

HANFORD EMPLOYEE WELFARE TRUST (HEWT)

SUMMARY PLAN DESCRIPTION

“OPTIONS PPO” Medical Plan

for

Retired Employees Under 65

Effective Date: January 1, 2010

Medical Claims Administered by UnitedHealthcare

Group Number: 702633

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Introduction

The Hanford Employee Welfare Trust (HEWT) is pleased to provide you with this Summary Plan Description (SPD) which describes your Benefits, as well as your rights and responsibilities, under the Plan as they exist as of January 1, 2010.

You and your dependents are eligible for this Plan if you are an Eligible Person as defined in Section 10: Glossary of Defined Terms, and you are a retiree (or surviving spouse) of a Sponsoring Employer listed in Attachment II or of a predecessor contractor.

This document describes Benefits for two plans:

1. The ***HEWT Options Medical Plan for Retired Employees Under 65*** - applies to all enrolled retired employees under 65 (and their Eligible Dependents) whose homes are located in areas in which UnitedHealthcare network providers are available.
2. The ***HEWT Out-of-Area Medical Plan for Retired Employees Under 65*** - applies to retired employees under 65 (and their Eligible Dependents) whose homes are NOT located in an areas in which UnitedHealthcare network providers are available. This plan will apply in only rare circumstances because the UnitedHealthcare PPO network covers a majority of the United States. UnitedHealthcare can confirm whether this plan applies to you.

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How to Use This Document

We encourage you to read this SPD and all attached Riders and Amendments carefully. Many of the sections relate to other sections of the document. You may not have all of the information you need by reading just one section. We especially encourage you to review Section 1: What's Covered – Benefits, Section 2: What's Not Covered – Exclusions, and Section 9: General Legal Provisions.

Keep this SPD and other documents related to your Medical Plan in a safe place for future reference.

Please be aware that your Physician does not have a copy of this SPD, and he or she is not responsible for knowing or communicating your Benefits.

Information About Defined Terms

Because this SPD is a legal document, we want to give you information that will help you better understand it. Certain capitalized words have special meanings. We have defined these words in Section 10: Glossary of Defined Terms. Refer to this section as you read the document to have a better understanding of the SPD and of your Plan.

The words “we,” “us,” and “our” in this document refer to the ***Plan Administrator*** which is the Hanford Employee Welfare Trust (HEWT) or Fluor Hanford, Inc. who is delegated to provide administrative functions on behalf of the HEWT. The words “you” and “your” refer to Retirees and Dependents who are Covered Persons as the term is defined in Section 10: Glossary of Defined Terms.

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Your Contribution Towards Plan Costs

The Plan requires Retirees to contribute towards the cost of the coverage. Contact the Plan Administrator for information about the portion of the Plan cost for which you may be responsible. The contributions you are required to make will be adjusted from time to time by the Plan Administrator in its sole discretion.

Customer Service and Claims Submittal

Please make note of the following information that contains Claims Administrator department names and telephone numbers.

The term *Claims Administrator* refers to UnitedHealthcare. Following are important Claims Administrator department names and toll free telephone numbers:

Customer Service Representative: 1-(866) 249-7606
(questions regarding coverage or claims):

Care Coordination/Notification: 1-(866) 249-7606

**Mental Health/Substance Use Disorder Services:
1-(866) 249-7606**

Prescription Drug Program: (Express Scripts): 1-(800) 796-7518

Claims Submittal Address:

United HealthCare Insurance Company

Attention Claims

P.O. Box 30555

Salt Lake City, Utah 84130-0555

Requests for Review of Denied Claims and Notice of Complaints:

Name and Address For Submitting Requests:

United HealthCare Insurance Company

Attention Appeals

P.O. Box 30432

Salt Lake City, Utah 84130-0432

Internet:

We also encourage you to visit the Claims Administrator's website, www.myuhc.com, to take advantage of several self-service features including: viewing your claims' status, ordering ID cards and finding Network Physicians in your area.

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Section 1: What's Covered--Benefits

This section provides you with information about:

- Accessing Benefits.
- Copayments and Eligible Expenses.
- Annual Deductible, Out-of-Pocket Maximum and Maximum Plan Benefit.
- Covered Health Services. We pay Benefits for the Covered Health Services described in this section unless they are listed as not covered in Section 2: What's Not Covered--Exclusions.
- Covered Health Services that require you to notify Care CoordinationSM before you receive them.

Accessing Benefits

Under the Options PPO Plan, you can choose to receive either PPO Network Benefits or PPO Non-Network Benefits. To obtain PPO Network Benefits you must see a Network Physician or other Network provider.

If you qualify for the Out-of-Area Plan, you can choose to receive Benefits from any Physician or provider. Depending on the geographic area, you may have access to Network providers. These providers have agreed to discount their charges for Covered Health Services. If you receive Covered Health Services from a Network

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provider, your Copayment level will remain the same. However, the portion that you owe may be less than if you received services from a non-Network provider because the Eligible Expense may be a lesser amount.

For the PPO Plan, you must show your identification card (ID card) every time you request health care services for you, or for a covered dependent, from a Network provider. If you do not show your ID card, Network providers have no way of knowing that you are enrolled under the Plan. As a result, they may bill you for the entire cost of the services you receive.

For the Out-of-Area Plan, you should show your identification card (ID card) every time you request health care services so that the provider will know that you are enrolled under the Plan.

Benefits are available only if all of the following are true:

- Covered Health Services are received while the Plan is in effect.
- Covered Health Services are received prior to the date that any of the individual termination conditions listed in Section 8: When Coverage Ends occurs.
- The person who receives Covered Health Services is a Covered Person and meets all eligibility requirements specified in the Plan.

Copayment

Copayment is the amount you pay each time you receive certain Covered Health Services. For a complete definition of Copayment, see Section 10: Glossary of Defined Terms. Copayment amounts are listed on the following pages next to the description for each Covered Health Service. Please note that when Copayments are calculated as a percentage (rather than as a set dollar amount) the percentage is based on Eligible Expenses.

