a separate document, at no cost, that lists the participating Network providers for this Plan. The Employee should share this document with other covered individuals in his or her household. If a covered spouse or Dependent wants a separate provider list, he or she may make a written request to the Plan Administrator. The Plan Administrator may make a reasonable charge to cover the cost of furnishing complete copies to the spouse or other covered Dependents.

## COVERED MEDICAL BENEFITS

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

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

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

1. **3D Mammograms**, for the diagnosis and treatment of a covered medical benefit or for preventive screenings as described under the Preventive / Routine Care benefits.
2. **Abortions**: If a Physician states in writing that the mother's life would be in danger if the fetus were to be carried to term or if the pregnancy was the result of incest or rape.
3. **Acupuncture Treatment**.
4. **Allergy Treatment**, including injections and sublingual drops, testing and serum.
5. **Ambulance Transportation**: Medically Necessary ground and air transportation by a vehicle designed, equipped, and used only to transport the sick and injured to the nearest medically appropriate Hospital. Medically Necessary ambulance transportation does not include, and this Plan will not cover, transportation that is primarily for repatriation (e.g., to return the patient to the United States) or transfer to another facility, unless appropriate medical care is not available at the facility currently treating the patient and transport is to the nearest facility able to provide appropriate medical care.
6. **Anesthetics and Their Administration**.
7. **Aquatic Therapy**. (See Therapy Services below.)
8. **Autism Spectrum Disorders (ASD) Treatment**.

ASD treatment may include any of the following services: diagnosis and assessment; psychological, psychiatric, and pharmaceutical (medication management) care; speech therapy, occupational therapy, and physical therapy; or Applied Behavioral Analysis (ABA) therapy.

Treatment is subject to all other Plan provisions as applicable (such as Prescription benefit coverage, behavioral/mental health coverage, and/or coverage of therapy services).

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

9. **Breast Pumps** and related supplies. Benefits for breast pumps include the lesser cost of purchasing or renting one breast pump per pregnancy in conjunction with childbirth.
10. **Breast Reductions** if Medically Necessary.
11. **Breastfeeding Support, Supplies, and Counseling** in conjunction with each birth. The Plan also covers comprehensive lactation support and counseling by a trained provider during pregnancy and in the postpartum period.
12. **Cardiac Pulmonary Rehabilitation** when Medically Necessary when needed as a result of an Illness or Injury.
13. **Cardiac Rehabilitation** programs are covered when Medically Necessary, if referred by a Physician, for patients who have certain cardiac conditions.

Covered services include:

- Phase I cardiac rehabilitation, while the Covered Person is an Inpatient.
  - Phase II cardiac rehabilitation, while the Covered Person is in a Physician-supervised Outpatient, monitored, low-intensity exercise program. Services generally will be in a Hospital rehabilitation facility and include monitoring of the Covered Person's heart rate and rhythm, blood pressure, and symptoms by a health professional. Phase II generally begins within 30 days after discharge from the Hospital.
14. **Cataract or Aphakia Surgery** as well as surgically implanted conventional intraocular cataract lenses following such a procedure. Multifocal intraocular lenses are not allowable. Eye refractions and one set of contact lenses or glasses (frames and lenses) after cataract surgery are also covered.
  15. **Cochlear Implant Aural Therapy.**
  16. **Cognitive Rehabilitation Therapy.**
  17. **Circumcision** and related expenses when care and treatment meet the definition of Medical Necessity. Circumcision of newborn males is also covered as stated under nursery and newborn medical benefits.
  18. **Cleft Palate and Cleft Lip**, benefits will be provided for initial and staged reconstruction of cleft palate or cleft lip. Such coverage includes Medically Necessary oral surgery and pre-graft palatal expander.
  19. **Contraceptives and Counseling:** All Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling.

The following contraceptives will be processed under the medical Plan:

- Contraceptive injections (such as Depo-Provera) and their administration regardless of purpose.
  - Contraceptive devices such as IUDs and implants, including their insertion and removal regardless of purpose.
20. **Cornea Transplants** are payable at the percentage listed under "All Other Covered Expenses" on the Schedule of Benefits.



21. **Dental Services** include:
- The care and treatment of natural teeth and gums if an Injury is sustained in an Accident (other than one occurring while eating or chewing), or for treatment of cleft palate, including implants. Treatment must be completed within 12 months of the Injury except when medical and/or dental conditions preclude completion of treatment within this time period.
  - Inpatient or Outpatient Hospital charges, including professional services for X-rays, laboratory services, and anesthesia while in the Hospital, if Medically Necessary.
  - Removal of all teeth at an Inpatient or Outpatient Hospital or dentist's office if removal of the teeth is part of standard medical treatment that is required before the Covered Person can undergo radiation therapy for a covered medical condition.
22. **Diabetes Treatment:** Charges Incurred for the treatment of diabetes and diabetic self-management education programs, diabetic shoes and nutritional counseling.
23. **Dialysis:** Charges for dialysis treatment of acute renal failure or chronic irreversible renal insufficiency for the removal of waste materials from the body, including hemodialysis and peritoneal dialysis. Coverage also includes use of equipment or supplies, unless covered through the Prescription Drug Benefits section. Charges are paid the same as for any other Illness.
24. **Durable Medical Equipment**, subject to all of the following:
- The equipment must meet the definition of Durable Medical Equipment in the Glossary of Terms. Examples include, but are not limited to, crutches, wheelchairs, Hospital-type beds, and oxygen equipment.
  - The equipment must be prescribed by a Physician.
  - The equipment will be provided on a rental basis when available; however, such equipment may be purchased at the Plan's option. Any amount paid to rent the equipment will be applied toward the purchase price. In no case will the rental cost of Durable Medical Equipment exceed the purchase price of the item.
  - The Plan will pay benefits for only ONE of the following: a manual wheelchair, motorized wheelchair or motorized scooter, unless necessary due to the growth of the person or if changes to the person's medical condition require a different product, as determined by the Plan.
  - If the equipment is purchased, benefits may be payable for subsequent repairs excluding batteries, or replacement only if required:
    - due to the growth or development of a Dependent Child;
    - because of a change in the Covered Person's physical condition; or
    - because of deterioration caused from normal wear and tear.The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse or misuse, as determined by the Plan, are not covered, and replacement is subject to prior approval by the Plan.
  - This Plan covers taxes and shipping and handling charges for Durable Medical Equipment.
25. **Emergency Room Hospital and Physician Services**, including Emergency room services for stabilization or initiation of treatment of a medical Emergency condition provided on an Outpatient basis at a Hospital, as shown in the Schedule of Benefits.
26. **Extended Care Facility Services** for both mental and physical health diagnoses. Charges will be paid under the applicable diagnostic code. The following services are covered:
- Room and board.
  - Miscellaneous services, supplies, and treatments provided by an Extended Care Facility, including Inpatient rehabilitation.

27. **Eye Refractions** if related to a covered medical condition.
28. **Foot Care (Podiatry)** that is recommended by a Physician as a result of infection. The following charges for foot care will also be covered:
- Treatment of any condition resulting from weak, strained, flat, unstable, or unbalanced feet when surgery is performed.
  - Treatment of corns, calluses, and toenails when at least part of the nail root is removed or when needed to treat a metabolic or peripheral vascular disease.
  - Physician office visit for diagnosis of bunions. The Plan also covers treatment of bunions when an open cutting operation or arthroscopy is performed.
29. **Hearing Services** include:
- Exams, tests, services, and supplies to diagnose and treat a medical condition.
  - Implantable hearing devices.
30. **Home Health Care Services:** (Refer to the Home Health Care Benefits section of this SPD.)
31. **Hospice Care Services:** Treatment given at a Hospice Care facility must be in place of a stay in a Hospital or Extended Care Facility, and may include:
- **Assessment**, which includes an assessment of the medical and social needs of the Terminally Ill person and a description of the care required to meet those needs.
  - **Inpatient Care** in a facility when needed for pain control and other acute and chronic symptom management, psychological and dietary counseling, physical or occupational therapy, and part-time Home Health Care services.
  - **Outpatient Care**, which provides or arranges for other services related to the Terminal Illness, including the services of a Physician or Qualified physical or occupational therapist or nutrition counseling services provided by or under the supervision of a Qualified dietician.
  - **Respite Care** to provide temporary relief for to the family or other caregivers in the case of an Emergency or to provide temporary relief from the daily demands of caring for a terminally ill person.
  - **Bereavement Counseling:** services that are received by a Covered Person's Close Relative when directly connected to the Covered Person's death and the charges for which are bundled with other hospice charges. Counseling services must be provided by a Qualified social worker, Qualified pastoral counselor, Qualified psychologist, Qualified psychiatrist, or other Qualified Provider, if applicable. The services must be furnished within six months of death.

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

32. **Hospital Services (Including Inpatient Services, Surgical Centers, and Inpatient Birthing Centers).** The following services are covered:
- Semi-private room and board. For network charges, this rate is based on network re-pricing. For non-network charges, any charge over a semi-private room charge will be a Covered Expense only if determined by the Plan to be Medically Necessary. If the Hospital has no semi-private rooms, the Plan will allow the private room rate, subject to Usual and Customary charges, or the Negotiated Rate, whichever is applicable.
  - Intensive care unit room and board.
  - Miscellaneous and Ancillary Services.
  - Blood, blood plasma, and plasma expanders, when not available without charge.

Observation in a Hospital room will be considered Inpatient treatment if the duration of the observation status exceeds 72 hours. Observation means the use of appropriate monitoring, diagnostic testing, treatment, and assessment of patient symptoms, signs, laboratory tests, and response to therapy for the purpose of determining whether a patient will require further treatment as an Inpatient or can be discharged from the Hospital setting.

33. **Hospital Services (Outpatient).**

Observation in a Hospital room will be considered Outpatient treatment if the duration of the observation status is 72 hours or less. Observation means the use of appropriate monitoring, diagnostic testing, treatment, and assessment of patient symptoms, signs, laboratory tests, and response to therapy for the purpose of determining whether a patient will require further treatment as an Inpatient or can be discharged from the Hospital setting.

34. **Infant Formula** administered through a tube as the sole source of nutrition for the Covered Person.

35. **Infertility Treatment** to the extent required to treat or correct underlying causes of infertility, when such treatment is Medically Necessary and cures the condition of, alleviates the symptoms of, slows the harm to, or maintains the current health status of the Covered Person. Once the patient is receiving fertility treatment to achieve pregnancy, diagnostic tests and treatments are then considered part of the infertility benefit.

Infertility Treatment does not include genetic testing. (See General Exclusions for details).

36. **Laboratory or Pathology Tests and Interpretation Charges** for covered benefits. Charges by a pathologist for interpretation of computer-generated automated laboratory test reports are not covered by the Plan.

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

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

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

39. **Medical and/or Routine Services Provided in a Foreign Country**, except that no coverage is provided if the sole purpose of travel to that country is to obtain medical services and/or supplies.

40. **Mental Health Treatment.** (Refer to the Mental Health Benefits section of this SPD.)

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

- Bariatric surgery, including, but not limited to:
  - Gastric or intestinal bypasses (Roux-en-Y, biliopancreatic bypass, and biliopancreatic diversion with duodenal switch).
  - Stomach stapling (vertical banded gastroplasty, gastric banding, and gastric stapling).

- Lap band (laparoscopic adjustable gastric banding).
- Gastric sleeve procedure (laparoscopic vertical gastrectomy and laparoscopic sleeve gastrectomy).
- Charges for diagnostic services.
- Nutritional counseling by registered dietitians or other Qualified Providers.

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

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

**(Applies to Benefit Plan(s) 002 – HRA w/out Debit Card, 003 – QHDHP, 004 – Indemnity)**

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

43. **Nutritional Counseling.**

44. **Nutritional Supplements, Enteral Feedings, Vitamins, and Electrolytes** that are prescribed by a Physician and administered through a tube, provided they are the sole source of nutrition or are part of a chemotherapy regimen. This includes supplies related to enteral feedings (for example, feeding tubes, pumps, and other materials used to administer enteral feedings), provided the feedings are prescribed by a Physician and are the sole source of nutrition or are part of a chemotherapy regimen.

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

46. **Oral Surgery** includes:

- Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof, and floor of the mouth when such conditions require pathological examinations.
- Surgical procedures required to correct accidental injuries of the jaws, cheeks, lips, tongue, roof, and floor of the mouth.
- Reduction of fractures and dislocations of the jaw.
- External incision and drainage of cellulitis.
- Incision of accessory sinuses, salivary glands, or ducts.
- Excision of exostosis of jaws and hard palate.

47. **Orthognathic, Prognathic, and Maxillofacial Surgery** when Medically Necessary.

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

49. **Oxygen and Its Administration.**

50. **Pharmacological Medical Case Management** (medication management and lab charges).

51. **Physical Therapy.** (See Therapy Services below.)
52. **Physician Services** for covered benefits.
53. **Pre-Admission Testing** if necessary and consistent with the diagnosis and treatment of the condition for which the Covered Person is being admitted to the Hospital.
54. **Prescription Medications** that are administered or dispensed as take-home drugs as part of treatment while in the Hospital or at a medical facility (including claims billed on a claim form from a long-term care facility, assisted living facility, or Skilled Nursing Facility) and that require a Physician's Prescription. Coverage does not include paper (script) claims obtained at a retail pharmacy, which are covered under the Prescription benefit.
55. **Preventive / Routine Care** as listed under the Schedule of Benefits.

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

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

Please visit the following links for additional information:

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

56. **Prosthetic Devices.** The initial purchase, fitting, repair and replacement of fitted prosthetic devices (artificial body parts, including limbs, eyes and larynx) that replace body parts. Benefits may be payable for subsequent repairs or replacement only if required:
  - Due to the growth or development of a Dependent Child; or
  - When necessary because of a change in the Covered Person's physical condition; or
  - Because of deterioration caused from normal wear and tear.

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

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

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

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

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

Routine patient care costs for Qualifying Clinical Trials may include:

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

Routine costs for clinical trials do not include:

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

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

- Federally funded trials. The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
  - National Institutes of Health (NIH), including the National Cancer Institute (NCI);
  - Centers for Disease Control and Prevention (CDC);
  - Agency for Healthcare Research and Quality (AHRQ);
  - Centers for Medicare and Medicaid Services (CMS);
  - A cooperative group or center of any of the entities described above or the Department of Defense (DOD) or Veterans Administration (VA);
  - A qualified non-governmental research entity identified in the guidelines issued by the NIH for center support grants; or
  - The Department of Veterans Affairs, the DOD, or the Department of Energy as long as the study or investigation has been reviewed and approved through a system of peer review that is determined by the Secretary of Health and Human Services to meet both of the following criteria:
    - It is comparable to the system of peer review of studies and investigations used by the NIH; and

- It ensures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
  - The study or investigation is conducted under an Investigational new drug application reviewed by the U.S. Food and Drug Administration;
  - The study or investigation is a drug trial that is exempt from having such an Investigational new drug application;
  - The clinical trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant Institutional Review Boards (*IRBs*) before participants are enrolled in the trial. The Plan Sponsor may, at any time, request documentation about the trial; or
  - The subject or purpose of the trial must be the evaluation of an item or service that meets the definition of a covered health service and is not otherwise excluded under the Plan.
58. **Radiation Therapy and Chemotherapy** when Medically Necessary.
59. **Radiology and Interpretation Charges.**
60. **Reconstructive Surgery** includes:
- Surgery following a mastectomy under the Women’s Health and Cancer Rights Act (WHCRA). Under the WHCRA, the Covered Person must be receiving benefits in connection with a mastectomy in order to receive benefits for reconstructive treatments. Covered Expenses are reconstructive treatments that include all stages of reconstruction of the breast on which the mastectomy was performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and complications of mastectomies, including lymphedemas.
  - Surgery to restore a bodily function that has been impaired by a congenital illness or anomaly, or by an Accident, or from an infection or other disease of the involved part.
61. **Respiratory Therapy.** (See Therapy Services below.)
62. **Second Surgical Opinion** if given by a board-certified Specialist in the medical field related to the surgical procedure being proposed. The Physician providing the second opinion must not be affiliated in any way with the Physician who rendered the first opinion.
63. **Sleep Disorders** if Medically Necessary.
64. **Sleep Studies.**
65. **Speech Therapy.** (See Therapy Services below.)
66. **Sterilizations.**
67. **Substance Use Disorder Services.** (Refer to the Substance Use Disorder and Chemical Dependency Benefits section of this SPD.)
68. **Surgery and Assistant Surgeon Services.**
- If an assistant surgeon is required, the assistant surgeon’s covered charge will not exceed 20% of the allowance for the primary procedure performed. For in-network providers, the assistant surgeon’s allowable amount will be determined per the network contract.
  - If bilateral or multiple surgical procedures are performed by one surgeon, benefits will be determined based on the allowance for the primary procedure; and a percentage of the allowance for the subsequent procedure(s). If multiple unrelated surgical procedures are performed by two or more surgeons on separate operative fields, benefits will be based on the allowance for each surgeon’s primary procedure. If two or more surgeons perform a procedure that is normally performed by one surgeon, benefits for all surgeons will not exceed the allowable amount for that procedure.