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Eligible Expenses

Eligible Expenses are the amount that we will pay for Covered Health Services, incurred while the Plan is in effect, are determined by us or by our designee once you have met your Annual Deductible. In almost all cases our designee is the Claims Administrator, United Healthcare. For a complete definition of Eligible Expenses that describes how payment is determined, see Section 10: Glossary of Defined Terms.

We have delegated to the Claims Administrator the discretion and authority to initially determine on our behalf whether a treatment or supply is a Covered Health Service and how the Eligible Expense will be determined and otherwise covered under the Plan.

For PPO Network Benefits, you are not responsible for any difference between the Eligible Expenses and the amount the provider bills, unless you agreed to reimburse the provider for such services. For PPO Non-Network Benefits, you are responsible for paying, directly to the non-Network provider, any difference between the amount the provider bills you and the amount we will pay for Eligible Expenses and any amounts in excess of any plan maximum.

Notification Requirements

Prior notification is required before you receive certain Covered Health Services. You are responsible for notifying Care CoordinationSM before you receive these Covered Health Services.

For Mental Health/Substance Use Disorder Services you are responsible for notifying the Mental Health/Substance Use Disorder Designee.

Services for which you must provide prior notification appear in this section under the *Must You Notify Care CoordinationSM* column in the table labeled *Benefit Information*.

To notify Care CoordinationSM or the Mental Health/Substance Use Disorder Designee, call the toll free telephone number shown on your ID card, 1-866-249-7606, for Claims Administration.

We urge you to confirm with Care CoordinationSM that the services you plan to receive are Covered Health Services, even if not indicated in the *Must You Notify Care CoordinationSM?* column. That's because in some instances, certain procedures may not meet the definition of a Covered Health Service and therefore are excluded. In other instances, the same procedure may meet the definition of Covered Health Services. By calling the toll free telephone number shown on your ID card, 1-866-249-7606, before you receive treatment, you can check to see if the service is subject to limitations or exclusions such as:

- The Cosmetic Procedures exclusion. Examples of procedures that may or may not be considered Cosmetic include: breast reduction and reconstruction (except for after cancer surgery when it is always considered a Covered Health Service); vein stripping, ligation and sclerotherapy, and upper lid blepharoplasty.
- The Experimental or Investigational Services or Unproven Services exclusion.
- Any other limitation or exclusion of the Plan.

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Special Note Regarding Medicare

If you are enrolled for Medicare on a primary basis (Medicare pays before we pay Benefits under the Plan), the notification requirements described in this SPD do not apply to you. Since Medicare is the primary payer, we will pay as secondary payer as described in Section 7: Coordination of Benefits. You are not required to notify Care CoordinationSM before receiving Covered Health Services when Medicare is the primary payer.

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Payment Information

Payment Term	Description	Amounts
<p>Annual Deductible</p>	<p>The amount you pay for Covered Health Services before you are eligible to receive Benefits.</p> <p>For a complete definition of Annual Deductible, see Section 10: Glossary of Defined Terms.</p> <p>The actual amount that is applied to the Annual Deductible is calculated on the basis of Eligible Expenses. The Annual Deductible does not include any amount that exceeds Eligible Expenses. For a complete definition of Eligible Expenses, see (Section 10: Glossary of Defined Terms).</p>	<p style="text-align: center;"><u>PPO Network/Out-of-Area</u></p> <p>\$400 per Covered Person per calendar year. Family deductible is met once two Covered Persons each meet the individual deductible. The family deductible is \$800 for all Covered Persons in a family.</p> <p style="text-align: center;"><u>PPO Non-Network</u></p> <p>\$600 per Covered Person per calendar year. Family deductible is met once two Covered Persons each meet the individual deductible. The family deductible is \$1,200 for all Covered Persons in a family.</p> <p>The \$400 PPO Network and \$600 PPO Non-Network individual deductibles cross apply. When the \$400 individual per Covered Person is met, the Covered Person still needs to meet the additional \$200 individual deductible for the PPO Non-Network.</p>
	<p style="text-align: center;"><u>PPO Network/Out-of-Area</u></p> <p>Covered Expenses charged by both Network and non-Network providers apply towards both the Network Individual and Family Deductible and the non-Network Individual and Family Deductible.</p>	

Payment Term	Description	Amounts
Out-of-Pocket Maximum	<p>The maximum you pay, out of your pocket, in a calendar year for Copayments. For a complete definition of Out-of-Pocket Maximum, see Section 10: Glossary of Defined Terms.</p> <p>Note, expenses that are applied towards your annual deductible do not apply towards the annual Out-of-Pocket Maximum.</p>	<p style="text-align: center;"><i>PPO Network/Out-of-Area Plan</i></p> <p>\$2,000 per Covered Person per calendar year. Family is met once two Covered Persons each meet the individual out-of-pocket maximum. The family out-of-pocket maximum is \$4,000 for all Covered Persons in a family. The Out-of-Pocket Maximum does not include the Annual Deductible.</p> <p style="text-align: center;"><i>PPO Non-Network</i></p> <p>\$4,000 per Covered Person per calendar year. Family is met once two Covered Persons each meet the individual out-of-pocket maximum. The family out-of-pocket maximum is \$8,000 for all Covered Persons in a family. The Out-of-Pocket Maximum does not include the Annual Deductible.</p>
Maximum Plan Benefit	<p>The maximum amount we will pay for Benefits during the entire period of time you are enrolled under the Plan. For a complete definition of Maximum Plan Benefit, see Section 10: Glossary of Defined Terms.</p>	<p>\$1,500,000 per Covered Person.</p>

Benefit Information

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
1. Acupuncture Services	<u><i>PPO Network</i></u>	20%	Yes	Yes
Acupuncture services for pain therapy when the following is true:	No	20%	Yes	Yes
<ul style="list-style-type: none"> The service is performed by a provider in the provider's office. 	<u><i>PPO Non-Network</i></u>	20%	Yes	Yes
Where such Benefits are available, acupuncture is a Covered Health Service for the treatment of:	No	20%	Yes	Yes
<ul style="list-style-type: none"> Nausea of Chemotherapy, or Post-operative nausea, or Nausea of early Pregnancy. 	<u><i>Out-of-Area</i></u>	20%	Yes	Yes
	No	20%	Yes	Yes
Any combination of PPO Network and PPO Non-Network Benefits are limited to 20 visits per calendar year.				
Benefits are limited to 20 visits per calendar year under the Out-of-Area Plan.				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
2. Ambulance Services - Emergency only	<u><i>PPO Network</i></u>	<i>Ground Transportation:</i> 20%	Yes	Yes
Emergency ambulance transportation by a licensed ambulance service to the nearest Hospital where Emergency Health Services can be performed.	No	<i>Air Transportation:</i> 20%	Yes	Yes
	<u><i>PPO Non-Network</i></u>	Same as PPO Network	Yes	Yes
	No	<u><i>Out-of-Area</i></u>	Yes	Yes
	No	Same as PPO Network		

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
3. Ambulance Services - Non-Emergency				
Transportation by professional ambulance, other than air ambulance, to and from a medical facility.	<u><i>PPO Network</i></u> No	<i>Ground Transportation:</i> 40%	Yes	Yes
Transportation by regularly-scheduled airline, railroad or air ambulance, to the nearest medical facility qualified to give the required treatment.		<i>Air Transportation:</i> 40%	Yes	Yes
	<u><i>PPO Non-Network</i></u> No	Same as PPO Network	Yes	Yes
	<u><i>Out-of-Area</i></u> No	Same as PPO Network	Yes	Yes

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<p>4. Congenital Heart Disease Services</p> <p>Covered Health Services for Congenital Heart Disease (CHD) services when ordered by a Physician. CHD services may be received at a Congenital Heart Disease Resource Services program. Benefits are available for the CHD services when the services meet the definition of a Covered Health Service, and are not an Experimental or Investigational Service or an Unproven Service.</p> <p>Care CoordinationSM notification is required for all CHD services, including outpatient diagnostic testing, in utero services and evaluation.</p> <ul style="list-style-type: none"> • Congenital heart disease surgical interventions. • Interventional cardiac catheterization. • Fetal echocardiograms. • Approved fetal interventions. 	<u>PPO Network</u>			
	Designated Facility Only	20%	Yes	Yes
	<u>PPO Non-Network</u>			
	Designated Facility Only	40%	Yes	Yes
	<u>Out-of-Area</u>			
	Designated Facility Only	20%	Yes	Yes
<p>The Copayment and Annual Deductible will not apply to Network Benefits when CHD service is received at a Congenital Heart Disease Resource Services program. The services described under Transportation and Lodging below are Covered Health Services ONLY in connection with CHD services received at a Congenital Heart Disease Resource Services program.</p>				
<p>CHD services other than those listed above are excluded from coverage, unless determined by Care CoordinationSM to be a proven procedure for the involved diagnoses.</p>				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
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Contact Care CoordinationSM at the telephone number on your ID card for information about CHD services.

Transportation and Lodging

Care CoordinationSM will assist the patient and family with travel and lodging arrangements. Expenses for travel, and lodging for the recipient of CHD services and a companion are available under this Plan as follows:

- Transportation of the patient and one companion who is traveling on the same day(s) to and/or from the site of CHD services for the purposes of an evaluation, the procedure or necessary post-discharge follow-up.
- Eligible Expenses for lodging for the patient (while not confined) and one companion. Benefits are paid at a per diem rate of up to \$50 for one person or up to \$100 for two people.
- Travel and lodging expenses are only available if the CHD recipient resides more than 50 miles from the Congenital Heart Disease Resource Services program.
- If the patient is an Enrolled Dependent minor child, the transportation expenses of two companions will be covered and lodging will be reimbursed up to \$100 per diem rate.

There is a combined overall lifetime maximum Benefit of \$10,000 per Covered Person for all transportation, and lodging expenses incurred by the CHD recipient and companion(s) and reimbursed under this Plan in connection with all CHD procedures.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
Notify Care CoordinationSM				
<p>You must notify Care CoordinationSM as soon as CHD is suspected or diagnosed (in utero detection, at birth, or as determined and before the time an evaluation for CHD is performed). If you don't notify Care CoordinationSM, Benefits will be reduced to 40% of Eligible Expenses.</p>				
5. Dental Services - Accident only				
Dental services when all of the following are true:				
<ul style="list-style-type: none"> Treatment is necessary because of accidental damage. Dental services are received from a Doctor of Dental Surgery, "D.D.S." or Doctor of Medical Dentistry, "D.M.D." The dental damage is severe enough that initial contact with a Physician or dentist occurred within 48 hours of the accident. 	<u>PPO Network</u>	20%	Yes	Yes
	<u>PPO Non-Network</u>	40%	Yes	Yes
	<u>Out-of-Area</u>	20%	Yes	Yes
<p>The Plan also covers dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition limited to:</p>				
<ul style="list-style-type: none"> Dental services related to medical transplant procedures; Initiation of immunosuppressives (medication used to reduce inflammation and suppress the immune system); and Direct treatment of acute traumatic Injury, cancer or cleft palate. 				
Benefits are available only for treatment of a sound, natural tooth.				

Description of Covered Health Service

Must You Notify Care CoordinationSM?

Your Copayment Or Coinsurance Amount
 % Coinsurance is based on a percent of Eligible Expenses

Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?

Do You Need to Meet Annual Deductible?

The Physician or dentist must certify that the injured tooth was:

- A virgin or unrestored tooth, or
- A tooth that has no decay, no filling on more than two surfaces, no gum disease associated with bone loss, no root canal therapy, is not a dental implant and functions normally in chewing and speech.

Dental services for final treatment to repair the damage must be both of the following:

- Started within three months of the accident.
- Completed within 12 months of the accident.

Please note that dental damage that occurs as a result of normal activities of daily living or extraordinary use of the teeth is not considered an "accident". Benefits are not available for repairs to teeth that are injured as a result of such activities.