69. **Telehealth.** Consultations made by a Covered Person to a Physician.
70. **Telemedicine.** (Refer to the Teladoc Services section of this SPD for more details.)
71. **Therapy Services:** Therapy must be ordered by a Physician and provided as part of the Covered Person's treatment plan. Services include:
- **Occupational therapy** by a Qualified occupational therapist (OT) or other Qualified Provider, if applicable.
  - **Physical therapy** by a Qualified physical therapist (PT) or other Qualified Provider, if applicable.
  - **Respiratory therapy** by a Qualified respiratory therapist (RT) or other Qualified Provider, if applicable.
  - **Aquatic therapy** by a Qualified physical therapist (PT), Qualified aquatic therapist (AT), or other Qualified Provider, if applicable.
  - **Speech therapy** by a Qualified speech therapist (ST), or other Qualified Provider, if applicable, including therapy for stuttering due to a neurological disorder.
72. **Tobacco Addiction:** Preventive / Routine Care as required by applicable law.
73. **Transplant Services.** (Refer to the Transplant Benefits section of this SPD.)
74. **Urgent Care Facility** as shown in the Schedule of Benefits of this SPD.
75. **Walk-In Retail Health Clinics:** Charges associated with medical services provided at Walk-In Retail Health Clinics.
76. **Wigs (Cranial Prosthesis), Toupees, and Hairpieces** for hair loss due to cancer treatment.



## TELADOC SERVICES

Note: Teladoc Services described below are subject to state availability. Access to telephonic or video based consultations may be restricted in some states.

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

Teladoc may be used:

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

Teladoc can provide care for the following types of conditions:

- General medicine, including, but not limited to:
  - Colds and flu
  - Allergies
  - Bronchitis
  - Pink eye
  - Upper respiratory infections
- A refill of a recurring Prescription.
- Pediatric care.
- Non-Emergency medical assistance.

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

Teladoc does not guarantee that every consultation will result in a Prescription. Medications are prescribed at the Physician's discretion based on the symptoms reported at the time of the consultation. A Covered Person has 72 hours after his or her consultation to call Teladoc with any clarification questions. A member of the Teladoc clinical team will assist the Covered Person at no additional cost during this time. If a Covered Person requests another Physician consultation, he or she will be charged the Teladoc consultation fee.

Teladoc may not be used for:

- Drug Enforcement Agency (DEA) controlled Prescriptions.
- Charges for telephone or online consultations with a Physician and/or other providers who are not contracted through Teladoc.
- Consultations in states/jurisdictions where not available due to regulations or interpretations affecting the practice of telemedicine for medical or dermatology conditions.

## **Dermatology Services Program**

In addition to receiving care for general medical conditions, Covered Persons may receive access to dermatology services, as described below.

Dermatologists provide dermatology consultations to Covered Persons through an online message center using store-and-forward technology in the dermatology service area. The dermatology program offers Covered Persons the ability to upload photographs of their dermatological conditions to licensed dermatologists, who provide treatment and prescription medication, when appropriate. The dermatologists are selected and engaged to provide dermatological assessments in accordance with standard dermatology protocols and guidelines that are tailored to the telehealth industry.

In order to receive dermatology consultations, the Covered Person must have completed Teladoc's requirement for access to the general medicine program, including the medical history disclosure form. The Covered Person must also complete a comprehensive Dermatology Intake Form prior to receiving a dermatology consultation. The Dermatology Intake Form consists of a Dermatology History section and an intake form for the condition for which the Covered Person is seeking treatment describing the area of concern. This medical history and intake form may be completed either online or by telephone with a designated dermatology representative. Additionally, the Covered Person must upload at least three images of his or her condition prior to communicating with a dermatologist. If the Covered Person fails to complete the Dermatology Intake Form or upload the required number of images, the Covered Person will not have access to the dermatologists.

Covered Persons will be allowed to request more than one dermatology consultation at any given time. Dermatology consultations are not intended to be provided in Emergency situations.

**Initial Consultation:** The Covered Person will be required to upload a minimum of three images and a maximum of five images for the dermatologist to review. A dermatologist will respond to the Covered Person's consultation submission via the Teladoc Message Center within two business days of such submission. The dermatologist will either:

- determine that no additional information is required and provide a diagnosis and prescription, if appropriate; or
- request additional information from the Covered Person before making a diagnosis.

**Covered Person Follow-Up:** The Covered Person will have seven days after diagnosis to respond to the dermatologist with follow-up questions via the message center. The Covered Person will be able to respond only once and may upload up to five additional images in the response. The Covered Person will not be charged for a one-time follow-up.

**Subsequent Consultations:** A Covered Person will have the option of selecting the same dermatologist with whom he or she had a prior consultation or with a new dermatologist licensed in his or her state.

## REAL APPEAL PROGRAM

This Plan provides the Real Appeal Program, which represents a practical solution for weight-related conditions with the goal of helping people at risk from obesity-related diseases and those who want to maintain a healthy lifestyle. This program is designed to support individuals over the age of 18. This intensive, multi-component behavioral intervention provides a 52-week virtual approach that includes one-on-one coaching and online group participation with supporting video content, delivered by a live, virtual coach. The experience will be personalized for each individual through an introductory call.

This program will be individualized and may include, but is not limited to, the following:

- Online support and self-help tools: personal one-on-one coaching, group support sessions, including integrated telephonic support, and mobile applications.
- Education and training materials focused on goal setting, problem-solving skills, barriers, and strategies to maintain changes.
- Behavioral change guidance and counseling by a specially trained health coach for clinical weight loss.

Participation is completely voluntary and without any additional charge or cost share. There are no Co-pays, Plan Participation, or Deductibles that need to be met when services are received as part of the Real Appeal Program. If You would like to participate, or if You would like any additional information regarding the program, visit the Real Appeal website at [Coach.WeRally.com](http://Coach.WeRally.com).

## HOME HEALTH CARE BENEFITS

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

Prior authorization may be required before receiving services. Please refer to the [Care Coordination Process](#) section of this SPD for more details. Covered services may include:

- Home visits instead of visits to the provider's office that do not exceed the maximum allowable under this Plan.
- Intermittent nurse services. Benefits are paid for only one nurse at any one time, not to exceed 4 hours per 24-hour period.
- Nutrition counseling provided by or under the supervision of a Qualified dietician or other Qualified Provider, if applicable.
- Physical, occupational, respiratory, and speech therapy provided by or under the supervision of a Qualified therapist or other Qualified Provider, if applicable.
- Medical supplies, drugs, laboratory services, or medication prescribed by a Physician.

A Home Health Care Visit is defined as a visit by a nurse providing intermittent nurse services (each visit includes up to a 4-hour consecutive visit in a 24-hour period if Medically Necessary) or a single visit by a Qualified therapist, Qualified dietician, or other Qualified Provider, if applicable.

### EXCLUSIONS

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

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

## TRANSPLANT BENEFITS

Refer to the [Care Coordination Process](#) section of this SPD for prior authorization requirements

The program for Transplant Services at Designated Transplant Facilities is:

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### DEFINITIONS

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

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

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

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

**Stem Cell Transplant** includes autologous, allogeneic, and syngeneic transplant of bone marrow and peripheral and cord blood stem cells and includes chimeric antigen receptor T-cell therapy (CAR-T).

### BENEFITS

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

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

### COVERED EXPENSES

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

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

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

Benefits are payable for the following transplant types:

- Kidney.
- Kidney/pancreas.
- Pancreas, if the transplant meets the criteria determined by care management.
- Liver.
- Heart.
- Heart/lung.
- Lung.
- Bone marrow or Stem Cell Transplant (allogeneic and autologous), which may include chimeric antigen receptor T-cell therapy (CAR-T) for certain conditions.
- Small bowel.

## **SECOND OPINION**

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

## **ADDITIONAL PROVISIONS** (Applies to a Designated Transplant Facility Only)

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

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

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

Covered travel and housing expenses include the following:

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

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

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

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

## TRANSPLANT EXCLUSIONS

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

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

## **PRESCRIPTION DRUG BENEFITS**

Administered by RxBenefits

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



## HEARING AID BENEFITS

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

UnitedHealthcare Hearing provides a full range of hearing health benefits that deliver value, choice, and a positive experience.

UnitedHealthcare Hearing offers:

- Name-brand and private-labeled hearing aids from major manufacturers at discounted prices.
- Access to a network of credentialed hearing professionals at more than 5,000 locations nationwide.
- Convenient ordering with hearing aids available in person or through home delivery.

How To Use This Hearing Benefit:

- Contact UnitedHealthcare Hearing at 1-855-523-9355, between 8:00 a.m. and 8:00 p.m. Central Time Monday through Friday, or visit [uhchearing.com](http://uhchearing.com) to learn more about the ordering process and for a referral to a UnitedHealthcare Hearing provider location (if a hearing test is needed).
- Receive a hearing test by a UnitedHealthcare Hearing provider. During the appointment, You will decide if You would like to have Your hearing aids fitted in person with Your hearing provider or to have Your hearing aids delivered directly to Your home (for select hearing aid models only). A broad selection of name-brand and private-labeled hearing aids is available.
- If You choose to purchase hearing aids through the UnitedHealthcare Hearing provider, the hearing aids will be ordered by the provider and sent directly to the provider's office. You will be fitted with the hearing aid(s) by the local provider. If You choose home delivery, the hearing aids will be sent directly to Your home within 5-10 business days from the order date.

In the event that You have questions or complaints about the hearing aid products or services offered under the Plan, contact UnitedHealthcare Hearing at 1-855-523-9355 or visit [uhchearing.com](http://uhchearing.com).

## MENTAL HEALTH BENEFITS

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

### COVERED BENEFITS

**Inpatient Services** means services provided at a Hospital or facility accredited by a recognized accrediting body or licensed by the state as an acute care psychiatric, chemical dependency, or dual-diagnosis facility for the treatment of Mental Health Disorders. If outside the United States, the Hospital or facility must be licensed or approved by the foreign government or an accreditation of the licensing body working in that foreign country.

**Residential Treatment** means a subacute facility-based program that is licensed to provide “residential” treatment and delivers 24-hour-per-day, 7-day-per-week assessment and diagnostic services, as well as active behavioral health treatment for mental health conditions. Coverage does not include facilities or programs where therapeutic services are not the primary service being provided (e.g., therapeutic boarding schools, halfway houses, and group homes).

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

**Outpatient Therapy Services** are covered. The services must be provided by a Qualified Provider. If outside the United States, Outpatient Services must be provided by an individual who has received a diploma from a medical school recognized by the government agency in the country in which the medical school is located. The attending Physician must meet the requirements, if any, set out by the foreign government or regionally recognized licensing body for treatment of Mental Health Disorders.

### ADDITIONAL PROVISIONS AND BENEFITS

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

### MENTAL HEALTH EXCLUSIONS

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

- Inpatient charges for the period of time when full, active, Medically Necessary treatment for the Covered Person’s condition is not being provided.
- Bereavement counseling, unless specifically listed as a covered benefit elsewhere in this SPD.

- Services provided for conflict between the Covered Person and society that is solely related to criminal activity.
- Conditions listed in the most recent American Psychiatric Association Diagnostic and Statistical Manual (DSM) or the International Classification of Diseases - Clinical Modification (ICD-CM) manual (most recent revision) in the following categories:
  - Personality disorders; or
  - Sexual/gender identity disorders; or
  - Behavior and impulse control disorders; or
  - “Z” codes (including marriage counseling).
- Services for biofeedback.

## SUBSTANCE USE DISORDER AND CHEMICAL DEPENDENCY BENEFITS

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

### COVERED BENEFITS

**Inpatient Services** means services provided at a Hospital or facility accredited by a recognized accrediting body or licensed by the state as an acute care psychiatric, chemical dependency, or dual-diagnosis facility for the treatment of substance use disorders. If outside the United States, the Hospital or facility must be licensed or approved by the foreign government or an accreditation of the licensing body working in that foreign country.

**Residential Treatment** means a subacute facility-based program that is licensed to provide “residential” treatment and delivers 24-hour-per-day, 7-day-per-week assessment and diagnostic services, as well as active behavioral health treatment for substance related disorders. Coverage does not include facilities or programs where therapeutic services are not the primary service being provided (e.g., therapeutic boarding schools, halfway houses, and group homes.)

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

**Outpatient Therapy Services** are covered. The services must be provided by a Qualified Provider. If outside the United States, Outpatient Services must be provided by an individual who has received a diploma from a medical school recognized by the government agency in the country in which the medical school is located, or a therapist with a Ph.D. or master’s degree that denotes a specialty in psychiatry. The attending Physician, psychiatrist, or counselor must meet the requirements, if any, set out by the foreign government or regionally recognized licensing body for treatment of substance use disorder and chemical dependency disorders.

### ADDITIONAL PROVISIONS AND BENEFITS

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

### SUBSTANCE USE DISORDER EXCLUSIONS

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

- Treatment or care considered inappropriate or substandard as determined by the Plan.
- Inpatient charges for the period of time when full, active, Medically Necessary treatment for the Covered Person’s condition is not being provided.

## CARE COORDINATION PROCESS

NOTE: UMR (the claims administrator) does not administer the benefits within this provision. Please contact the Benefit Manager or Your employer with any questions related to this coverage.

### INTRODUCTION

The Plan incorporates a “Care Coordination” process by Quantum Health which leverages resources including but not limited to Your employer, the Plan and the third party administrator, Care Coordination Process, Your provider and Your community to help You best navigate the healthcare system. This process includes a staff of Care Coordinators who receive a notification regarding most healthcare services sought by Covered Members, and coordinate activities and information flow between the providers.

Care Coordination is intended to help Covered Persons obtain quality healthcare and services in the most appropriate setting, help reduce unnecessary medical costs, and for early identification of complex medical conditions. The Care Coordinators are available to Covered Members and their providers for information, assistance, and guidance, and can be reached toll-free by calling:

**Care Coordinators: 1-877-498-1382**

**It is important to note, that all clinical reviews that are done to determine Plan coverage, are conducted by the clinical staff of UMR Care Coordination Process department. UMR Care Coordination Process is part of Your overall Care Coordinators team.**

### PROCESS OF CARE REQUIREMENTS

In order to receive the highest benefits available in the Plan, Covered Members must follow the “Care Coordination Process” outlined in this section as well as other provisions in the Plan. In some cases, failure to follow this process of care can result in significant benefit reductions, penalties, or even loss of benefits for specific services. The process of care generally includes:

- Designating a coordinating Physician (Primary Care Physician, referred to as the PCP)
- Review and coordination process, including:
  - Utilization Review
  - Concurrent Review of hospitalization and courses of care
  - Case Management
  - Disease Management

### Overview

#### Use of In-Network Providers

The Plan offers a broad network of providers and provides the highest level of benefits when Covered Persons utilize “In-Network” providers. These networks will be indicated on Your Plan identification card. **Services provided by Out-of-Network providers will not be eligible for the highest benefits.** Specific benefit levels are shown in the Schedule of Benefits.

#### Designated Coordinating Physician

Upon enrollment, all Covered Members are asked to designate a coordinating Primary Care Physician (PCP) for each covered member of their family. While such designation is not mandatory, it is strongly recommended. **To ensure highest level of benefits, and the best coordination of Your care, all Covered Members encouraged to designate an In-Network Primary Care Physician (PCP) to be their coordinating Physician.**

The care coordination process generally begins with the “**coordinating Physician,**” who is a Primary Care Physician who maintains a relationship with the Covered Member and provides general healthcare guidance, evaluation, and management. The following types of physicians are typically selected by Covered Persons as their coordinating PCP:

- Family Practice
- General Practice
- Internal Medicine
- Pediatrician (for Children)
- OB/GYN

Covered Members are encouraged to begin all healthcare events or inquiries with a call or visit to their designated PCP, who will guide patients as appropriate. In addition to providing care coordination and submitting referral and pre-notification requests, the PCP may also receive notices regarding healthcare services that their designated patients receive under the Plan. This allows the PCP to provide ongoing healthcare guidance.

If You have trouble obtaining access to a PCP, the Care Coordinators may be able to assist You by providing a list of available PCPs and even contacting PCP offices on Your behalf. Please contact the care coordinators at 1-877-498-1382.

### **Use of In-Network Providers**

The Plan offers a broad network of providers and provides the highest level of benefits when Covered Members utilize “in-network” providers. These networks will be indicated on Your Plan identification card. **Services provided by out-of-network providers will not be eligible for the highest benefits.** Specific benefit levels are shown in the Schedule of Benefits.

### **Review and Coordination Process**

The Care Coordination process includes the following components:

- **Pre-notification and Clinical Review**

To be covered at the highest level of benefit and to ensure complete care coordination, the Plan requires that certain care, services and procedures be pre-certified before they are provided. Pre-certification requests are submitted to the Care Coordinators by a specialty Physician, designated PCP, other PCP, or other healthcare provider. Your Plan identification card includes instructions. Depending on the request, the Care Coordinators may contact the requesting provider to obtain additional clinical information to support the need for the pre-notification request and to ensure that the care, service and/or procedure meet Plan criteria. If a pre-notification request does not meet Plan criteria, the Care Coordinators will contact the Covered Member and healthcare provider and assist in redirecting care if appropriate.