Notify Care CoordinationSM

Please remember that you should notify Care CoordinationSM as soon as possible, but at least five business days before follow-up (post-Emergency) treatment begins. (You do not have to provide notification before the initial Emergency treatment.) When you provide notification, Care CoordinationSM can verify that the service is a Covered Health Service.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<h2>6. Durable Medical Equipment</h2> <p>Durable Medical Equipment that meets each of the following criteria:</p> <ul style="list-style-type: none"> • Ordered or provided by a Physician for outpatient use. • Used for medical purposes. • Not consumable or disposable. • Not of use to a person in the absence of a disease or disability. 	<p><u>PPO Network</u> Yes, for items more than \$1,000.</p>	20%	Yes	Yes
<p>If more than one piece of Durable Medical Equipment can meet your functional needs, Benefits are available only for the most cost-effective piece of equipment. Examples of Durable Medical Equipment include:</p>	<p><u>PPO Non-Network</u> Yes, for items more than \$1,000.</p>	40%	Yes	Yes
<ul style="list-style-type: none"> • Equipment to assist mobility, such as a standard wheelchair. • A standard Hospital-type bed. • Oxygen concentrator units and the rental of equipment to administer oxygen. • Delivery pumps for tube feedings. • Braces that stabilize an Injured body part are considered Durable Medical Equipment and are a Covered Health Service, including necessary adjustments to shoes to accommodate braces. Braces that stabilize an injured body part and braces to treat curvature of the spine are considered Durable Medical Equipment and are a Covered Health Service. Braces that straighten or change the shape of a body part are orthotic devices and are excluded from coverage. Dental braces are also excluded from coverage. 	<p><u>Out-of-Area</u> Yes, for items more than \$1,000.</p>	20%	Yes	Yes

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<ul style="list-style-type: none"> • Mechanical equipment necessary for the treatment of chronic or acute respiratory failure or conditions. • External cochlear devices and systems. Surgery to place a cochlear implant is also covered by the Plan. Cochlear implantation can either be an inpatient or outpatient procedure. 				
<p>We provide Benefits for a single unit of Durable Medical Equipment (example one insulin pump) and provide repair for that unit.</p>				
<p>Benefits are provided for the replacement of a type of Durable Medical Equipment once every three calendar years. At the Claim Administrator's discretion, replacements are covered for damage beyond repair with normal wear and tear, when repair costs exceed new purchase price, or when a change in the Covered Person's medical condition occurs sooner than the three year timeframe. Repairs, including the replacement of essential accessories, such as hoses, tube, mouth pieces, etc., for necessary DME are only covered when required to make the item/device serviceable and the estimated repair expense does not exceed the cost of purchasing or renting another item/device. Requests for repairs may be made at anytime and are not subject to the three year timeline for replacement.</p>				
<p>Care CoordinationSM will decide if the equipment should be purchased or rented. You must purchase or rent the Durable Medical Equipment from the vendor Care CoordinationSM identifies. Benefits for the purchase and repair of Durable Medical Equipment are limited to \$50,000 per lifetime.</p>				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
Notify Care CoordinationSM				
Please remember that you must notify Care Coordination SM before obtaining any single item of Durable Medical Equipment that costs more than \$1,000 (either purchase price or cumulative rental of a single item).				
7. Emergency Health Services				
Services that are required to stabilize or initiate treatment in an Emergency. Emergency Health Services must be received on an outpatient basis at a Hospital or Alternate Facility.	<u>PPO Network</u> Yes, but only for an Inpatient Stay.	\$100 copay per visit plus 20%	No Yes	Yes Yes
You will find more information about Benefits for Emergency Health Services in Section 3: Obtaining Benefits.	<u>PPO Non-Network</u> Yes, but only for an Inpatient Stay.	\$100 copay per visit plus 20%	No Yes	Yes Yes
Notify Care CoordinationSM				
To ensure prompt and accurate payment of your claim as a PPO Network Benefit, notify Care Coordination SM within two business days or as soon as possible after you receive outpatient Emergency Health Services at a non-Network Hospital or Alternate Facility.				
Please remember that if you are admitted to a Hospital as a result of an Emergency, you must notify Care Coordination SM within two business days or the same day of admission, or as soon as reasonably possible.	<u>Out-of-Area</u> Yes, but only for an Inpatient Stay.	\$100 copay per visit plus 20%	No Yes	Yes Yes
If you don't notify Care Coordination SM , Benefits for the Hospital Inpatient Stay will be reduced to 40% of Eligible Expenses. Benefits will not be reduced for the outpatient Emergency Health Services.				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<hr/>				
8. Hearing Care				
Benefits include one annual routine hearing screening to detect hearing impairment.	<u><i>PPO Network</i></u> No	20%	Yes	Yes
Benefits for hearing aids are covered up to \$300 in a 36 month period.	<u><i>PPO Non-Network</i></u> No	40%	Yes	Yes
Please note that Benefits are not available for charges connected to batteries and the replacement of hearing aids.	<u><i>Out-of-Area</i></u> No	20%	Yes	Yes
<hr/>				
9. Home Health Care				
Services received from a Home Health Agency that are both of the following:	<u><i>PPO Network</i></u> Yes	20%	Yes	Yes
<ul style="list-style-type: none"> Ordered by a Physician. Provided by or supervised by a registered nurse in your home. 	<u><i>PPO Non-Network</i></u> Yes	40%	Yes	Yes
Benefits are available only when the Home Health Agency services are provided on a part-time, intermittent schedule and when skilled home health care is required.	<u><i>Out-of-Area</i></u> Yes	20%	Yes	Yes
Skilled home health care is skilled nursing, skilled teaching, and skilled rehabilitation services when all of the following are true:				
<ul style="list-style-type: none"> It must be delivered or supervised by licensed technical or professional medical personnel in order to obtain the specified medical outcome, and provide for the safety of the patient. It is ordered by a Physician. 				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
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- It is not delivered for the purpose of assisting with activities of daily living, including but not limited to dressing, feeding, bathing or transferring from a bed to a chair.
- It requires clinical training in order to be delivered safely and effectively.
- It is not Custodial Care.

Care CoordinationSM will decide if skilled home health care is required by reviewing both the skilled nature of the service and the need for Physician-directed medical management. A service will not be determined to be "skilled" simply because there is not an available caregiver.

Any combination of PPO Network and PPO Non-Network Benefits are limited to 40 visits per calendar year.

Out-of-Area Benefits are limited to 40 visits per calendar year. One visit equals four hours of skilled care services.

Notify Care CoordinationSM

Please remember that you should notify Care CoordinationSM five business days before receiving services. If you don't notify Care CoordinationSM, Benefits will be reduced to 40% of Eligible Expenses.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
10. Hospice Care				
Hospice care that is recommended by a Physician. Hospice care is an integrated program that provides comfort and support services for the terminally ill. Hospice care includes physical, psychological, social and spiritual care for the terminally ill person, and short-term grief counseling for immediate family members. Benefits are available when hospice care is received from a licensed hospice agency.	<u><i>PPO Network</i></u> Yes	0%	N/A	No
	<u><i>PPO Non-Network</i></u> Yes	0%	N/A	No
	<u><i>Out-of Area</i></u> Yes	0%	N/A	No
Notify Care CoordinationSM				
Please remember that you must notify Care Coordination SM five business days before receiving services. If you don't notify Care Coordination SM , Benefits will be reduced to 40% of Eligible Expenses.				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
11. Hospital - Inpatient Stay				
Inpatient Stay in a Hospital. Benefits are available for:				
<ul style="list-style-type: none"> Services and supplies received during the Inpatient Stay. Room and board in a Semi-private Room (a room with two or more beds). 	<u>PPO Network</u>	\$250 Copayment plus 20% per Inpatient Stay.	Yes Yes	Yes Yes
Notify Care CoordinationSM	<u>PPO Non-Network</u>	40%	Yes	Yes
Please remember that you must notify Care Coordination SM as follows:	Yes			
<ul style="list-style-type: none"> For elective admissions: five business days before admission. For non-elective admissions: within one business day or the same day of admission. For Emergency admissions: within two business days or the same day of admission, or as soon as is reasonably possible. 	<u>Out-of-Area</u>	20%	Yes	Yes
If you don't notify Care Coordination SM , Benefits will be reduced to 40% of Eligible Expenses.				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment or Coinsurance Amount <small>% Coinsurance is based on a percent of Eligible Expenses</small>	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
12. Injections received in a Physician's Office	<u><i>PPO Network</i></u>	20% per injection	Yes	Yes
Benefits are available for injections received in a Physician's office when no other health service is received, for example allergy immunotherapy.	<u><i>PPO Non-Network</i></u>	40% per injection	Yes	Yes
	No			
	<u><i>Out-of-Area</i></u>	20% per injection	Yes	Yes
	No			

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<h3>13. Maternity Services</h3> <p>Benefits for Pregnancy will be paid at the same level as Benefits for any other condition, Sickness or Injury. This includes all maternity-related medical services for prenatal care, postnatal care, delivery, and any related complications.</p> <p>There is a special prenatal program to help during Pregnancy. It is completely voluntary and there is no extra cost for participating in the program. To sign up, you should notify Care CoordinationSM during the first trimester, but no later than one month prior to the anticipated childbirth.</p> <p>We will pay Benefits for an Inpatient Stay of at least:</p> <ul style="list-style-type: none"> • 48 hours for the mother and newborn child following a vaginal delivery. • 96 hours for the mother and newborn child following a cesarean section delivery. <p>These are federally mandated requirements under the Newborns' and Mothers' Health Protection Act of 1996 which apply to this Plan. The Hospital or other provider is not required to get authorization for the time periods stated above. Authorizations are required for longer lengths of stay. If the mother agrees, the attending Physician may discharge the mother earlier than these minimum timeframes.</p>	<p><u>PPO Network</u> Yes if Inpatient Stay exceeds time frames.</p>	<p>Same as Physician's Office Services, Professional Fees, Hospital-Inpatient Stay, Outpatient Diagnostic and Therapeutic Services.</p>		
	<p><u>PPO Non-Network</u> Yes if Inpatient Stay exceeds time frames.</p>	<p>Same as Physician's Office Services, Professional Fees, Hospital-Inpatient Stay, Outpatient Diagnostic and Therapeutic Services.</p>		
	<p><u>Out-of-Area</u> Yes if Inpatient Stay exceeds time frames.</p>	<p>Same as Physician's Office Services, Professional Fees, Hospital-Inpatient Stay, Outpatient Diagnostic and Therapeutic Services.</p>		

**Description of
Covered Health Service**

**Must
You
Notify Care
CoordinationSM?**

**Your Copayment
Or Coinsurance
Amount**
% Coinsurance is
based on a percent of
Eligible Expenses

**Does
Copayment/
Coinsurance
Help Meet Out-
of-Pocket
Maximum?**

**Do You Need
to Meet Annual
Deductible?**

Notify Care CoordinationSM

Please remember that you must notify Care CoordinationSM as soon as reasonably possible if the Inpatient Stay for the mother and/or the newborn will be more than the time frames described. If you don't notify Care CoordinationSM that the Inpatient Stay will be extended, your Benefits for the extended stay will be reduced to 40% of Eligible Expenses.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<h3>14. Mental Health Services</h3> <p>Mental Health Services include those received on an inpatient or Intermediate Care basis in a Hospital or Alternate Facility, and those received on an outpatient basis in a provider's office or at an Alternate Facility. Benefits for Mental Health Services include:</p> <ul style="list-style-type: none"> • Mental health evaluations and assessment. • Diagnosis. • Treatment planning. • Referral services. • Medication management. • Inpatient services. • Partial hospitalization/day treatment. • Intensive outpatient treatment. • Services at a Residential Treatment Facility. • Individual, family and group therapeutic services. • Crisis intervention. 	<p><u>PPO Network</u> You must call the Mental Health/ Substance Use Disorder Designee to receive the Benefits</p>	<p>Hospital – Inpatient Stay \$250 Copayment plus 20% per Inpatient Stay.</p> <p>Physician’s Office Services 20% per visit.</p>	Yes	Yes
	<p><u>PPO Non-Network</u> You must call the Mental Health/ Substance Use Disorder Designee to receive the Benefits</p>	<p>Hospital – Inpatient Stay \$250 Copayment plus 40% per Inpatient Stay.</p> <p>Physician’s Office Services 40% per visit.</p>	Yes	Yes
	<p><u>Out-of-Area</u> You must call the Mental Health/ Substance Use Disorder Designee to receive the Benefits</p>	<p>Hospital – Inpatient Stay \$250 Copayment plus 20% per Inpatient Stay.</p> <p>Physician’s Office Services 20% per visit.</p>	Yes	Yes

Description of Covered Health Service

Must You Notify Care CoordinationSM?