The following care, services and procedures are subject to prior authorization:

- Inpatient and Skilled Nursing Facility Admissions.
- Outpatient surgeries.
- MRI/MRA and PET scans.
- Oncology care and Services (chemotherapy and radiation therapy).
- Genetic Testing (except for standardized BRCA testing)
- Dialysis.
- Organ, Tissue, and Bone Marrow Transplants.
- Home Health Care
- Hospice Care
- Durable Medical Equipment - all rentals and any purchase over \$1,500
- Partial Hospitalization and Intensive Outpatient for Mental Health/Substance Abuse

All authorization and clinical review services are conducted by UMR Care Coordination Process. Care Coordinators will assist Covered Persons in understanding what services require prior notice and to facilitate contact with the UMR Care Coordination Process team to initiate and complete the process.

## **PENALTIES FOR NOT OBTAINING PRENOTIFICATION:**

A non-notification penalty is the amount You must pay if notification of the service is not provided prior to receiving a service. Covered expenses will be reduced by 50% if a Covered Member receives services but did not obtain the required notification for:

- Inpatient Admissions
- Organ, Tissue, and Bone Marrow Transplants
- Outpatient surgeries.
- MRI/MRA and PET scans.
- Oncology care and Services (chemotherapy and radiation therapy).
- Genetic Testing (except for standardized BRCA testing)
- Dialysis.
- Organ, Tissue, and Bone Marrow Transplants.
- Home Health Care
- Hospice Care
- Durable Medical Equipment - all rentals and any purchase over \$1,500
- Partial Hospitalization and Intensive Outpatient for Mental Health/Substance Abuse

**The phone number to call for notification is listed on the Plan identification card.**

### **Utilization Review**

The Care Coordinators will review each pre-notification request to evaluate whether the care, requested procedures, and requested care setting all meet utilization criteria established by the Plan. The Plan has adopted the utilization criteria in use by the Care Coordinators. If a pre-notification request does not meet these criteria, the request will be reviewed by one of the medical directors for Quantum Health, who will review all available information and if needed consult with the requesting provider. If required, the medical director will also consult with other professionals and medical experts with knowledge in the appropriate field. He or she will then provide, through the Care Coordinators, a recommendation to the Plan Administrator whether the request should be approved, denied, or allowed as an exception. In this manner, the Plan ensures that pre-notification requests are reviewed according to nationally accepted standards of medical care, based on community healthcare resources and practices.

### **Concurrent Review**

The Care Coordinators will regularly monitor a hospital stay, other institutional admission, or ongoing course of care for any Covered Member, and examine the possible use of alternate facilities or forms of care. The Care Coordinators will communicate regularly with attending Physicians, the Utilization Management staff of such facilities, and the Covered Member and/or family, to monitor the patient's progress and anticipate and initiate planning for future needs (discharge planning). Such concurrent review, and authorization for Plan coverage of hospital days, is conducted in accordance with the utilization criteria adopted by the Plan and Quantum Health.

### **Case Management**

Case Management is ongoing, proactive coordination of a Covered Member's care in cases where the medical condition is, or is expected to become catastrophic, chronic, or when the cost of treatment is expected to be significant. Examples of conditions that could prompt case management intervention include but are not limited to, cancer, chronic obstructive pulmonary disease, multiple trauma, spinal cord injury, stroke, head injury, AIDS, multiple sclerosis, severe burns, severe psychiatric disorders, high risk pregnancy, and premature birth.

Case Management is a collaborative process designed to meet a Covered Member's health care needs, maximize their health potential, while effectively managing the costs of care needed to achieve this objective. The case manager will consult with the Covered Member, their family (if requested), the attending Physician, and other members of the Covered Person's treatment team to assist in facilitating/implementing proactive plans of care which provides the most appropriate health care and services in a timely, efficient and cost-effective manner.

During the process of Case Management, services may be recommended that are subject to clinical review determinations. These functions are the sole responsibility of UMR Care Coordination Process. The case manager will assist providers and Covered Persons with ensuring that this is coordinated and timely.

If the case manager, covered Member, and the Plan Administrator all agree on alternative care that can reasonably be expected to achieve the desired results without sacrificing the quality of care provided, the Plan Administrator may alter or waive the normal provisions of this Plan to cover such alternative care, at the benefit level determined by the Plan Administrator.

In developing an alternative plan of treatment, the case manager will consider:

- The covered Member's current medical status
- The current treatment plan
- The potential impact of the alternative plan of treatment
- The effectiveness of such care and
- The short-term and long-term implications this treatment plan could have

If an alternative plan of treatment is warranted, the Care Coordinators will submit this plan to the claims administrator and/or Stop-Loss Carrier for prior review and approval.

The Plan Administrator retains the right to review the covered Member's medical status while the alternative plan of treatment is in process, and to discontinue the alternative plan of treatment with respect to medical services and supplies which are not covered charges under the Plan if:

- The attending physician does not provide medical records or information necessary to determine the effectiveness of the alternative plan of treatment
- The goal of the alternative care of treatment has been met
- The alternative plan of care is not achieving the desired results or is no longer beneficial to the covered Member

### **Chronic Condition Management**

Chronic Condition Management (also referred to as Disease Management) is specialized support and coordination for Members with lifelong, chronic conditions such as diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease and asthma. Chronic Condition Management is a collaborative process that is designed to help Members with such conditions self-manage based on care pathways with respect to such disease state, including but not limited to assisting members in understanding the care pathway, assisting members in setting goals, facilitating dialog with physicians if there are complications or conflicts with the member's care, evaluating ways to eliminate barriers to successful self-management and generally maximize their health. Members who are identified from claims, biometrics or other sources will be assessed for level of risk for each disease state and may be contacted proactively by a Chronic Condition Case Manager (also referred to as Disease Manager). Members whose information indicates they are high risk will be contacted by a Chronic Condition Case Manager for an assessment and ongoing assistance and will be asked to update their care pathway information bi-annually. Members who are low or moderate risk may request assistance of a Chronic Condition Case Manager and will also be asked to update their care pathway information on a bi-annual basis. Participation in chronic condition Care Coordination Process is voluntary, but participants may receive various prescription medications and/or supplies at a reduced cost or may be entitled to benefits that non-participants do not receive.



## GENERAL PROVISIONS FOR CARE COORDINATION

### Care Coordination Representative

The Covered Person is ultimately responsible for ensuring that all referrals and pre-notifications are approved and in place prior to the time of service to receive the highest level of benefits. However, in most cases, the actual referral and pre-notification process will be executed by the Covered Member's Physician(s) or other providers. By subscribing to this Plan, the Covered Member authorizes the Plan and its designated service providers (including Quantum Health, the third party administrator, and others) to accept healthcare providers making referral and pre-notification submissions, or who otherwise have knowledge of the Covered Member's medical condition, as their care coordination representative in matters of Care Coordination. Communications with and notification to such healthcare providers shall be considered notification to the Covered Member.

### Time of Notice

The referral and notifications should be made to the Care Coordinators within the following timeframe:

- At least **three business days**, before a scheduled (elective) Inpatient Hospital admission
- As soon as possible within 24 hours of the first business day after receiving Emergency care or a Hospital admittance
- Upon being identified as a potential organ or tissue transplant recipient
- At least **three business days** before receiving any other services requiring notification

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

### “Emergency” admissions and procedures

Any Hospital admission or Outpatient procedure that has not been previously scheduled and cannot be delayed without harming the patient's health is considered an emergency for purposes of the utilization review notification.

### Maternity Admissions

A notice regarding admissions for childbirth should be submitted to the Care Coordinators in advance, preferably 30 days prior to expected delivery. The Plan and the care coordination process complies with all state and federal regulations regarding utilization review for maternity admissions. This Plan complies with the Newborns and Mothers Health Protection Act. The Plan will not restrict benefits for any Hospital stay in connection with childbirth for the mother or newborn child to less than 48 hours following a normal vaginal delivery, or less than 96 hours following a cesarean section, or require prior notification or authorization for prescribing a length of stay not in excess of these periods. If the mother's or newborn's attending provider, after consulting with the mother, discharges the mother or her newborn earlier than the applicable 48 or 96 hours, the Plan will only consider benefits for the actual length of the stay. The Plan will not set benefit levels or out-of-pocket costs so that any later portion of the 48 or 96 hour stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

### Care Coordination is not a guarantee of payment of benefits

The Care Coordination process including the services provided by UMR Care Coordination Process is not a guarantee of payment and is not intended as authorization for services to be provided. All specific Plan exclusions and limitations will be applied at the time the claim is processed. Eligibility and benefit summary information is based upon the information currently available to UMR and is subject to change without notice.

**Result of Not Following the Coordinated Process of Care**

Failure to comply with the care coordination “process of care” may result in reduction or loss in benefits. The Penalties for Not Obtaining Notification section specifies applicable penalties. Charges You must pay due to any penalty for failure to follow the care coordination process do not count toward satisfying any deductible, co-insurance or out-of-pocket limits of the Plan.

**Appeal of Care Coordination Determinations**

Covered Members have certain appeal rights regarding adverse determinations in the Care Coordination process, including reduction of benefits and penalties. The appeal process is detailed in the Claims and Appeal Procedures section within this document.

It is important to refer to other sections of this SPD which defines terms, covered benefits, exclusions and other important information. If You need help locating information in the document, please contact a Care Coordinator and we would be happy to assist You.

**Care Coordinators: 1-877-498-1382**

## CENTERS OF EXCELLENCE

### **Kidney Resource Services (KRS)**

Kidney Resource Services (KRS) provides access to a preferred provider dialysis network and support from Quantum Health by collaborating with the Covered Person to delay the progression of the disease to renal failure.

If a Covered Person chooses to seek services at a KRS preferred provider, the Covered Person must contact Quantum Health Member Services, utilizing the number on the back of his or her ID card.

## COORDINATION OF BENEFITS

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

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

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

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

However, this Plan does not coordinate benefits with individual health or dental plans.

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

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

### ORDER OF BENEFIT DETERMINATION RULES

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

- The plan that has no coordination of benefits provision is considered primary.
- If an individual is covered under one plan as a dependent and another plan as an employee, member, or subscriber, the plan that covers the person as an employee, member or subscriber (that is, other than as a dependent) is considered primary. This does not apply to COBRA participants. See continuation coverage below. The Primary Plan must pay benefits without regard to the possibility that another plan may cover some expenses. This Plan will deem any employee plan beneficiary to be eligible for primary benefits from his or her employer's benefit plan.

- The plan that covers a person as a dependent is generally secondary. The plan that covers a person as a dependent is primary only when both plans agree that COBRA or state continuation coverage should always pay secondary when the person who elected COBRA is covered by another plan as a dependent. See continuation coverage below. Also see the section on Medicare, below, for exceptions.
- If an individual is covered under a spouse's plan and also under his or her parent's plan, the Primary Plan is the plan that has covered the person for the longer period of time. In the event the dependent child's coverage under the spouse's plan began on the same date as the dependent child's coverage under either or both parents' plans, the plan of the parent or spouse whose birthday falls earlier in the calendar year is the Primary Plan. If the parents and/or spouse have the same birthday, the plan that has covered the parent or spouse for the longer period of time is the Primary Plan.
- If one or more plans cover the same person as a dependent child:
  - The Primary Plan is the plan of the parent whose birthday is earlier in the year if:
    - The parents are married; or
    - The parents are not separated (whether or not they have been married); or
    - A court decree awards joint custody without specifying that one party has the responsibility to provide health care coverage.

If both parents have the same birthday, the plan that has covered either of the parents the longest is primary.
  - If the specific terms of a court decree state that one of the parents is responsible for the child's health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to claim determination periods or plan years starting after the plan is given notice of the court decree.
  - If the parents are not married and reside separately, or are divorced or legally separated, (whether or not they have ever been married), the order of benefits is:
    - The plan of the custodial parent;
    - The plan of the spouse of the custodial parent;
    - The plan of the non-custodial parent; and then
    - The plan of the spouse of the non-custodial parent.
- Active or Inactive Employee: If an individual is covered under one plan as an active employee (or dependent of an active employee), and is also covered under another plan as a retired or laid-off employee (or dependent of a retired or laid-off employee), the plan that covers the person as an active employee (or dependent of an active employee) will be primary. This rule does not apply if the rule in the third paragraph (above) can determine the order of benefits. If the other plan does not have this rule, this rule is ignored.
- Continuation Coverage Under COBRA or State Law: If a person has elected continuation of coverage under COBRA or state law and also has coverage under another plan, the continuation coverage is secondary. This is true even if the person is enrolled in another plan as a dependent. If the two plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if one of the first four bullets above applies. (See the exception in the Medicare section.)
- Longer or Shorter Length of Coverage: The plan that has covered the person as an employee, member, subscriber, or retiree the longest is primary.

- If an active employee is on leave due to active duty in the military in excess of 30 days, the plan that covers the person as an active employee, member, or subscriber is considered primary.
- If the above rules do not determine the Primary Plan, the Covered Expenses may be shared equally between the plans. This Plan will not pay more than it would have paid had it been primary.

## **MEDICARE**

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

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

When Medicare is primary to this Plan and a Covered Person has not elected Medicare, this Plan will coordinate benefits using an estimate of what Medicare would have paid.

## **ORDER OF BENEFIT DETERMINATION RULES FOR MEDICARE**

This Plan complies with the Medicare Secondary Payer regulations. Examples of these regulations are as follows:

- This Plan generally pays first under the following circumstances:
  - You continue to be actively employed by the employer and You or Your covered spouse becomes eligible for and enrolls in Medicare because of age or disability.
  - You continue to be actively employed by the employer, Your covered spouse becomes eligible for and enrolls in Medicare, and Your spouse is also covered under a retiree plan through his or her former employer. In this case, this Plan pays first for You and Your covered spouse, Medicare pays second, and the retiree plan pays last.
  - For a Covered Person with End-Stage Renal Disease (ESRD), this Plan usually has primary responsibility for the claims of a Covered Person for 30 months from the date of Medicare eligibility based on ESRD. The 30-month period may also include COBRA continuation coverage or another source of coverage. At the end of the 30-month period, Medicare becomes the primary payer.
- Medicare generally pays first under the following circumstances:
  - You are no longer actively employed by an employer; and
  - You or Your spouse has Medicare coverage due to age, plus You or Your spouse also has COBRA continuation coverage through the Plan; or
  - You or a covered family member has Medicare coverage based on a disability, plus You also have COBRA continuation coverage through the Plan. Medicare normally pays first; however, COBRA may pay first for Covered Persons with ESRD until the end of the 30-month period; or
  - You or Your covered spouse has retiree coverage plus Medicare coverage; or

- Upon completion of 30 months of Medicare eligibility for an individual with ESRD, Medicare becomes the primary payer. (Note that if a person with ESRD was eligible for Medicare based on age or other disability **before** being diagnosed with ESRD and Medicare was previously paying as the Primary Plan, the person may continue to receive Medicare benefits on a primary basis).
- Medicare is the secondary payer when no-fault insurance, Workers' Compensation, or liability insurance is available as the primary payer.

## **TRICARE**

If an eligible Employee is on active military duty, TRICARE is the only coverage available to that Employee. Benefits are not coordinated with the Employee's health insurance plan.

In all instances where an eligible Employee is also a TRICARE beneficiary, TRICARE will pay secondary to this employer-provided Plan.

## **RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION**

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this Plan and other plans. The Plan may obtain the information it needs from or provide such information to other organizations or persons for the purpose of applying those rules and determining benefits payable under this Plan and other plans covering the person claiming benefits. The Plan need not tell, or obtain the consent of, any person to do this. However, if the Plan needs assistance in obtaining the necessary information, each person claiming benefits under this Plan must provide the Plan any information it needs to apply those rules and determine benefits payable.

## **REIMBURSEMENT TO THIRD PARTY ORGANIZATION**

A payment made under another plan may include an amount that should have been paid under this Plan. If it does, the Plan may pay that amount to the organization that made that payment. That amount will then be treated as if it were a benefit paid under this Plan. The Plan will not have to pay that amount again.

## **RIGHT OF RECOVERY**

If the amount of the payments made by the Plan is more than the Plan should have paid under this COB provision, the Plan may recover the excess from one or more of the persons it paid or for whom the Plan has paid, or from any other person or organization that may be responsible for the benefits or services provided for the Covered Person.

## RIGHT OF SUBROGATION, REIMBURSEMENT AND OFFSET

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

Subrogation applies when the Plan has paid benefits on Your behalf for an Illness or Injury for which any third party is allegedly responsible. The right to subrogation means that the Plan is substituted to and will succeed to any and all legal claims that You may be entitled to pursue against any third party for the benefits that the Plan has paid that are related to the Illness or Injury for which any third party is considered responsible.

The right to reimbursement means that if it is alleged that any third party caused or is responsible for an Illness or Injury for which You receive a settlement, judgment, or other recovery from any third party, You must use those proceeds to fully return to the Plan 100% of any benefits You receive for that Illness or Injury. The right of reimbursement will apply to any benefits received at any time until the rights are extinguished, resolved, or waived in writing.