Your Copayment Or Coinsurance Amount

% Coinsurance is based on a percent of Eligible Expenses

Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?

Do You Need to Meet Annual Deductible?

For PPO Network Benefits, referrals to a Mental Health/Substance Use Disorder provider are at the sole discretion of the Mental Health/Substance Use Disorder Designee, who is responsible for coordinating all of your care. Contact the Mental Health/Substance Use Disorder Designee regarding PPO Network Benefits for outpatient Mental Health and Substance Use Disorder Services prior to receiving services.

Authorization Required

Please remember that you must call and get authorization to receive these Benefits in advance of any treatment through the Mental Health/Substance Use Disorder Designee. The Mental Health/Substance Use Disorder Designee phone number, 1-866-249-7606, also appears on your ID card.

PPO Network Benefits, without authorization, will be subject to a \$250 penalty.

PPO Non-Network Benefits, without authorization, will be reduced by 40% of Eligible Expenses.

Out-of-Area Benefits, without authorization, will be subject to a \$250 penalty.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?	
<p>15. Nutritional Counseling</p> <p>Covered Health Services provided by a registered dietician in an individual session for Covered Persons with medical conditions that require a special diet. Some examples of such medical conditions include:</p> <ul style="list-style-type: none"> • Diabetes mellitus. • Coronary artery disease. • Congestive heart failure. • Severe obstructive airway disease. • Gout. • Renal failure. • Phenylketonuria. • Hyperlipidemias. <p>Benefits are limited to three individual sessions during a Covered Person's lifetime for each medical condition.</p>	<u><i>PPO Network</i></u>	No	20%	Yes	Yes
	<u><i>PPO Non-Network</i></u>	No	40%	Yes	Yes
	<u><i>Out-of-Area</i></u>	No	20%	Yes	Yes

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
16. Outpatient Surgery, Diagnostic and Therapeutic Services	<u><i>PPO Network</i></u>	20%	Yes	Yes
Covered Health Services received on an outpatient basis at a Hospital or Alternate Facility including:	<u><i>PPO Non-Network</i></u>	40%	Yes	Yes
<ul style="list-style-type: none"> • Surgery and related services. • Lab and radiology/X-ray. • Mammography testing. • Other diagnostic tests and therapeutic treatments (including cancer chemotherapy or intravenous infusion therapy). 	<u><i>Out-of-Area</i></u>	20%	Yes	Yes

Benefits under this section include only the facility charge and the charge for required services, supplies and equipment. Benefits for the professional fees related to outpatient surgery, diagnostic and therapeutic services are described under *Professional Fees for Surgical and Medical Services* below.

When these services are performed in a Physician's office, Benefits are described under *Physician's Office Services* below.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
17. Physician's Office Services				
Covered Health Services received in a Physician's office including:				
<ul style="list-style-type: none"> • Treatment of a Sickness or Injury. • Voluntary family planning. • *Preventive medical care. • *Well-baby and well-child care. • *Routine well woman examinations, including pap smears, pelvic examinations and mammograms. • *Routine well-man examinations, including PSA tests. • *Routine physical examinations, including vision and hearing screenings. • *Immunizations. • *Allergy injections. • Shingles vaccine (supplied and administered in the Physicians office only) 	<u><i>PPO Network</i></u>			
	No	Non-Preventive Care 20%	Yes	Yes
		*Preventive Care 0%	N/A	No
	<u><i>PPO Non-Network</i></u>			
	No	40%	Yes	Yes
	<u><i>Out-of-Area</i></u>			
	No	20%	Yes	Yes
18. Professional Fees for Surgical and Medical Services				
Professional fees for surgical procedures and other medical care received in a Hospital, Skilled Nursing Facility, Inpatient Rehabilitation Facility or Alternate Facility.				
	<u><i>PPO Network</i></u>			
	No	20%	Yes	Yes
	<u><i>PPO Non-Network</i></u>			
	No	40%	Yes	Yes
	<u><i>Out-of-Area</i></u>			
	No	20%	Yes	Yes

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
19. Prosthetic Devices				
Prosthetic devices that replace a limb or body part including:				
<ul style="list-style-type: none"> • Artificial limbs. • Artificial eyes. • Breast prosthesis. 	<u><i>PPO Network</i></u>			
	No	20%	Yes	Yes
	<u><i>PPO Non-Network</i></u>			
	No	40%	Yes	Yes
If more than one prosthetic device can meet your functional needs, Benefits are available only for the most cost-effective prosthetic device.	<u><i>Out-of-Area</i></u>			
	No	20%	Yes	Yes
The prosthetic device must be ordered or provided by, or under the direction of a Physician. We provide Benefits for a single purchase, including repairs, of a type of prosthetic device. Benefits are provided for the replacement of each type of prosthetic device every five calendar years. At the Claims Administrator's discretion, prosthetic devices may be covered for damage beyond repair with normal wear and tear, when repair costs are less than the cost of replacement or when a change in the Covered Person's medical condition occurs sooner than the three year timeframe. Replacement of artificial limbs or any part of such devices may be covered when the condition of the device or part requires repairs that cost more than the cost of a replacement device or part.				
Benefits for the purchase and repairs of prosthetic devices are limited to \$10,000 per lifetime. Once this limit is reached, Benefits continue to be available for items required by the Women's Health and Cancer Rights Act of 1998.				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<p>20. Reconstructive Procedures</p> <p>Reconstructive procedures - services are considered reconstructive procedures when a physical impairment exists and the primary purpose of the procedure is to improve or restore physiologic function for an organ or body part. By improving or restoring physiologic function it is meant that the target organ or body part is made to work better. An example of a reconstructive procedure is surgery on the inside of the nose so that a person's breathing can be improved or restored.</p>	<p><u>PPO Network</u> Yes</p>	Same as Physician's Office Services, Professional Fees, Hospital-Inpatient Stay, Outpatient Diagnostic and Therapeutic Services, and Prosthetic Devices.		
<p>Cosmetic Procedures - services are considered Cosmetic Procedures when they improve appearance without making an organ or body part work better. The fact that a person may suffer psychological consequences from the impairment does not classify surgery and other procedures done to relieve such consequences as a reconstructive procedure. Reshaping a nose with a prominent "bump" would be a good example of a Cosmetic Procedure because appearance would be improved, but there would be no effect on function like breathing. This Plan does not provide Benefits for Cosmetic Procedures.</p>	<p><u>PPO Non-Network</u> Yes</p>	Same as Physician's Office Services, Professional Fees, Hospital-Inpatient Stay, Outpatient Diagnostic and Therapeutic Services, and Prosthetic Devices.		
<p>Some services are considered cosmetic in some circumstances and reconstructive in others. This means that there may be situations in which the primary purpose of the service is to make a body part work better, whereas in other situations, the purpose would be to improve appearance and function (such as vision) is not affected.</p>	<p><u>Out-of-Area</u> Yes</p>	Same as Physician's Office Services, Professional Fees, Hospital-Inpatient Stay, Outpatient Diagnostic and Therapeutic Services, and Prosthetic Devices.		

Description of Covered Health Service

Must You Notify Care CoordinationSM?

Your Copayment Or Coinsurance Amount
 % Coinsurance is based on a percent of Eligible Expenses

Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?

Do You Need to Meet Annual Deductible?

A good example is upper eyelid surgery. At times, this procedure will improve vision, while on other occasions improvement in appearance is the primary purpose of the procedure.

Please note that Benefits for reconstructive procedures include breast reconstruction following a mastectomy and reconstruction of the non-affected breast to achieve symmetry. Other services identified in the Women's Health and Cancer Rights Act of 1998, including breast prostheses and treatment of complications, are provided in the same manner and at the same level as those for any Covered Health Service. You can contact Care CoordinationSM at the toll free telephone number shown on your ID card, 1-866-249-7606, for more information about Benefits for mastectomy-related services.

Notify Care CoordinationSM

Please remember that you should notify Care CoordinationSM five business days before receiving services. When you provide notification, Care CoordinationSM can verify that the service is a reconstructive procedure rather than a Cosmetic Procedure. Cosmetic Procedures are always excluded from coverage.

Description of Covered Health Service

Must You Notify Care CoordinationSM?

Your Copayment Or Coinsurance Amount
% Coinsurance is based on a percent of Eligible Expenses

Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?

Do You Need to Meet Annual Deductible?

21. Rehabilitation Services - Outpatient Therapy

Short-term outpatient rehabilitation services for:

- Physical therapy.
- Occupational therapy.
- Speech therapy.
- Pulmonary rehabilitation therapy.
- Cardiac rehabilitation therapy.

Rehabilitation services must be performed by a licensed therapy provider, under the direction of a Physician.

The Plan gives the Claims Administrator the right to exclude from coverage rehabilitation services that are not expected to result in significant physical improvement in your condition within two months of the start of treatment. In addition, the Claims Administrator has the right to deny Benefits if treatment ceases to be therapeutic and is instead administered to maintain a level of functioning or to prevent a medical problem from occurring or recurring.

Please note that we will pay Benefits for speech therapy only when the speech impediment or speech dysfunction results from Injury, stroke or a Congenital Anomaly.

PPO Network

No

20%

Yes

Yes

PPO Non-Network

No

40%

Yes

Yes

Out-of-Area

No

20%

Yes

Yes

Description of Covered Health Service

Must You Notify Care CoordinationSM?

Your Copayment Or Coinsurance Amount
 % Coinsurance is based on a percent of Eligible Expenses

Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?

Do You Need to Meet Annual Deductible?

Please note that the Plan excludes any type of therapy, service or supply for the treatment of a condition which ceases to be therapeutic treatment and is instead administered to maintain a level of functioning or to prevent a medical problem from occurring or reoccurring.

Any combination of PPO Network and PPO Non-Network Benefits is limited as follows:

- 30 visits of physical therapy per calendar year.
- 30 visits of occupational therapy per calendar year.
- 30 visits of speech therapy per calendar year.
- 20 visits of pulmonary rehabilitation therapy per calendar year.
- 20 visits of cardiac rehabilitation therapy per calendar year.

Out-of Area Benefits are limited as follows:

- 30 visits of physical therapy per calendar year.
- 30 visits of occupational therapy per calendar year.
- 30 visits of speech therapy per calendar year.
- 20 visits of pulmonary rehabilitation therapy per calendar year.
- 20 visits of cardiac rehabilitation therapy per calendar year.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<h2>22. Skilled Nursing Facility/Inpatient Rehabilitation Facility Services</h2>	<u><i>PPO Network</i></u>	20%	Yes	Yes
<p>Services for an Inpatient Stay in a Skilled Nursing Facility or Inpatient Rehabilitation Facility. Benefits are available for:</p>	Yes	20%	Yes	Yes
<ul style="list-style-type: none"> • Services and supplies received during the Inpatient Stay. • Room and board in a Semi-private Room (a room with two or more beds). 	<u><i>PPO Non-Network</i></u>	40%	Yes	Yes
<p>Any combination of PPO Network and PPO Non-Network Benefits is limited to 60 days per calendar year.</p>	Yes	40%	Yes	Yes
<p>Out-of-Area Benefits are limited to 60 days per calendar year.</p>	<u><i>Out-of-Area</i></u>	20%	Yes	Yes
<p>Please note that, in general, the intent of skilled nursing is to provide Benefits for Covered Persons who are convalescing from an Injury or illness that requires an intensity of care or a combination of skilled nursing, rehabilitation and facility services which are less than those of a general acute Hospital but greater than those available in the home setting.</p>	Yes	20%	Yes	Yes
<p>The Covered Person is expected to improve to a predictable level of recovery.</p>				
<p>Benefits are available when skilled nursing and/or rehabilitation services are needed on a daily basis. Accordingly, Benefits are NOT available when these services are required intermittently (such as physical therapy three times a week).</p>				

Description of Covered Health Service

Must You Notify Care CoordinationSM?