The following persons and entities are considered third parties:

- A person or entity alleged to have caused You to suffer an Illness, Injury, or damages, or who is legally responsible for the Illness, Injury, or damages.
- Any insurer or other indemnifier of any person or entity alleged to have caused or who caused the Illness, Injury, or damages.
- The Plan Sponsor in a Workers' Compensation case or other matter alleging liability.
- Any person or entity who is or may be obligated to provide benefits or payments to You, including benefits or payments for underinsured or uninsured motorist protection, no-fault or traditional auto insurance, medical payment coverage (auto, homeowners', or otherwise), Workers' Compensation coverage, other insurance carriers, or third party administrators.
- Any person or entity against whom You may have any claim for professional and/or legal malpractice arising out of or connected to an Illness or Injury You allege or could have alleged were the responsibility of any third party.
- Any person or entity that is liable for payment to You on any equitable or legal liability theory.

You agree as follows:

- You will cooperate with the Plan in protecting the Plan's legal and equitable rights to subrogation and reimbursement in a timely manner, including, but not limited to:
  - Notifying the Plan, in writing, of any potential legal claim(s) You may have against any third party for acts that caused benefits to be paid or become payable.
  - Providing any relevant information requested by the Plan.
  - Signing and/or delivering such documents as the Plan or our agents reasonably request to secure the subrogation and reimbursement claim.
  - Responding to requests for information about any accident or Injuries.
  - Making court appearances.
  - Obtaining our consent or our agents' consent before releasing any party from liability or payment of medical expenses.
  - Complying with the terms of this section.



Your failure to cooperate with the Plan is considered a breach of contract. As such, the Plan has the right to terminate or deny future benefits, take legal action against You, and/or set off from any future benefits the value of benefits the Plan has paid relating to any Illness or Injury alleged to have been caused or caused by any third party to the extent not recovered by the Plan due to You or Your representative not cooperating with the Plan. If the Plan Incurs attorneys' fees and costs in order to collect third party settlement funds held by You or Your representative, the Plan has the right to recover those fees and costs from You. You will also be required to pay interest on any amounts You hold that should have been returned to the Plan.

- The Plan has a first priority right to receive payment on any claim against a third party before You receive payment from that third party. Further, our first priority right to payment is superior to any and all claims, debts, or liens asserted by any medical providers, including, but not limited to, Hospitals or Emergency treatment facilities, that assert a right to payment from funds payable from or recovered from an allegedly responsible third party and/or insurance carrier.
- The Plan's subrogation and reimbursement rights apply to full and partial settlements, judgments, or other recoveries paid or payable to You, Your representative, Your estate, Your heirs, or Your beneficiaries, no matter how those proceeds are captioned or characterized. Payments include, but are not limited to, economic, non-economic, pecuniary, consortium, and punitive damages. The Plan is not required to help You to pursue Your claim for damages or personal Injuries and no amount of associated costs, including attorneys' fees, will be deducted from our recovery without the Plan's express written consent. No so-called "fund doctrine" or "common-fund doctrine" or "attorney's fund doctrine" will defeat this right.
- Regardless of whether You have been fully compensated or made whole, the Plan may collect from You the proceeds of any full or partial recovery that You or Your legal representative obtain, whether in the form of a settlement (either before or after any determination of liability) or judgment, no matter how those proceeds are captioned or characterized. Proceeds from which the Plan may collect include, but are not limited to, economic, non-economic, and punitive damages. No "collateral source" rule, any "made-whole doctrine" or "make-whole doctrine," claim of unjust enrichment, nor any other equitable limitation will limit our subrogation and reimbursement rights.
- Benefits paid by the Plan may also be considered to be benefits advanced.
- If You receive any payment from any party as a result of Illness or Injury, and the Plan alleges some or all of those funds are due and owed to the Plan, You and/or Your representative will hold those funds in trust, either in a separate bank account in Your name or in Your representative's trust account.
- By participating in and accepting benefits from the Plan, You agree that:
  - Any amounts recovered by You from any third party constitute Plan assets (to the extent of the amount of Plan benefits provided on behalf of the Covered Person);
  - You and Your representative will be fiduciaries of the Plan with respect to such amounts; and
  - You will be liable for and agree to pay any costs and fees (including reasonable attorneys' fees) Incurred by the Plan to enforce its reimbursement rights.
- The Plan's rights to recovery will not be reduced due to Your own negligence.
- By participating in and accepting benefits from the Plan, You agree to assign to the Plan any benefits, claims, or rights of recovery You have under any automobile policy (including no-fault benefits, Personal Injury Protection benefits, and/or medical payment benefits), under other coverage, or against any third party, to the full extent of the benefits the Plan has paid for the Illness or Injury. By agreeing to provide this assignment in exchange for participating in and accepting benefits, You acknowledge and recognize the Plan's right to assert, pursue, and recover on any such claim, whether or not You choose to pursue the claim, and You agree to this assignment voluntarily.

- Upon the Plan's request, You will assign to the Plan all rights of recovery against third parties, to the extent of the Covered Expenses the Plan has paid for the Illness or Injury.
- The Plan may, at its option, take necessary and appropriate action to preserve the Plan's rights under these provisions, including, but not limited to, providing or exchanging medical payment information with an insurer, the insurer's legal representative, or other third party; and filing suit in Your name or Your estate's name, which does not obligate the Plan in any way to pay You part of any recovery the Plan might obtain.
- You may not accept any settlement that does not fully reimburse the Plan, without its written approval.
- The Plan has the authority and discretion to resolve all disputes regarding the interpretation of the language stated herein.
- In the case of Your death, giving rise to any wrongful death or survival claim, the provisions of this section apply to Your estate, the personal representative of Your estate, and Your heirs or beneficiaries. In the case of Your death, the Plan's right of reimbursement and right of subrogation will apply if a claim can be brought on behalf of You or Your estate that can include a claim for past medical expenses or damages. The obligation to reimburse the Plan is not extinguished by a release of claims or settlement agreement of any kind.
- No allocation of damages, settlement funds, or any other recovery, by You, Your estate, the personal representative of Your estate, Your heirs, Your beneficiaries, or any other person or party will be valid if it does not reimburse the Plan for 100% of its interest unless the Plan provides written consent to the allocation.
- The provisions of this section apply to the parents, guardian, or other representative of a Dependent Child who Incurs an Illness or Injury caused by any third party. If a parent or guardian may bring a claim for damages arising out of a minor's Illness or Injury, the terms of this subrogation and reimbursement clause will apply to that claim.
- If any third party causes or is alleged to have caused You to suffer an Illness or Injury while You are covered under this Plan, the provisions of this section continue to apply, even after You are no longer covered.
- In the event that You do not abide by the terms of the Plan pertaining to reimbursement, the Plan may terminate benefits to You, Your Dependents, or the subscriber; deny future benefits; take legal action against You; and/or set off from any future benefits the value of benefits the Plan has paid relating to any Illness or Injury alleged to have been caused or caused by any third party to the extent not recovered by the Plan due to Your failure to abide by the terms of the Plan. If the Plan Incurs attorneys' fees and costs in order to collect third party settlement funds held by You or Your representative, the Plan has the right to recover those fees and costs from You. You will also be required to pay interest on any amounts You hold that should have been returned to the Plan.
- The Plan and all administrators administering the terms and conditions of the Plan's subrogation and reimbursement rights have such powers and duties as are necessary to discharge its duties and functions, including the exercise of its discretionary authority to (1) construe and enforce the terms of the Plan's subrogation and reimbursement rights and (2) make determinations with respect to the subrogation amounts and reimbursements owed to the Plan.

## GENERAL EXCLUSIONS

Exclusions, including complications from excluded items, are not considered covered benefits under this Plan and will not be considered for payment as determined by the Plan.

The Plan does not pay for expenses Incurred for the following, unless otherwise stated below. The Plan does not apply exclusions to treatment listed in the Covered Medical Benefits section based upon the source of the Injury when the Plan has information that the Injury is due to a medical condition (including both physical and mental health conditions) or domestic violence.

1. **3D Mammograms**, unless covered elsewhere in this SPD.
2. **Abdominoplasty.**
3. **Abortions:** Unless a Physician states in writing that the mother's life would be in danger if the fetus were carried to term, or unless the pregnancy is the result of incest or rape.
4. **Acts of War:** Injury or Illness caused or contributed to by international armed conflict, hostile acts of foreign enemies, invasion, or war or acts of war, whether declared or undeclared.
5. **Alternative / Complementary Treatment** including treatment, services or supplies for holistic or homeopathic medicine, hypnosis or other alternate treatment that is not accepted medical practice as determined by the Plan.
6. **Appointment Missed:** An appointment the Covered Person did not attend.
7. **Assistance With Activities of Daily Living.**
8. **Assistant Surgeon, Co-Surgeons, or Surgical Team Services**, unless determined to be Medically Necessary by the Plan.
9. **Augmentation Communication Devices** and related instruction or therapy.
10. **Before Enrollment and After Termination:** Services, supplies or treatment rendered before coverage begins or after coverage ends under this Plan.
11. **Biofeedback Services.**
12. **Blood:** Blood donor expenses.
13. **Blood Pressure Cuffs / Monitors**, unless covered elsewhere in this SPD.
14. **Breast Pumps**, unless covered elsewhere in this SPD.
15. **Cardiac Rehabilitation** beyond Phase II, including self-regulated physical activity that the Covered Person performs to maintain health that is not considered to be a treatment program.
16. **Claims** received later than 12 months from the date of service.
17. **Contraceptive Products and Counseling**, unless covered elsewhere in this SPD.
18. **Cosmetic Treatment, Cosmetic Surgery**, or any portion thereof, unless the procedure is otherwise listed as a covered benefit.

19. **Court-Ordered:** Any treatment or therapy that is court-ordered, or that is ordered as a condition of parole, probation, or custody or visitation evaluation, unless such treatment or therapy is normally covered by this Plan. This Plan does not cover the cost of classes ordered after a driving-while-intoxicated conviction or other classes ordered by the court.
20. **Custodial Care** as defined in the Glossary of Terms of this SPD.
21. **Dental Services:**
  - The care and treatment of teeth or gums, alveolar processes, dentures, appliances or supplies used in such care or treatment, or drugs prescribed in connection with dental care. This exclusion does not apply to Hospital charges, including professional charges for X-rays, labs, and anesthesia; to charges for treatment of Injuries to natural teeth, including replacement of such teeth with dentures; treatment of a cleft palate; or to charges for the setting of a jaw that was fractured or dislocated in an Accident.
  - Injuries or damage to teeth, natural or otherwise, as a result of or caused by the chewing of food or similar substances.
  - Dental implants including preparation for implants [unless due to accidental injury](#).
22. **Developmental Delays:** Medical charges and occupational, physical, or speech therapy services related to Developmental Delays, intellectual disability, or behavioral therapy. These services are not Medically Necessary and are not considered by the Plan to be medical treatment. If another medical condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.
23. **Duplicate Services and Charges or Inappropriate Billing,** including the preparation of medical reports and itemized bills.
24. **Education:** Charges for education, special education, job training, music therapy, and recreational therapy, whether or not given in a facility providing medical or psychiatric care. This exclusion does not apply to self-management education programs for diabetics.
25. **Environmental Devices:** Environmental items such as, but not limited to, air conditioners, air purifiers, humidifiers, dehumidifiers, furnace filters, heaters, vaporizers, and vacuum devices.
26. **Examinations:** Examinations for employment, insurance, licensing, or litigation purposes.
27. **Excess Charges:** Charges or the portion thereof that are in excess of the Usual and Customary charge, the Negotiated Rate, or the fee schedule.
28. **Experimental, Investigational, or Unproven:** Services, supplies, medicines, treatment, facilities, or equipment that the Plan determines are Experimental, Investigational, or Unproven, including administrative services associated with Experimental, Investigational, or Unproven treatment. This exclusion does not apply to Qualifying Clinical Trials as described in the Covered Medical Benefits section of this SPD.
29. **Extended Care:** Any Extended Care Facility Services that exceed the appropriate level of skill required for treatment as determined by the Plan.
30. **Family Planning:** Consultations for family planning.
31. **Financial Counseling.**
32. **Fitness Programs:** General fitness programs, exercise programs, exercise equipment, and health club memberships, or other utilization of services, supplies, equipment, or facilities in connection with weight control or bodybuilding.

33. **Foot Care (Podiatry):** Routine foot care.
34. **Gender Transition:** Treatment, drugs, medicines, services, and supplies for, or leading to, gender transition surgery.
35. **Genetic Testing or Genetic Counseling,** unless covered elsewhere in this SPD.
36. **Growth Hormones.**
37. **Hearing Services:** Purchase or fitting of hearing aids unless covered elsewhere in this SPD.
38. **Home Modifications:** Modifications to Your home or property, such as, but not limited to, escalators, elevators, saunas, steam baths, pools, hot tubs, whirlpools, tanning equipment, wheelchair lifts, stair lifts, or ramps.
39. **Infant Formula** not administered through a tube as the sole source of nutrition for the Covered Person.
40. **Infertility Treatment:**
  - Fertility tests.
  - Surgical reversal of a sterilized state that was a result of a previous surgery.
  - Direct attempts to cause pregnancy by any means, including, but not limited to, hormone therapy or drugs.
  - Artificial insemination; in vitro fertilization; gamete intrafallopian transfer (GIFT), or zygote intrafallopian transfer (ZIFT).
  - Embryo transfer.
  - Freezing or storage of embryo, eggs, or semen.
  - Genetic testing.

This exclusion does not apply to services required to treat or correct underlying causes of infertility where such services cure the condition of, slow the harm to, alleviate the symptoms of, or maintain the current health status of the Covered Person.
41. **Intraocular Lenses Other Than Conventional Intraocular Cataract Lenses.**
42. **Lamaze Classes** or other childbirth classes.
43. **Learning Disability:** Non-medical treatment, including, but not limited to, special education, remedial reading, school system testing, and other rehabilitation treatment for a Learning Disability. If another medical condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.
44. **Liposuction,** unless covered elsewhere in this SPD.
45. **Maintenance Therapy** if, based on medical evidence, treatment or continued treatment could not be expected to resolve or improve a condition, or if clinical evidence indicates that a plateau has been reached in terms of improvement from such services.
46. **Mammoplasty or Breast Augmentation,** unless covered elsewhere in this SPD.
47. **Marriage Counseling.**

48. **Massage Therapy.**
49. **Maximum Benefit.** Charges in excess of the Maximum Benefit allowed by the Plan.
50. **Military:** A military-related Illness of or Injury to a Covered Person on active military duty, unless payment is legally required.
51. **Nocturnal Enuresis Alarm** (Bed wetting).
52. **Non-Custom-Molded Shoe Inserts.**
53. **Non-Professional Care:** Medical or surgical care that is not performed according to generally accepted professional standards, or that is provided by a provider acting outside the scope of his or her license.
54. **Not Medically Necessary:** Services, supplies, treatment, facilities, or equipment that the Plan determines are not Medically Necessary. Furthermore, this Plan excludes services, supplies, treatment, facilities, or equipment that reliable scientific evidence has shown does not cure the condition, slow the degeneration/deterioration or harm attributable to the condition, alleviate the symptoms of the condition, or maintain the current health status of the Covered Person. See also Maintenance Therapy above.
55. **Nursery and Newborn Expenses** for a grandchild of a covered Employee or spouse.
56. **Nutrition Counseling**, unless covered elsewhere in this SPD.
57. **Nutritional Supplements, Enteral Feedings, Vitamins, and Electrolytes** unless covered elsewhere in this SPD.
58. **Over-the-Counter Medication, Products, Supplies, or Devices**, unless covered elsewhere in this SPD.
59. **Palliative Foot Care.**
60. **Panniculectomy**, unless determined by the Plan to be Medically Necessary.
61. **Personal Comfort:** Services or supplies for personal comfort or convenience, such as, but not limited to, private rooms, televisions, telephones and guest trays.
62. **Pharmacy Consultations.** Charges for or related to consultative information provided by a pharmacist regarding a Prescription order, including, but not limited to, information related to dosage instruction, drug interactions, side effects, and the like.
63. **Preventive / Routine Care Services**, unless covered elsewhere in this SPD.
64. **Private Duty Nursing Services.**
65. **Reconstructive Surgery** when performed only to achieve a normal or nearly normal appearance, and not to correct an underlying medical condition or impairment, as determined by the Plan, unless covered elsewhere in this SPD.
66. **Return to Work / School:** Telephone or Internet consultations, or the completion of claim forms or forms necessary for a return to work or school.

67. **Reversal of Sterilization:** Procedures or treatments to reverse prior voluntary sterilization, unless covered by the Plan in connection with Infertility Treatment.
68. **Room and Board Fees** when surgery is performed other than at a Hospital or Surgical Center.
69. **Self-Administered Services** or procedures that can be performed by the Covered Person without the presence of medical supervision.
70. **Services at No Charge or Cost:** Services for which the Covered Person would not be obligated to pay in the absence of this Plan or that are available to the Covered Person at no cost, or for which the Plan has no legal obligation to pay, except for care provided in a facility of the uniformed services as per Title 32 of the National Defense Code, or as required by law.
71. **Services Provided By a Close Relative.** See the Glossary of Terms section of this SPD for a definition of Close Relative.
72. **Services Provided By a School.**
73. **Sex Therapy.**
74. **Sexual Function:** Diagnostic service, non-surgical and surgical procedures and Prescription drugs (unless covered under the Prescription Drug Benefits section of this SPD) in connection with treatment for male or female impotence.
75. **Standby Surgeon Charges.**
76. **Subrogation.** Charges for an Illness or Injury suffered by a Covered Person due to the action or inaction of any third party if the Covered Person fails to provide information as specified in the Right of Subrogation, Reimbursement, and Offset section. See the Right of Subrogation, Reimbursement, and Offset section for more information.
77. **Surrogate Parenting and Gestational Carrier Services,** including any services or supplies provided in connection with a surrogate parent, including pregnancy and maternity charges Incurred by a Covered Person acting as a surrogate parent.
78. **Taxes:** Sales taxes and shipping and handling charges, unless covered elsewhere in this SPD.
79. **Telehealth.** Consultations made by a Covered Person's treating Physician to another Physician.
80. **Temporomandibular Joint Disorder (TMJ) Services:**
  - Diagnostic services.
  - Surgical treatment.
  - Non-surgical treatment (including intraoral devices or any other non-surgical method to alter occlusion and/or vertical dimension).

This Plan does not cover orthodontic services.

81. **Tobacco Addiction:** Diagnoses, services, treatment, or supplies related to addiction to or dependency on nicotine, unless covered elsewhere in this SPD.
82. **Transportation:** Transportation services that are solely for the convenience of the Covered Person, the Covered Person's Close Relative, or the Covered Person's Physician.
83. **Travel:** Travel costs, whether or not recommended or prescribed by a Physician, unless authorized in advance by the Plan.

84. **Vision Care**, unless covered elsewhere in this SPD.
85. **Vitamins, Minerals, and Supplements**, even if prescribed by a Physician, except for Vitamin B-12 injections and IV iron therapy that are prescribed by a Physician for Medically Necessary purposes.
86. **Vocational Services**: Vocational and educational services rendered primarily for training or education purposes. This Plan also excludes work hardening, work conditioning, and industrial rehabilitation services rendered for Injury prevention education or return-to-work programs.
87. **Weekend Admissions** to Hospital confinement (admissions taking place after 3:00 pm on Fridays or before noon on Sundays) unless the admission is deemed an Emergency or is for care related to pregnancy that is expected to result in childbirth.
88. **Weight Control**: Treatment, services, or surgery for weight control, whether or not prescribed by a Physician or associated with an Illness, except as specifically stated for preventive counseling. This exclusion does not apply to specific services for Morbid Obesity as listed in the Covered Medical Benefits section of this SPD.
89. **Wigs (Cranial Protheses), Toupees, Hairpieces, Hair Implants or Transplants, or Hair Weaving**, or any similar item for replacement of hair regardless of the cause of hair loss, unless covered elsewhere in this SPD.
90. **Workers' Compensation**: An Illness or Injury arising out of, or in the course of, any employment for wage or profit not including self-employment, for which the Covered Person was or could have been entitled to benefits under any Workers' Compensation, U.S. Longshoremen and Harbor Workers' or other occupational disease legislation, policy or contract, [where required by state law](#).
91. **Wrong Surgeries**: Additional costs and/or care related to wrong surgeries. Wrong surgeries include, but are not limited to, surgery performed on the wrong body part, surgery performed on the wrong person, objects left in patients after surgery, etc.

**The Plan does not limit a Covered Person's right to choose his or her own medical care.** If a medical expense is not a covered benefit, or is subject to a limitation or exclusion, a Covered Person still has the right and privilege to receive such medical service or supply at the Covered Person's own personal expense.



## CLAIMS AND APPEAL PROCEDURES

### REASONABLE AND CONSISTENT CLAIMS PROCEDURES

The Plan's claims procedures are designed to ensure and verify that claim determinations are made in accordance with the Plan documents. The Plan provisions will be applied consistently with respect to similarly situated individuals.

#### Pre-Determination

A Pre-Determination is a determination of benefits by the claims administrator, on behalf of the Plan, prior to services being provided. Although Pre-Determinations are not required by the Plan, a Covered Person or provider may voluntarily request a Pre-Determination. A Pre-Determination informs individuals of whether, and under which circumstances, a procedure or service is generally a covered benefit under the Plan. A Covered Person or provider may wish to request a Pre-Determination before incurring medical expenses. A Pre-Determination is not a claim and therefore may not be appealed. A Pre-Determination that a procedure or service may be covered under the Plan does not guarantee the Plan will ultimately pay the claim. All Plan terms and conditions will still be applied when determining whether a claim is payable under the Plan.

### TYPE OF CLAIMS AND DEFINITIONS

- **Pre-Service Claim needing prior authorization as required by the Plan and stated in this SPD.** This is a claim for a benefit where the Covered Person is required to obtain approval from the Plan **before** obtaining medical care, such as in the case of prior authorization of health care items or services that the Plan requires. If a Covered Person or provider calls the Plan for the sole purpose of learning whether or not a claim will be covered, that call is not considered a Pre-Service Claim, unless the Plan and this SPD specifically require the person to call for prior authorization. (See "Pre-Determination" above.) The fact that the Plan may grant prior authorization does not guarantee that the Plan will ultimately pay the claim.

**Note that this Plan does not require prior authorization for urgent or Emergency care claims;** however, Covered Persons may be required to notify the Plan following stabilization. Please refer to the [Care Coordination Process](#) section of this SPD for more details. A condition is considered to be an urgent or Emergency care situation if a sudden and serious condition occurs such that a Prudent Layperson could expect the patient's life would be jeopardized, the patient would suffer severe pain, or serious impairment of the patient's bodily functions would result unless immediate medical care is rendered. Examples of an urgent or Emergency care situation may include, but are not limited to: chest pain; hemorrhaging; syncope; fever equal to or greater than 103° F; presence of a foreign body in the throat, eye, or internal cavity; or a severe allergic reaction.

- **Post-Service Claim** means a claim that involves payment for the cost of health care that has already been provided.
- **Concurrent Care Claim** means that an ongoing course of treatment to be provided over a period of time or for a specified number of treatments has been approved by the Plan.

### PERSONAL REPRESENTATIVE

**Personal Representative** means a person (or provider) who may contact the Plan on the Covered Person's behalf to help with claims, appeals, or other benefit issues. A minor Dependent must have the signature of a parent or Legal Guardian in order to appoint a third party as a Personal Representative.

If a Covered Person chooses to use a Personal Representative, the Covered Person must submit proper documentation to the Plan stating the following: the name of the Personal Representative, the date and duration of the appointment, and any other pertinent information. In addition, the Covered Person must agree to grant his or her Personal Representative access to his or her Protected Health Information. The Covered Person should contact the Claim Administrator to obtain the proper forms. All forms must be signed by the Covered Person in order to be considered official.

## **PROCEDURES FOR SUBMITTING CLAIMS**

Most providers will accept assignment and coordinate payment directly with the Plan on the Covered Person's behalf. If the provider will not accept assignment or coordinate payment directly with the Plan, the Covered Person will need to send the claim to the Plan within the timelines outlined below in order to receive reimbursement. The address for submitting medical claims is on the back of the group health identification card.

A Covered Person who receives services in a country other than the United States is responsible for ensuring the provider is paid. If the provider will not coordinate payment directly with the Plan, the Covered Person will need to pay the claim up front and then submit the claim to the Plan for reimbursement. The Plan will reimburse the Covered Person for any covered amount in U.S. currency. The reimbursed amount will be based on the U.S. equivalency rate that is in effect on the date the Covered Person paid the claim, or on the date of service if the paid date is not known.

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

- Covered Person's/patient's ID number, name, sex, date of birth, address, and relationship to Employee
- Authorized signature from the Covered Person
- Diagnosis
- Date of service
- Place of service
- Procedures, services, or supplies (narrative description)
- Charges for each listed service
- Number of days or units
- Patient's account number (if applicable)
- Total billed charges
- Provider's billing name, address, and telephone number
- Provider's Taxpayer Identification Number (TIN)
- Signature of provider
- Billing provider
- Any information on other insurance (if applicable)
- Whether the patient's condition is related to employment, an auto Accident, or another Accident (if applicable)
- Assignment of benefits (if applicable)

## **TIMELY FILING**

Covered Persons are responsible for ensuring that complete claims are submitted to the Third Party Administrator as soon as possible after services are received, but no later than 12 months from the date of service. If Medicare or Medicaid paid as primary in error, the timely filing requirement may be increased to three years from the date of service. A Veterans Administration Hospital has six years from the date of service to submit the claim. A complete claim means that the Plan has all of the information that is necessary in order to process the claim. Claims received after the timely filing period will not be allowed.

## **INCORRECTLY FILED CLAIMS** (Applies to Pre-Service Claims only)

If a Covered Person or Personal Representative attempts to, but does not properly, follow the Plan's procedures for requesting prior authorization, the Plan will notify the person and explain the proper procedures within five calendar days following receipt of a Pre-Service Claim request. The notice will usually be oral, unless written notice is requested by the Covered Person or Personal Representative.

## **HOW HEALTH BENEFITS ARE CALCULATED**

When UMR receives a claim for a service that has been provided to a Covered Person, it will determine if the service is a covered benefit under this group health Plan. If the service is not a covered benefit, the claim will be denied and the Covered Person will be responsible for paying the provider for these costs. If the service is a covered benefit, UMR will establish the allowable payment amount for that service, in accordance with the provisions of this SPD.

Claims for covered benefits are paid according to the billed charges, a Negotiated Rate, or based on the Usual and Customary amounts minus any Deductible, Plan Participation rate, Co-pay, or penalties that the Covered Person is responsible for paying.

**Negotiated Rate:** On occasion, UMR will negotiate a payment rate with a provider for a particular covered service, such as transplant services, Durable Medical Equipment, Extended Care Facility treatment, or other services. The Negotiated Rate is what the Plan will pay to the provider, minus any Co-pay, Deductible, Plan Participation rate, or penalties that the Covered Person is responsible for paying. If a network contract is in place, the network contract determines the Plan's Negotiated Rate.

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

The specific reimbursement formula used will vary depending upon the Physician or facility providing the service(s) and the type of service(s) received.

**Usual and Customary (U&C)** reimbursement for Covered Expenses received from providers, including Physicians or health care facilities, who are not part of Your network are determined based on one of the following:

- Fee(s) that are negotiated with the Physician or facility; or
- The amount that is usually charged by health care providers in the same geographical area (or greater area, if necessary) for the same services, treatment, or materials:
  - 110 percent of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for the same or similar service within the geographic market; or
  - A gap methodology may be utilized when CMS does not have rates published for certain procedural codes; or
  - 50 percent of the provider's billed charges when unable to obtain a rate published by CMS and/or gap methodology does not apply.

When covered health services are received from a non-network provider as a result of an Emergency or as arranged by Your plan administrator, eligible expenses are an amount negotiated by Your claims administrator or an amount permitted by law. Please contact Your plan administrator if You are billed for amounts in excess of Your applicable Plan Participation, Co-payment or any Deductible. The Plan will not pay excessive charges or amounts You are not legally obligated to pay.

See “Surgery and Assistant Surgeon Services” in the Covered Medical Benefits section for exceptions related to multiple procedures. A global package includes the services that are a necessary part of a procedure. For individual services that are part of a global package, it is customary for the individual services not to be billed separately. A separate charge will not be allowed under the Plan.

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

## **NOTIFICATION OF BENEFIT DETERMINATION**

If a claim is submitted by a Covered Person or a provider on behalf of a Covered Person and the Plan does not completely cover the charges, the Covered Person will receive an Explanation of Benefits (EOB) form that will explain how much the Plan paid toward the claim, and how much of the claim is the Covered Person’s responsibility due to cost-sharing obligations, non-covered benefits, penalties, or other Plan provisions. Please check the information on each EOB form to make sure the services charged were actually received from the provider and that the information appears to be correct. If You have any questions or concerns about the EOB form, call the Plan at the number listed on the EOB form or on the back of the group health identification card. The provider will receive a similar form for each claim that is submitted.

## **TIMELINES FOR INITIAL BENEFIT DETERMINATION**

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

- Pre-Service Claims: A decision will be made within 15 calendar days following receipt of a claim request, but the Plan may have an extra 15-day extension when necessary for reasons beyond the control of the Plan, if written notice is given to the Covered Person within the original 15-day period.
- Post-Service Claims: Claims will be processed within 30 calendar days, but the Plan may have an additional 15-day extension when necessary for reasons beyond the control of the Plan, if written notice is provided to the Covered Person within the original 30-day period.
- Concurrent Care Claims: If the Plan is reducing or terminating benefits before the end of the previously approved course of treatment, the Plan will notify the Covered Person prior to the coverage for the treatment ending or being reduced.

A claim is considered to be filed when the claim for benefits has been submitted to UMR for formal consideration under the terms of this Plan.

## **CIRCUMSTANCES CAUSING LOSS OR DENIAL OF PLAN BENEFITS**

Claims may be denied for any of the following reasons:

- Termination of Your employment.
- A Covered Person’s loss of eligibility for coverage under the health Plan.
- Charges are Incurred prior to the Covered Person's Effective Date or following termination of coverage.
- A Covered Person reached the Maximum Benefit under this Plan.
- Amendment of the group health Plan.
- Termination of the group health Plan.
- The Employee, Dependent, or provider did not respond to a request for additional information needed to process the claim or appeal.
- Application of Coordination of Benefits.
- Enforcement of subrogation.
- Services are not a covered benefit under this Plan.

- Services are not considered Medically Necessary.
- Failure to comply with prior authorization requirements before receiving services.
- Misuse of the Plan identification card or other fraud.
- Failure to pay premiums if required.
- The Employee or Dependent is responsible for charges due to Deductible, Plan Participation obligations, or penalties.
- Application of the Usual and Customary fee limits, the fee schedule, or Negotiated Rates.
- Incomplete or inaccurate claim submission.
- Application of utilization review.
- Procedures are considered Experimental, Investigational or Unproven.
- Other reasons as stated elsewhere in this SPD.

### **ADVERSE BENEFIT DETERMINATION (DENIED CLAIMS)**

**Adverse Benefit Determination** means a denial, reduction, or termination of a benefit, or a failure to provide or make payment, in whole or in part, for a benefit. It also includes any such denial, reduction, termination, rescission of coverage (whether or not, in connection with the rescission, there is an adverse effect on any particular benefit at that time), or failure to provide or make payment that is based on a determination that the Covered Person is no longer eligible to participate in the Plan.

If a claim is being denied, in whole or in part, and the Covered Person will owe any amount to the provider, the Covered Person will receive an initial claim denial notice, usually referred to as an Explanation of Benefits (EOB) form, within the timelines described above. The EOB form will:

- Explain the specific reasons for the denial.
- Provide a specific reference to pertinent Plan provisions on which the denial was based.
- Provide a description of any material or information that is necessary for the Covered Person to perfect the claim, along with an explanation of why such material or information is necessary, if applicable.
- Provide appropriate information as to the steps the Covered Person may take to submit the claim for appeal (review).

If an internal rule or guideline was relied upon, or if the denial was based on Medical Necessity or Experimental, Investigational, or Unproven treatment, the Plan will notify the Covered Person of that fact. The Covered Person has the right to request a copy of the rule/guideline or clinical criteria that were relied upon, and such information will be provided free of charge.

### **APPEALS PROCEDURE FOR ADVERSE BENEFIT DETERMINATIONS**

If a Covered Person disagrees with the denial of a claim or a rescission of coverage determination, the Covered Person or his or her Personal Representative may request that the Plan review its initial determination by submitting a written request to the Plan as described below. An appeal filed by a provider on the Covered Person's behalf is not considered an appeal under the Plan unless the provider is a Personal Representative.

**First Level of Appeal:** This is a **mandatory** appeal level. The Covered Person must exhaust the following internal procedures before taking any outside legal action.

- The Covered Person must file the appeal within 180 days of the date he or she received the EOB form from the Plan showing that the claim was denied. The Plan will assume the Covered Person received the EOB form seven days after the Plan mailed the EOB form.
- The Covered Person or his or her Personal Representative will be allowed reasonable access to review or copy pertinent documents, at no charge.
- The Covered Person may submit written comments, documents, records, and other information related to the claim to explain why he or she believes the denial should be overturned. This information should be submitted at the same time the written request for a review is submitted.

- The Covered Person has the right to submit evidence that his or her claim is due to the existence of a physical or mental medical condition or domestic violence, under applicable federal nondiscrimination rules.
- The review will take into account all comments, documents, records, and other information submitted that relates to the claim. This will include comments, documents, records, and other information that either were not submitted previously or were not considered in the initial benefit decision. The review will be conducted by individuals who were not involved in the original denial decision and are not under the supervision of the person who originally denied the claim.
- If the benefit denial was based, in whole or in part, on a medical judgment, the Plan will consult with a health care professional with training and experience in the relevant medical field. This health care professional may not have been involved in the original denial decision, and may not be supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Covered Person's request, regardless of whether or not the Plan relies on their advice in making any benefit determinations.
- After the claim has been reviewed, the Covered Person will receive written notification letting him or her know if the claim is being approved or denied. In the event of new or additional evidence, or any new rationale relied upon during the appeal process in connection with a claim that is being appealed, the Plan will automatically provide the relevant information to the Covered Person. The notification will provide the Covered Person with the information outlined under the "Adverse Benefit Determination" section above.

**Second Level of Appeal:** This is a **voluntary** appeal level. The Covered Person is not required to follow this internal procedure before taking outside legal action.

- A Covered Person who is not satisfied with the decision following the first appeal has the right to appeal the denial a second time.
- The Covered Person or his or her Personal Representative must submit a written request for a second review within 60 calendar days following the date he or she received the Plan's decision regarding the first appeal. The Plan will assume the Covered Person received the determination letter regarding the first appeal seven days after the Plan sent the determination letter.
- The Covered Person may submit written comments, documents, records, and other pertinent information to explain why he or she believes the denial should be overturned. This information should be submitted at the same time the written request for a second review is submitted.
- The Covered Person has the right to submit evidence that his or her claim is due to the existence of a physical or mental medical condition or domestic violence, under applicable federal nondiscrimination rules.
- The second review will take into account all comments, documents, records, and other information submitted that relates to the claim that either were not submitted previously or were not considered in the initial benefit decision. The review will be conducted by individuals who were not involved in the original denial decision or the first appeal and are not under the supervision of those individuals.
- If the benefit denial was based, in whole or in part, on a medical judgment, the Plan will consult with a health care professional with training and experience in the relevant medical field. This health care professional may not have been involved in the original denial decision or first appeal, and may not be supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Covered Person's request, regardless of whether or not the Plan relies on their advice in making any benefit determinations.
- After the claim has been reviewed, the Covered Person will receive written notification letting him or her know if the claim is being approved or denied. In the event of new or additional evidence, or any new rationale relied upon during the appeal process in connection with a claim that is being appealed, the Plan will automatically provide the relevant information to the Covered Person. The notification will provide the Covered Person with the information outlined under the "Adverse Benefit Determination" section above.

Regarding the above voluntary appeal level, the Plan agrees that any statutory limitations that are applicable to pursuing the claim in court will be put on hold during the period of this voluntary appeal process. The voluntary appeal process is available only after the Covered Person has followed the mandatory appeal level as required above. This Plan also agrees that it will not charge the Covered Person a fee for going through the voluntary appeal process, and it will not assert a failure to exhaust administrative remedies if a Covered Person elects to pursue a claim in court before following this voluntary appeal process. A Covered Person's decision about whether to submit a benefit dispute through this voluntary appeal level will have no effect on his or her rights to any other benefits under the Plan. If You have any questions regarding the voluntary level of appeal, including applicable rules, a Covered Person's right to representation (i.e. to appoint a Personal Representative), or other details, please contact the Plan.

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

Note: Post-Service Appeal Request forms are available at [www.umar.com](http://www.umar.com) to assist You in providing all the recommended information to ensure a full and fair review of Your Adverse Benefit Determination. You are not required to use this form.

Send all level of appeals to:  
CARE COORDINATORS BY QUANTUM HEALTH  
7450 HUNTINGTON PARK DR  
COLUMBUS OH 43235

This Plan contracts with various companies to administer different parts of this Plan. A Covered Person who wants to appeal a decision or a claim determination that one of these companies made should send appeals directly to the company that made the decision being appealed. This includes the RIGHT TO EXTERNAL REVIEW.

Send Pharmacy appeals to:  
EXPRESS SCRIPTS  
3700 COLONNADE PKWY STE 600  
BURMINGHAM AL 35243

**TIME PERIODS FOR MAKING DECISIONS ON APPEALS**

After reviewing a claim that has been appealed, the Plan will notify the Covered Person of its decision within the following timeframes, although Covered Persons may voluntarily extend these timelines. In addition, if any new or additional evidence is relied upon or generated during the determination of the appeal, the Plan will provide such evidence to You free of charge and sufficiently in advance of the due date of the response to the Adverse Benefit Determination. If such evidence is received at a point in the process where the Plan is unable to provide You with a reasonable opportunity to respond prior to the end of the period stated below, the time period will be tolled to allow You a reasonable opportunity to respond to the new or additional evidence.

**URGENT CLAIM APPEALS THAT REQUIRE IMMEDIATE ACTION**

A request by a Covered Person or his or her authorized representative for the review and reconsideration of coverage that requires notification or approval prior to receiving medical care may be considered an urgent claim appeal. Urgent claim appeals must meet one or both of the following criteria in order to be considered urgent in nature:

- A delay in treatment could seriously jeopardize life or health or the ability to regain maximum functionality.
- In the opinion of a Physician with knowledge of the medical condition, a delay in treatment could cause severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

UMR must respond to the urgent claim appeal request as soon as possible, taking into account the medical exigencies, but no later than 72 hours after receiving the request for review.

The timelines below will apply only to the mandatory appeal level. The voluntary appeal level will not be subject to specific timelines.

- Pre-Service Claims: Within a reasonable period of time appropriate to the medical circumstances, but no later than 30 calendar days after the Plan receives the request for review.
- Post-Service Claims: Within a reasonable period of time, but no later than 60 calendar days after the Plan receives the request for review.
- Concurrent Care Claims: Before treatment ends or is reduced.

## **RIGHT TO EXTERNAL REVIEW**

If, after exhausting Your internal appeals, You are not satisfied with the final determination, You may choose to participate in the external review program. This program applies only if the Adverse Benefit Determination involves:

- Clinical reasons;
- The exclusions for Experimental, Investigational, or Unproven services;
- Determinations related to Your entitlement to a reasonable alternative standard for a reward under a Wellness Program;
- Determinations related to whether the Plan has complied with non-quantitative treatment limitation provisions of Code 9812 or 54.9812 (Parity in Mental Health and Substance Use Disorder Benefits); or
- Other requirements of applicable law.

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

You may request an independent review of the Adverse Benefit Determination. Neither You nor UMR or Your employer will have an opportunity to meet with the reviewer or otherwise participate in the reviewer's decision. If You wish to pursue an external review, please send a written request as indicated below.

**CARE COORDINATORS BY QUANTUM HEALTH**  
7450 HUNTINGTON PARK DR  
COLUMBUS OH 43235

Your written request should include: (1) Your specific request for an external review; (2) the Employee's name, address, and member ID number; (3) Your designated representative's name and address, if applicable; (4) a description of the service that was denied; and (5) any new, relevant information that was not provided during the internal appeal. You will be provided more information about the external review process at the time we receive Your request.

Any requests for an independent review must be made within four months of the date You receive the Adverse Benefit Determination. You, or an authorized designated representative may request an independent review by contacting the toll-free number on Your ID card or by sending a written request to the address on Your ID card.

The independent review will be performed by an independent Physician, or by a Physician who is qualified to decide whether the requested service or procedure is a qualified medical care expense under the Plan. The Independent Review Organization (IRO) has been contracted by UMR and has no material affiliation or interest with UMR or Your employer. UMR will choose the IRO based on a rotating list of approved IROs.



In certain cases, the independent review may be performed by a panel of Physicians, as deemed appropriate by the IRO.

Within applicable timeframes of UMR's receipt of a request for independent review, the request will be forwarded to the IRO, together with:

- All relevant medical records;
- All other documents relied upon by UMR and/or Your employer in making a decision on the case; and
- All other information or evidence that You or Your Physician has already submitted to UMR or Your employer.

If there is any information or evidence that was not previously provided and that You or Your Physician wishes to submit in support of the request, You may include this information with the request for an independent review, and UMR will include it with the documents forwarded to the IRO. A decision will be made within applicable timeframes. If the reviewer needs additional information in order to make a decision, this time period may be extended. The independent review process will be expedited if You meet the criteria for an expedited external review as defined by applicable law.

The reviewer's decision will be in writing and will include the clinical basis for the determination. The IRO will provide You and UMR and/or Your employer with the reviewer's decision, a description of the qualifications of the reviewer, and any other information deemed appropriate by the organization and/or required by applicable law.

If the final independent decision is to approve payment or referral, the Plan will accept the decision and provide benefits for such service or procedure in accordance with the terms and conditions of the Plan. If the final independent review decision is that payment or referral will not be made, the Plan will not be obligated to provide benefits for the service or procedure.

You may contact the claims administrator at the toll-free number on Your ID card for more information regarding Your external appeal rights and the independent review process.

## **PHYSICAL EXAMINATION AND AUTOPSY**

The Plan may require that a Covered Person have a physical examination, at the Plan's expense, as often as is necessary to settle a claim. In the case of death, the Plan may require an autopsy unless forbidden by law.

## **RIGHT TO REQUEST OVERPAYMENTS**

The Plan reserves the right to recover any payments made by the Plan that were:

- Made in error; or
- Made after the date the person's coverage should have been terminated under this Plan; or
- Made to any Covered Person or any party on a Covered Person's behalf where the Plan Sponsor determines the payment to the Covered Person or any party is greater than the amount payable under this Plan.

The Plan has the right to recover against Covered Persons if the Plan has paid them or any other party on their behalf.

## FRAUD

Fraud is a crime for which an individual may be prosecuted. Any Covered Person who willfully and knowingly engages in an activity intended to defraud the Plan is guilty of fraud. The Plan will utilize all means necessary to support fraud detection and investigation. It is a crime for a Covered Person to file a claim containing any false, incomplete, or misleading information with intent to injure, defraud, or deceive the Plan. In addition, it is a fraudulent act when a Covered Person willfully and knowingly fails to notify the Plan regarding an event that affects eligibility for a Covered Person. Notification requirements are outlined in this SPD and other Plan materials. Please read them carefully and refer to all Plan materials that You receive (e.g., COBRA notices). A few examples of events that require Plan notification are divorce, a Dependent aging out of the Plan, and enrollment in other group health coverage while on COBRA. (Please note that the examples listed are not all-inclusive.)

These actions will result in denial of the Covered Person's claim or in termination of the Covered Person's coverage under the Plan, and are subject to prosecution and punishment to the full extent under state and/or federal law.

Each Covered Person must:

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

In order to maintain the integrity of this Plan, each Covered Person is encouraged to notify the Plan whenever a provider:

- Bills for services or treatment that have never been received; or
- Asks a Covered Person to sign a blank claim form; or
- Asks a Covered Person to undergo tests that the Covered Person feels are not needed.

Covered Persons concerned about any of the charges that appear on a bill or EOB form, or who know of or suspect any illegal activity, should call the toll-free hotline at 1-800-356-5803. All calls are strictly confidential.

## OTHER FEDERAL PROVISIONS

### FAMILY AND MEDICAL LEAVE ACT (FMLA)

If an Employee is on a family or medical leave of absence that meets the eligibility requirements under the Family and Medical Leave Act of 1993 (FMLA), his or her employer will continue coverage under this Plan in accordance with state and federal FMLA regulations, provided the following conditions are met:

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

Coverage will be continued for up to the greater of:

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

An Employee may choose not to retain group health coverage during an FMLA leave. When the Employee returns to work following the FMLA leave, the Employee's coverage will usually be restored to the level the Employee would have had if the FMLA leave had not been taken. For more information, please contact Your Human Resources or Personnel office.

### QUALIFIED MEDICAL CHILD SUPPORT ORDERS PROVISION

A Dependent Child will become covered as of the date specified in a judgment, decree, or order issued by a court of competent jurisdiction or through a state administrative process.

The order must clearly identify all of the following:

- The name and last known mailing address of the participant;
- The name and last known mailing address of each alternate recipient (or official state or political designee for the alternate recipient);
- A reasonable description of the type of coverage to be provided to the Child or the manner in which such coverage is to be determined; and
- The period to which the order applies.

Please contact the Plan Administrator to request a copy, at no charge, of the written procedures that the Plan uses when administering Qualified Medical Child Support Orders.

### NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for a Hospital length of stay in connection with childbirth for the mother or newborn Child to less than 48 hours following a vaginal delivery, or less than 96 hours following a Cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the Plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

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

- Mental Health Parity Act.
- Americans With Disabilities Act, as amended.
- Women's Health and Cancer Rights Act of 1998 regarding breast reconstruction following a mastectomy.
- Pediatric Vaccines regulation, whereby an employer will not reduce its coverage for pediatric vaccines below the coverage it provided as of May 1, 1993.
- Medicare Secondary Payer regulations, as amended.
- TRICARE Prohibition Against Incentives and Nondiscrimination Requirements amendments.
- Genetic Information Non-discrimination Act (GINA).

## **HIPAA ADMINISTRATIVE SIMPLIFICATION MEDICAL PRIVACY AND SECURITY PROVISION**

### **USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION UNDER HIPAA PRIVACY AND SECURITY REGULATIONS**

This Plan will Use a Covered Person's Protected Health Information (PHI) to the extent of and in accordance with the Uses and Disclosures permitted by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Specifically, this Plan will Use and Disclose a Covered Person's PHI for purposes related to health care Treatment, Payment for health care, and Health Care Operations. Additionally, this Plan will Use and Disclose a Covered Person's PHI as required by law and as permitted by authorization. This section establishes the terms under which the Plan may share a Covered Person's PHI with the Plan Sponsor, and limits the Uses and Disclosures that the Plan Sponsor may make of a Covered Person's PHI.

This Plan will Disclose a Covered Person's PHI to the Plan Sponsor only to the extent necessary for the purposes of the administrative functions of Treatment, Payment for health care, or Health Care Operations.

The Plan Sponsor will Use and/or Disclose a Covered Person's PHI only to the extent necessary for the administrative functions of Treatment, Payment for health care, or Health Care Operations that it performs on behalf of this Plan.

This Plan agrees that it will Disclose a Covered Person's PHI to the Plan Sponsor only upon receipt of a certification from the Plan Sponsor that the terms of this section have been adopted and that the Plan Sponsor agrees to abide by these terms.

The Plan Sponsor is subject to all of the following restrictions that apply to the Use and Disclosure of a Covered Person's PHI:

- The Plan Sponsor will Use and Disclose a Covered Person's PHI (including Electronic PHI) only for Plan Administrative Functions, as required by law or as permitted under the HIPAA regulations. This Plan's Notice of Privacy Practices also contains more information about permitted Uses and Disclosures of PHI under HIPAA;
- The Plan Sponsor will implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of the Electronic PHI that it creates, receives, maintains, or transmits on behalf of the Plan;
- The Plan Sponsor will require each of its subcontractors or agents to whom the Plan Sponsor may provide a Covered Person's PHI to agree to the same restrictions and conditions imposed on the Plan Sponsor with regard to a Covered Person's PHI;
- The Plan Sponsor will ensure that each of its subcontractors or agents to whom the Plan Sponsor may provide Electronic PHI agree to implement reasonable and appropriate security measures to protect Electronic PHI;
- The Plan Sponsor will not Use or Disclose PHI for employment-related actions and decisions or in connection with any other of the Plan Sponsor's benefits or Employee benefit plans;
- The Plan Sponsor will promptly report to this Plan any breach or impermissible or improper Use or Disclosure of PHI not authorized by the Plan documents;
- The Plan Sponsor will report to the Plan any breach or security incident with respect to Electronic PHI of which the Plan Sponsor becomes aware;

- The Plan Sponsor and the Plan will not use genetic information for underwriting purposes. For example, underwriting purposes will include determining eligibility, coverage, or payment under the Plan, with the exception of determining medical appropriateness of a treatment;
- The Plan Sponsor will allow a Covered Person or this Plan to inspect and copy any PHI about the Covered Person contained in the Designated Record Set that is in the Plan Sponsor's custody or control. The HIPAA Privacy Regulations set forth the rules that the Covered Person and the Plan must follow and also sets forth exceptions;
- The Plan Sponsor will amend or correct, or make available to the Plan to amend or correct, any portion of the Covered Person's PHI contained in the Designated Record Set to the extent permitted or required under the HIPAA Privacy Regulations;
- The Plan Sponsor will keep a Disclosure log for certain types of Disclosures set forth in the HIPAA Regulations. Each Covered Person has the right to see the Disclosure log. The Plan Sponsor does not have to maintain a log if Disclosures are for certain Plan-related purposes such as Payment of benefits or Health Care Operations;
- The Plan Sponsor will make its internal practices, books, and records related to the Use and Disclosure of a Covered Person's PHI available to this Plan and to the Department of Health and Human Services or its designee for the purpose of determining this Plan's compliance with HIPAA;
- The Plan Sponsor must, if feasible, return to this Plan or destroy all of a Covered Person's PHI that the Plan Sponsor received from or on behalf of this Plan when the Plan Sponsor no longer needs the Covered Person's PHI to administer this Plan. This includes all copies in any form, including any compilations derived from the PHI. If return or destruction is not feasible, the Plan Sponsor agrees to restrict and limit further Uses and Disclosures to the purposes that make the return or destruction infeasible;
- The Plan Sponsor will provide that adequate separation exists between this Plan and the Plan Sponsor so that a Covered Person's PHI (including Electronic PHI) will be used only for the purpose of Plan administration; and
- The Plan Sponsor will use reasonable efforts to request only the minimum necessary type and amount of a Covered Person's PHI to carry out functions for which the information is requested.

The following Employees, classes of Employees, or other workforce members under the control of the Plan Sponsor may be given access to a Covered Person's PHI for Plan Administrative Functions that the Plan Sponsor performs on behalf of the Plan as set forth in this section:

#### Human Resources

This list includes every Employee, class of Employees, or other workforce members under the control of the Plan Sponsor who may receive a Covered Person's PHI. If any of these Employees or workforce members Use or Disclose a Covered Person's PHI in violation of the terms set forth in this section, the Employees or workforce members will be subject to disciplinary action and sanctions, including the possibility of termination of employment. If the Plan Sponsor becomes aware of any such violation, the Plan Sponsor will promptly report the violation to this Plan and will cooperate with the Plan to correct the violation, to impose the appropriate sanctions, and to mitigate any harmful effects to the Covered Person.

#### DEFINITIONS

**Administrative Simplification** is the section of the law that addresses electronic transactions, privacy, and security. The goals are to:

- Improve efficiency and effectiveness of the health care system;
- Standardize electronic data interchange of certain administrative transactions;

- Safeguard security and privacy of Protected Health Information;
- Improve efficiency to compile/analyze data, audit, and detect fraud; and
- Improve the Medicare and Medicaid programs.

**Business Associate (BA) in relationship to a Covered Entity (CE)** means a person to whom the CE discloses Protected Health Information (PHI) so that a person may carry out, assist with the performance of, or perform a function or activity for the CE. This includes contractors or other persons who receive PHI from the CE (or from another business partner of the CE) for the purposes described in the previous sentence, including lawyers, auditors, consultants, Third Party Administrators, health care clearinghouses, data processing firms, billing firms, and other Covered Entities. This excludes persons who are within the CE's workforce.

**Covered Entity (CE)** is one of the following: a health plan, a health care clearinghouse, or a health care provider who transmits any health information in connection with a transaction covered by this law.

**Designated Record Set** means a set of records maintained by or for a Covered Entity that includes a Covered Person's PHI. This includes medical records, billing records, enrollment records, Payment records, claims adjudication records, and case management record systems maintained by or for this Plan. This also includes records used to make decisions about Covered Persons. This record set must be maintained for a minimum of six years.

**Disclose or Disclosure** is the release or divulgence of information by an entity to persons or organizations outside that entity.

**Electronic Protected Health Information (Electronic PHI)** is Individually Identifiable Health Information that is transmitted by electronic media or maintained in electronic media. It is a subset of Protected Health Information.

**Health Care Operations** are general administrative and business functions necessary for the CE to remain a viable business. These activities include:

- Conducting quality assessment and improvement activities;
- Reviewing the competence or qualifications and accrediting/licensing of health care professional plans;
- Evaluating health care professional and health plan performance;
- Training future health care professionals;
- Insurance activities related to the renewal of a contract for insurance;
- Conducting or arranging for medical review and auditing services;
- Compiling and analyzing information in anticipation of or for use in a civil or criminal legal proceeding;
- Population-based activities related to improving health or reducing health care costs, protocol development, case management, and care coordination;
- Contacting of health care providers and patients with information about Treatment alternatives and related functions that do not entail direct patient care; and
- Activities related to the creation, renewal, or replacement of a contract for health insurance or health benefits, as well as ceding, securing, or placing a contract for reinsurance of risk related to claims for health care (including stop-loss and excess of loss insurance).

**Individually Identifiable Health Information** is information that is a subset of health information, including demographic information collected from a Covered Person, and that:

- Is created by or received from a Covered Entity;
- Relates to the past, present, or future physical or mental health or condition of a Covered Person, the provision of health care, or the past, present, or future Payment for the provision of health care; and
- Identifies the Covered Person, or there is reasonable basis to believe the information can be used to identify the Covered Person.

**Payment** means the activities of the health plan or a Business Associate, including the actual Payment under the policy or contract; and a health care provider or its Business Associate that obtains reimbursement for the provision of health care.

**Plan Administrative Functions** means administrative functions of Payment or Health Care Operations performed by the Plan Sponsor on behalf of the Plan, including quality assurance, claims processing, auditing, and monitoring.

**Plan Sponsor** means Your employer.

**Privacy Official** is the individual who provides oversight of compliance with all policies and procedures related to the protection of PHI and federal and state regulations related to a Covered Person's privacy.

**Protected Health Information (PHI)** is Individually Identifiable Health Information transmitted or maintained by a Covered Entity in written, electronic, or oral form. PHI includes Electronic PHI.

**Treatment** is the provision of health care by, or the coordination of health care (including health [Care Coordination Process](#) of the individual through risk assessment, case management, and disease management) among, health care providers; the referral of a patient from one provider to another; or the coordination of health care or other services among health care providers and third parties authorized by the health plan or the individual.

**Use** means, with respect to Individually Identifiable Health Information, the sharing, employment, application, utilization, examination, or analysis of such information within an entity that maintains such information.



## **PLAN AMENDMENT AND TERMINATION INFORMATION**

The Plan Sponsor fully intends to maintain this Plan indefinitely; however, the employer reserves the right to terminate, suspend, or amend this Plan at any time, in whole or in part, including making modifications to the benefits under this Plan. No person or entity has any authority to make any oral change or amendments to this Plan. No agent or representative of this Plan will have the authority to legally change the Plan terms or SPD or waive any of its provisions, either purposefully or inadvertently. If a misstatement affects the existence of coverage, the relevant facts will be used in determining whether coverage is in force under the terms of this Plan and in what amount. The Plan Administrator will provide written notice to Covered Persons within 60 days following the adopted formal action that makes material reduction of benefits to the Plan, or may, alternatively, furnish such notification through communications maintained by the Plan Sponsor or Plan Administrator at regular intervals of no greater than 90 days.

### **COVERED PERSON'S RIGHTS IF PLAN IS AMENDED OR TERMINATED**

If this Plan is amended, a Covered Person's rights are limited to Plan benefits in force at the time expenses are Incurred, whether or not the Covered Person has received written notification from the Plan Administrator that the Plan has been amended.

If this Plan is terminated, the rights of a Covered Person are limited to Covered Expenses Incurred before the Covered Person receives notice of termination. All claims Incurred prior to termination, but not submitted to either the Plan Sponsor or the Third Party Administrator within 75 days of the Effective Date of termination of this Plan due to bankruptcy, will be excluded from any benefit consideration.

The Plan will assume that the Covered Person receives the written amendment or termination letter from the Plan Administrator seven days after the letter is mailed to the Covered Person.

No person will become entitled to any vested rights under this Plan.

### **DISTRIBUTION OF ASSETS UPON TERMINATION OF PLAN**

Contact Your Human Resources or Personnel office for information regarding distribution of assets upon termination of Plan.

### **NO CONTRACT OF EMPLOYMENT**

This Plan is not intended to be, and may not be construed as, a contract of employment between any Covered Person and the employer.

## GLOSSARY OF TERMS

**ABA / IBI / Autism Spectrum Disorder Therapy** means intensive behavioral therapy programs used to treat Autism Spectrum Disorder. These programs are often referred to as Intensive Behavioral Intervention (IBI), Early Intensive Behavioral Intervention (EIBI), or Applied Behavior Analysis (ABA). These interventions aim to reduce problem behaviors and develop alternative behaviors and skills in those with Autism Spectrum Disorder. In a typical therapy session, the Child is directed to perform an action. Successful performance of the task is rewarded with a positive reinforcer, while noncompliance or no response receives a neutral reaction from the therapist. For Children with maladaptive behaviors, plans are created to utilize the use of reinforcers to decrease problem behavior and increase more appropriate responses. Although once a component of the original Lovaas methodology, aversive consequences are no longer used. Parental involvement is considered essential to long-term treatment success; parents are taught to continue behavioral modification training when the Child is at home, and may sometimes act as the primary therapist.

**Accident** means an unexpected, unforeseen, and unintended event that causes bodily harm or damage to the body.

**Activities of Daily Living (ADL)** means the following, with or without assistance: bathing, dressing, toileting, and associated personal hygiene; transferring (moving in or out of a bed, chair, wheelchair, tub, or shower); mobility; eating (getting nourishment into the body by any means other than intravenous); and continence (voluntarily maintaining control of bowel and/or bladder function, or, in the event of incontinence, maintaining a reasonable level of personal hygiene).

**Acupuncture** means a technique used to deliver anesthesia or analgesia, to for treat conditions of the body (when clinical efficacy has been established for treatment of such conditions) by passing long, thin needles through the skin.

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

**Adverse Benefit Determination** means a denial, reduction, or termination of a benefit, or a failure to provide or make payment, in whole or in part, for a benefit. It also includes any such denial, reduction, termination, rescission of coverage (whether or not, in connection with the rescission, there is an adverse effect on any particular benefit at that time), or failure to provide or make payment that is based on a determination that the Covered Person is no longer eligible to participate in the Plan.

**Alternate Facility** means a health care facility that is not a Hospital and that provides one or more of the following services on an Outpatient basis, as permitted by law:

- Surgical services;
- Emergency services; or
- Rehabilitative, laboratory, diagnostic, or therapeutic services.

**Ambulance Transportation** means professional ground or air Ambulance Transportation in an Emergency situation, or when deemed Medically Necessary, which is:

- To the closest facility most able to provide the specialized treatment required; and
- The most appropriate mode of transportation consistent with the well-being of You or Your Dependent.

**Ancillary Services** means services rendered in connection with Inpatient or Outpatient care in a Hospital or in connection with a medical Emergency, including the following: ambulance services, anesthesiology, assistant surgeon services, pathology, and radiology. This term also includes services of the attending Physician or primary surgeon in the event of a medical Emergency.

**Birth Center** means a legally operating institution or facility that is licensed and equipped to provide immediate prenatal care, delivery services and postpartum care to the pregnant individual under the direction and supervision of one or more Physicians specializing in obstetrics or gynecology or a certified nurse midwife. It must provide for 24-hour nursing care provided by registered nurses or certified nurse midwives.

**Child (Children)** means any of the following individuals with respect to an Employee: a natural biological Child; a stepchild; a legally adopted Child or a Child legally Placed for Adoption; a Child under the Employee's or spouse's Legal Guardianship; or a Child who is considered an alternate recipient under a Qualified Medical Child Support Order (even if the Child does not meet the definition of "Dependent").

**Close Relative** means a member of the immediate family. Immediate family includes the Employee, spouse, mother, father, grandmother, grandfather, stepparents, step-grandparents, siblings, stepsiblings, half-siblings, Children, stepchildren, and grandchildren.

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

**COBRA** means Title X of the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended from time to time, and applicable regulations. This law gives Covered Persons the right, under certain circumstances, to elect continuation coverage under the Plan when active coverage ends due to qualifying events.

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

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

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

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

**Custodial Care** means non-medical care given to a Covered Person, such as administering medication and assisting with personal hygiene or other Activities of Daily Living, rather than providing therapeutic treatment and services. Custodial Care services can be safely and adequately provided by persons who do not have the technical skills of a covered health care provider. Custodial Care also includes care when active medical treatment cannot be reasonably expected to reduce a disability or improve the condition of a Covered Person.

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

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

**Developmental Delays** means conditions that are characterized by impairment in various areas of development, such as social interaction skills, adaptive behavior, and communication skills. Developmental Delay may not necessarily have a history of birth trauma or other Illness that could be causing the impairment, such as a hearing problem, mental Illness, or other neurological symptoms or Illness.

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

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

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

A cochlear implant is not considered Durable Medical Equipment.

**Effective Date** means the first day of coverage under this Plan as defined in this SPD. The Covered Person's Effective Date may or may not be the same as his or her Enrollment Date, as Enrollment Date is defined by the Plan.

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

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

**Enrollment Date** means:

- For anyone who applies for coverage when first eligible, the date that coverage begins.
- For anyone who enrolls under the Special Enrollment Provision, or for Late Enrollees, the first day coverage begins.

**Experimental, Investigational, or Unproven** means any drug, service, supply, care, or treatment that, at the time provided or sought to be provided, is not recognized as conforming to accepted medical practice or to be a safe, effective standard of medical practice for a particular condition. This includes, but is not limited to:

- Items within the research, Investigational, or Experimental stage of development or performed within or restricted to use in Phase I, II, or III clinical trials (unless identified as a covered service elsewhere);
- Items that do not have strong, research-based evidence to permit conclusions and/or clearly define long-term effects and impact on health outcomes (i.e., that have not yet been shown to be consistently effective for the diagnosis or treatment of the specific condition for which it is sought). Strong, research-based evidence is identified as peer-reviewed published data derived from multiple, large, human, randomized, controlled clinical trials OR at least one or more large, controlled, national, multi-center, population-based studies;
- Items based on anecdotal and Unproven evidence (literature consisting only of case studies or uncontrolled trials), i.e., items that lack scientific validity, but may be common practice within select practitioner groups even though safety and efficacy is not clearly established;
- Items that have been identified through research-based evidence to not be effective for a medical condition and/or to not have a beneficial effect on health outcomes.

Note: FDA and/or Medicare approval does not guarantee that a drug, supply, care, or treatment is accepted medical practice; however, lack of such approval will be a consideration in determining whether a drug, service, supply, care or treatment is considered Experimental, Investigational, or Unproven. In assessing cancer care claims, sources such as the National Comprehensive Cancer Network (NCCN) Compendium, Clinical Practice Guidelines in Oncology™ or National Cancer Institute (NCI) standard of care compendium guidelines, or similar material from other or successor organizations will be considered along with benefits provided under the Plan and any benefits required by law. Furthermore, off-label drug or device use (sought for outside FDA-approved indications) is subject to medical review for appropriateness based on prevailing peer-reviewed medical literature, published opinions and evaluations by national medical associations, consensus panels, technology evaluation bodies, and/or independent review organizations to evaluate the scientific quality of supporting evidence.

**Extended Care Facility** means a facility including, but not limited to, a skilled nursing, rehabilitation, convalescent, or subacute facility. It is an institution or a designated part of an institution that is operating pursuant to the law for such an institution and is under the full-time supervision of a Physician or registered nurse. In addition, the Plan requires that the facility: provide 24-hour-per-day service to include skilled nursing care and Medically Necessary therapies for the recovery of health or physical strength; not be a place primarily for Custodial Care; require compensation from its patients; admit patients only upon Physician orders; have an agreement to have a Physician's services available when needed; maintain adequate medical records for all patients; and have a written transfer agreement with at least one Hospital, be licensed by the state in which it operates, and provide the services to which the licensure applies.

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

**Gender Dysphoria** means a disorder characterized by the following diagnostic criteria classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association:

Diagnostic criteria for adults and adolescents:

- A marked incongruence exists between one's experienced/expressed gender and one's assigned gender, of at least six months' duration, as manifested by at least two of the following:
  - A marked incongruence between one's experienced/expressed gender and primary and/or secondary sex characteristics (or, in young adolescents, the anticipated secondary sex characteristics).
  - A strong desire to be rid of one's primary and/or secondary sex characteristics because of a marked incongruence with one's experienced/expressed gender (or, in young adolescents, a desire to prevent the development of the anticipated secondary sex characteristics).
  - A strong desire for the primary and/or secondary sex characteristics of the other gender.
  - A strong desire to be of the other gender (or some alternative gender different from one's assigned gender).
  - A strong desire to be treated as the other gender (or some alternative gender different from one's assigned gender).
  - A strong conviction that one has the typical feelings and reactions of the other gender (or some alternative gender different from one's assigned gender).

The condition must be associated with clinically significant distress or impairment in social, occupational, or other important areas of functioning.

Diagnostic criteria for children:

- A marked incongruence exists between one's experienced/expressed gender and one's assigned gender, of at least six months' duration, as manifested by at least six of the following (one of which must be the criterion shown in the first bullet below):
  - A strong desire to be of the other gender or an insistence that one is the other gender (or some alternative gender different from one's assigned gender).

- In boys (assigned gender), a strong preference for cross-dressing or simulating female attire; or in girls (assigned gender), a strong preference for wearing only typical masculine clothing and a strong resistance to the wearing of typical feminine clothing.
- A strong preference for cross-gender roles in make-believe play or fantasy play.
- A strong preference for the toys, games, or activities stereotypically used or engaged in by the other gender.
- A strong preference for playmates of the other gender.
- In boys (assigned gender), a strong rejection of typically masculine toys, games, and activities and a strong avoidance of rough-and-tumble play; or in girls (assigned gender), a strong rejection of typically feminine toys, games, and activities.
- A strong dislike of one's sexual anatomy.
- A strong desire for the primary and/or secondary sex characteristics that match one's experienced gender.

The condition must be associated with clinically significant distress or impairment in social, school, or other important areas of functioning.

**Health Savings Account (HSA) (Applies to Benefit Plan(s) 003 – QHDHP, 004 – Indemnity)** means a tax-exempt account administered by a qualified HSA trustee or custodian, established exclusively for the purpose of paying qualified medical expenses of the account beneficiary who, for the months for which contributions are made to an HSA, is covered under a Qualified High Deductible Health Plan (QHDHP), has no other impermissible coverage under IRS rules, is not entitled to benefits under Medicare, and is not claimed as a Dependent on another person's tax return. See Qualified High Deductible Health Plan (QHDHP).

**HIPAA** means the Health Insurance Portability and Accountability Act of 1996, as amended from time to time, and applicable regulations. This law gives special enrollment rights, prohibits discrimination, and protects privacy of protected health information, among other things.

**Home Health Care** means a formal program of care and intermittent treatment that is: performed in the home; prescribed by a Physician; intermittent care and treatment for the recovery of health or physical strength under an established plan of care; prescribed in place of a Hospital or an Extended Care Facility stay or results in a shorter Hospital or Extended Care Facility stay; organized, administered, and supervised by a Hospital or Qualified licensed providers under the medical direction of a Physician; and appropriate when it is not reasonable to expect the Covered Person to obtain medically indicated services or supplies outside the home.

For purposes of Home Health Care, nurse services means intermittent home nursing care by professional registered nurses or by licensed practical nurses. Intermittent means occasional or segmented care, i.e., care that is not provided on a continuous, non-interrupted basis.

**Home Health Care Plan** means a formal, written plan made by the Covered Person's attending Physician that is evaluated on a regular basis. It must state the diagnosis, certify that the Home Health Care is in place of Hospital confinement, and specify the type and extent of Home Health Care required for the treatment of the Covered Person.

**Hospice Care** means a health care program providing a coordinated set of services rendered at home, in Outpatient settings, or in Inpatient settings for a Covered Person suffering from a condition that has a terminal prognosis. Non-curative supportive care is provided through an interdisciplinary group of personnel. A hospice must meet the standards of the National Hospice Organization and applicable state licensing.

**Hospice Care Provider** means an agency or organization that has Hospice Care available 24 hours per day, 7 days per week; is certified by Medicare as a Hospice Care Agency; and, if required, is licensed as such by the jurisdiction in which it is located. The provider may offer skilled nursing services, medical social worker services, psychological and dietary counseling, Physician services, physical or occupational therapy, home health aide services, pharmacy services, and Durable Medical Equipment.

**Hospital** means a facility that:

- Is a licensed institution authorized to operate as a Hospital by the state in which it is operating; and
- Provides diagnostic and therapeutic facilities for the surgical or medical diagnosis, treatment, and care of injured and sick persons at the patient's expense; and
- Has a staff of licensed Physicians available at all times; and
- Is accredited by a recognized credentialing entity approved by CMS and/or a state or federal agency or, if outside the United States, is licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country; and
- Continuously provides on-premises, 24-hour nursing service by or under the supervision of a registered nurse; and
- Is not a place primarily for maintenance or Custodial Care.

For purposes of this Plan, the term "Hospital" also includes Surgical Centers and Birthing Centers licensed by the states in which they operate.

**Illness** means a bodily disorder, disease, physical or mental sickness, functional nervous disorder, pregnancy, or complication of pregnancy. The term "Illness," when used in connection with a newborn Child, includes, but is not limited to, congenital defects and birth abnormalities, including premature birth.

**Incurred** means the date on which a service or treatment is given, a supply is received, or a facility is used, without regard to when the service, treatment, supply, or facility is billed, charged, or paid.

**Independent Contractor** means someone who signs an agreement with the employer as an Independent Contractor, or an entity or individual who performs services to or on behalf of the employer who is not an Employee or an officer of the employer and who retains control over how work is completed. The employer who hires the Independent Contractor controls only the outcome of the work and not the performance of the hired service. Determination as to whether an individual or entity is an Independent Contractor will be made consistent with Section 530 of the Internal Revenue Code.

**Infertility Treatment** means services, tests, supplies, devices, or drugs that are intended to promote fertility, achieve a condition of pregnancy, or treat an Illness causing an infertility condition when such treatment is performed in an attempt to bring about a pregnancy.

For purposes of this definition, Infertility Treatment includes, but is not limited to fertility tests and drugs; tests and exams performed to prepare for induced conception; surgical reversal of a sterilized state that was a result of a previous surgery; sperm-enhancement procedures; direct attempts to cause pregnancy by any means, including, but not limited to: hormone therapy or drugs; artificial insemination; in vitro fertilization; gamete intrafallopian transfer (GIFT), or zygote intrafallopian transfer (ZIFT); embryo transfer; and freezing or storage of embryo, eggs, or semen.

**Injury** means a physical harm or disability to the body that is the result of a specific incident caused by external means. The physical harm or disability must have occurred at an identifiable time and place. The term "Injury" does not include Illness or infection of a cut or wound.

**Inpatient** means a registered bed patient using and being charged for room and board at a Hospital. A person is not Inpatient on any day on which he or she is on leave or otherwise gone from the Hospital, whether or not a room and board charge is made. Observation in a Hospital room will be considered Inpatient treatment if the duration of the observation status exceeds 72 hours.

**Late Enrollee** means a person who enrolls under this Plan other than on:

- The earliest date on which coverage can become effective under the terms of this Plan; or
- A special Enrollment Date for the person as defined by HIPAA.

**Learning Disability** means a group of disorders that results in significant difficulties in one or more of seven areas, including: basic reading skills, reading comprehension, oral expression, listening comprehension, written expression, mathematical calculation, and mathematical reasoning. Specific Learning Disabilities are diagnosed when the individual's achievement on standardized tests in a given area is substantially below that expected for age, schooling, and level of intelligence.

**Legal Guardianship / Legal Guardian** means an individual recognized by a court of law as having the duty of taking care of a person and managing the individual's property and rights.

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

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

**Maximum Benefit** means the maximum amount or the maximum number of days or treatments that are considered a Covered Expense by the Plan.

**Medically Necessary / Medical Necessity** means health care services provided for the purpose of preventing, evaluating, diagnosing, or treating an Illness, Injury, mental illness, substance use disorder, condition, or disease or its symptoms, that generally meet the following criteria as determined by us or our designee, within our sole discretion:

- In accordance with *Generally Accepted Standards of Medical Practice*; and
- Clinically appropriate, in terms of type, frequency, extent, site, and duration, and considered effective for Your Illness, Injury, mental illness, substance use disorder, or disease or its symptoms; and
- Not mainly for Your convenience or that of Your doctor or other health care provider; and
- Is the most appropriate care, supply, or drug that can be safely provided to the member and is at least as likely as an alternative service or sequence of services to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's Illness, Injury, disease, or symptoms; and
- Clinical factors used when reviewing Medical Necessity for specialty drugs may include review of the progress in use or therapy as compared to other similar products or services, Site of Care, relative safety or effectiveness of specialty drugs, and any applicable prior authorization requirements.

The fact that a Physician has performed, prescribed, recommended, ordered, or approved a service, treatment plan, supply, medicine, equipment, or facility, or that it is the only available procedure or treatment for a condition, does not, in itself, make the utilization of the service, treatment plan, supply, medicine, equipment, or facility Medically Necessary.

*Generally Accepted Standards of Medical Practice* are standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, relying primarily on controlled clinical trials, or, if not available, observational studies from more than one institution that suggest a causal relationship between the service or treatment and health outcomes.

If no credible scientific evidence is available, then standards that are based on Physician specialty society recommendations or professional standards of care may be considered. We reserve the right to consult expert opinion in determining whether health care services are Medically Necessary. The decision to apply Physician specialty society recommendations, the choice of expert, and the determination of when to use any such expert opinion will be within our sole discretion.



UnitedHealthcare Clinical Services develops and maintains clinical policies that describe the Generally Accepted Standards of Medical Practice scientific evidence, prevailing medical standards, and clinical guidelines supporting our determinations regarding specific services. These clinical policies (as developed by UnitedHealthcare Clinical Services and revised from time to time), are available to Covered Persons by calling UMR at the telephone number on the Plan ID card, and to Physicians and other health care professionals on UnitedHealthcareOnline.com.

**Medicare** means the program of medical care benefits provided under Title XVIII of the Social Security Act, as amended.

**Mental Health Disorder** means a syndrome that is present in an individual and that involves clinically significant disturbance in behavior, emotion regulation, or cognitive functioning. These disturbances are thought to reflect a dysfunction in biological, psychological, or developmental processes that are necessary for mental functioning.

**Morbid Obesity** means a condition in which an individual 18 years of age or older has a Body Mass Index (BMI) of 40 or more, or 35 or more if experiencing health conditions directly related to his or her weight, such as high blood pressure, diabetes, sleep apnea, etc.

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

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

**Orthognathic Condition** means a skeletal mismatch of the jaw (such as when one jaw is too large or too small, or too far forward or too far back). An Orthognathic Condition may cause overbite, underbite, or open bite. Orthognathic surgery may be performed to correct skeletal mismatches of the jaw.

**Orthotic Appliance** means a brace, splint, cast, or other appliance that is used to support or restrain a weak or deformed part of the body, that is designed for repeated use, that is intended to treat or stabilize a Covered Person's Illness or Injury or improve function, and that is generally not useful to a person in the absence of an Illness or Injury.

**Outpatient** means medical care, treatment, services, or supplies in a facility in which a patient is not registered as a bed patient and for whom room and board charges are not Incurred.

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

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

**Physician** means any of the following licensed practitioners, acting within the scope of his or her license in the state in which he or she practices, who performs services payable under this Plan: a doctor of medicine (MD), doctor of medical dentistry, including an oral surgeon (DMD), doctor of osteopathy (DO); doctor of podiatric medicine (DPM); doctor of dental surgery (DDS); doctor of chiropractic (DC); doctor of optometry (OPT). Subject to the limitations below, the term "Physician" also includes the following practitioner types: physician assistant (PA), nurse practitioner (NP), certified nurse midwife (CNM), or certified registered nurse anesthetist (CRNA), when, and only when, the practitioner is duly licensed, registered, and/or certified by the state in which he or she practices, the services being provided are within his or her scope of practice, and the services are payable under this Plan.

**Placed for Adoption / Placement for Adoption** means the assumption and retention of a legal obligation for total or partial support of a Child in anticipation of adoption of such Child. The Child's placement with the person terminates upon the termination of such legal obligation.

**Plan** means the REFORMED BENEFITS ASSOCIATION (RBA) Group Health Benefit Plan.

**Plan Participation** means that the Covered Person and the Plan each pay a percentage of the Covered Expenses as listed on the Schedule of Benefits, after the Covered Person pays the Deductible(s).

**Plan Sponsor** means an employer who sponsors a group health plan.

**Prescription** means any order authorized by a medical professional for a Prescription or non-prescription drug that could be a medication or supply for the person for whom it is prescribed. The Prescription must be compliant with applicable laws and regulations and identify the name of the medical professional and the name of the person for whom it is prescribed. It must also identify the name, strength, quantity, and directions for use of the medication or supply prescribed.

**Preventive / Routine Care** means a prescribed standard procedure that is ordered by a Physician to evaluate or assess the Covered Person's health and well-being, screen for possible detection of unrevealed Illness or Injury, improve the Covered Person's health, or extend the Covered Person's life expectancy. Generally, a procedure is routine if there is no personal history of the Illness or Injury for which the Covered Person is being screened, except as required by applicable law. Benefits included as Preventive / Routine Care are listed in the Schedule of Benefits and will be paid subject to any listed limits or maximums. Whether an immunization is considered Preventive / Routine is based upon the recommendation of the Centers for Disease Control and Prevention. Preventive / Routine Care does not include benefits specifically excluded by this Plan, or treatment after the diagnosis of an Illness or Injury, except as required by applicable law.

**(Applies to Benefit Plan(s) 003 – QHDHP, 004 – Indemnity)** For a Qualified High Deductible Health Plan (QHDHP), Preventive / Routine Care means care consistent with IRS Code §223(c)(2)(c) and as listed in the Schedule of Benefits, that may be paid by a QHDHP without the Covered Person satisfying the minimum Deductible under the Plan.

**Primary Care Physician** means a Physician engaged in family practice, general practice, non-specialized internal medicine (i.e., one who works out of a family practice clinic), pediatrics, obstetrics/gynecology, or the treatment of mental health/substance use disorders. Generally, these Physicians provide a broad range of services. For instance, family practitioners treat a wide variety of conditions for all family members; general practitioners provide routine medical care; internists treat routine and complex conditions in adults; and pediatric practitioners treat Children.

**Prudent Layperson** means a person with average knowledge of health and medicine who is not formally educated or specialized in the field of medicine.

**QMCSO** means a Qualified Medical Child Support Order in accordance with applicable law.

**Qualified** means licensed, registered, and/or certified in accordance with applicable state law, and the particular service or treatment being provided is within the scope of the license, registration, and/or certification.

**Qualified High Deductible Health Plan (QHDHP) (Applies to Benefit Plan(s) 003 – QHDHP, 004 – Indemnity)** means a health plan that meets the IRS requirements of a High Deductible Health Plan with respect to Deductibles and out-of-pocket amounts for the purpose of being able to contribute to a Health Savings Account (HSA). See Health Savings Account (HSA).

**Qualified Provider** means a provider duly licensed, registered, and/or certified by the state in which he or she is practicing, whose scope of practice includes the particular service or treatment being provided that is payable under this Plan.

**Reconstructive Surgery** means surgical procedures performed on abnormal structures of the body caused by congenital illness or anomaly, Accident, or Illness. The fact that physical appearance may change or improve as a result of Reconstructive Surgery does not classify surgery as Cosmetic Treatment when a physical impairment exists and the surgery restores or improves function.

**Site of Care** means the treatment location where services are rendered, for example, Outpatient Hospital, community office, ambulatory infusion site, or home-based settings.

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

**Specialty Injectable** means a Prescription drug used to treat complex, chronic, or rare medical conditions (e.g., cancer, rheumatoid arthritis, hemophilia, HIV, multiple sclerosis, inflammatory bowel disease, psoriasis, and hepatitis). Drugs in this category are typically administered by injection or infusion. Specialty Injectables often require special handling (e.g., refrigeration) and ongoing clinical monitoring.

**Surgical Center** means a licensed facility that is under the direction of an organized medical staff of Physicians; has facilities that are equipped and operated primarily for the purpose of performing surgical procedures; has continuous Physician services and registered professional nursing services available whenever a patient is in the facility; generally does not provide Inpatient services or other accommodations; and offers the following services whenever a patient is in the center:

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

**Telehealth** means the practice of health care delivery, diagnosis, consultation, treatment, and transfer of medical data and education using interactive audio, video, or data communications and that is billed by a Physician.

**Telemedicine** means the clinical services provided to patients through electronic communications utilizing a vendor.

**Temporomandibular Joint Disorder (TMJ)** means a disorder of the jaw joint(s) and/or associated parts resulting in pain or inability of the jaw to function properly.

**Terminal Illness or Terminally Ill** means a life expectancy of about six months.

**Third Party Administrator (TPA)** means a service provider hired by the Plan to process claims and perform other administrative services. The TPA does not assume liability for payment of benefits under this Plan.

**Totally Disabled** means, as determined by the Plan in its sole discretion:

- That an Employee is prevented from engaging in any job or occupation for wage or profit for which the Employee is Qualified by education, training or experience; or
- That a covered Dependent has been diagnosed with a physical, psychiatric, or developmental disorder, or some combination thereof, and as a result cannot engage in Activities of Daily Living and/or substantial gainful activities that a person of like age and sex in good health can perform, preventing an individual from attaining self-sufficiency.
- Diagnosis of one or more of the following conditions is not considered proof of total disability. Conditions are listed in the most recent American Psychiatric Association Diagnostic and Statistical Manual (DSM) or the most recent revision of the International Classification of Diseases – Clinical Modification manual (ICD-CM) in the following categories:
  - Personality disorders; or
  - Sexual/gender identity disorders; or
  - Behavior and impulse control disorders; or
  - “Z” codes.

**Urgent Care** means the delivery of ambulatory care in a facility dedicated to the delivery of care outside of a Hospital Emergency department, usually on an unscheduled, walk-in basis. Urgent Care centers are primarily used to treat patients who have Injuries or Illnesses that require immediate care but are not serious enough to warrant a visit to an Emergency room. Often Urgent Care centers are not open on a continuous basis, unlike a Hospital Emergency room that would be open at all times.

**Usual and Customary** means the amount the Plan determines to be the reasonable charge for comparable services, treatment, or materials in a Geographical Area. In determining whether charges are Usual and Customary, due consideration will be given to the nature and severity of the condition being treated and any medical complications or unusual or extenuating circumstances. **Geographical Area** means a zip code area, or a greater area if the Plan determines it is needed to find an appropriate cross-section of accurate data.

**Waiting Period** means the period of time that must pass before coverage becomes effective for an Employee or Dependent who is otherwise eligible to enroll under the terms of this Plan. Refer to the Eligibility and Enrollment section of this Plan to determine if a Waiting Period applies.

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

**You / Your** means the Employee.