Your Copayment Or Coinsurance Amount
 % Coinsurance is based on a percent of Eligible Expenses

Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?

Do You Need to Meet Annual Deductible?

Benefits are NOT available for custodial, domiciliary or maintenance care (including administration of enteral feeds) which, even if it is ordered by a Physician, is primarily for the purpose of meeting personal needs of the Covered Person or maintaining a level of function, as opposed to improving that function to an extent that might allow for a more independent existence.

(Custodial, domiciliary or maintenance care may be provided by persons without special skill or training. It may include, but is not limited to, help in getting in and out of bed, walking, bathing, dressing, eating and taking medication, as well as ostomy care, hygiene or incontinence care, and checking of routine vital signs.)

Notify Care CoordinationSM

Please remember that you must notify Care CoordinationSM as follows:

- For elective admissions: five business days before admission.
- For non-elective admission: within one business day or the same day of admission.
- For Emergency admissions: within two business days or the same day of admission, or as soon as is reasonably possible.

If you don't notify Care CoordinationSM, Benefits will be reduced to 40% of Eligible Expenses.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<p>23. Spinal Treatment, Chiropractic and Osteopathic Manipulative Therapy</p> <p>Benefits for Spinal Treatment include chiropractic and osteopathic manipulative therapy. Benefits for Spinal Treatment when provided by a Spinal Treatment provider in the provider's office.</p> <p>Benefits include diagnosis and related services and are limited to one visit and treatment per day.</p> <p>Please note that the Plan excludes any type of therapy, service or supply including, but not limited to spinal manipulations by a chiropractor or other doctor for the treatment of a condition which ceases to be therapeutic treatment and is instead administered to maintain a level of functioning or to prevent a medical problem from occurring or reoccurring.</p> <p>Any combination of Network and PPO Non-Network Benefits for Spinal Treatment is limited to 20 visits per calendar year.</p> <p>Out-of-Area Benefits for Spinal Treatment is limited to 20 visits per calendar year.</p>	<p><u><i>PPO Network</i></u> No</p>	20%	Yes	Yes
	<p><u><i>PPO Non-Network</i></u> No</p>	40%	Yes	Yes
	<p><u><i>Out-of-Area</i></u> No</p>	20%	Yes	Yes

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<h2>24. Substance Use Disorder Services</h2> <p>Substance Use Disorder Services include those received on an inpatient or Intermediate Care basis in a Hospital or an Alternate Facility and those received on an outpatient basis in a provider's office or at an Alternate Facility. Benefits for Substance Use Disorder Services include:</p> <ul style="list-style-type: none"> • Substance Use Disorder or chemical dependency evaluations and assessment; • Diagnosis; • Treatment planning; • Detoxification (sub-acute/non-medical); • Inpatient services; • Partial Hospitalization/Day Treatment; • Intensive Outpatient Treatment; • Services at a Residential Treatment Facility; • Referral services; • Medication management; • Individual, family and group therapeutic services; and • Crisis intervention. <p>The Mental Health/Substance Use Disorder Administrator, who will authorize the services, will determine the appropriate setting for the treatment. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.</p>	<p><u>PPO Network</u> No</p>	<p>Hospital – Inpatient Stay \$250 Copayment plus 20% per Inpatient Stay.</p> <p>Physician's Office Services 20% per visit.</p>	Yes	Yes
	<p><u>PPO Non-Network</u> No</p>	<p>Hospital – Inpatient Stay \$250 Copayment plus 40% per Inpatient Stay.</p> <p>Physician's Office Services 40% per visit.</p>	Yes	Yes
	<p><u>Out-of-Area</u> No</p>	<p>Hospital – Inpatient Stay \$250 Copayment plus 20% per Inpatient Stay.</p> <p>Physician's Office Services 20% per visit.</p>	Yes	Yes

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<p>Referrals to a Substance Use Disorder provider are at the sole discretion of the Mental Health/Substance Use Disorder Administrator, who is responsible for coordinating all of your care. Substance Use Disorder Services must be authorized and overseen by the Mental Health/Substance Use Disorder Administrator. Contact the Mental Health/Substance Use Disorder Administrator regarding Benefits for Substance Use Disorder Services.</p>				
<p>Special Substance Use Disorder Programs and Services Special programs and services that are contracted under the Mental Health/Substance Use Disorder Administrator may become available to you as part of your Substance Use Disorder Services benefit. The Mental Health Services Benefits and financial requirements assigned to these programs or services are based on the designation of the program or service to inpatient, Partial Hospitalization/Day Treatment, Intensive Outpatient Treatment, outpatient or a Transitional Care category of benefit use. Special programs or services provide access to services that are beneficial for the treatment of your Substance Use Disorder which may not otherwise be covered under this Plan. You must be referred to such programs through the Mental Health/Substance Use Disorder Administrator, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such program or service is at the discretion of the Covered Person and is not mandatory.</p>				

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
<p>25. Transplantation Services</p> <p>Covered Health Services for the following organ and tissue transplants when ordered by a Physician. Benefits are available to the donor and the recipient when the recipient is covered under this Plan. The transplant must meet the definition of a Covered Health Service and cannot be Experimental or Investigational, or Unproven. Benefits are available for the transplants listed below.</p> <p>Care CoordinationSM notification is required for all transplant services.</p>	<p><u><i>PPO Network</i></u> Yes</p>	20%	Yes	Yes
<p>The service described under Transportation and Lodging below are Covered Health Services ONLY in connection with a transplant received at a Designated United Resource Network Facility.</p>	<p><u><i>PPO Non-Network</i></u> Yes</p>	40%	Yes	Yes
<ul style="list-style-type: none"> • Bone marrow transplants (either from you or from a compatible donor) and peripheral stem cell transplants, with or without high dose chemotherapy. Not all bone marrow transplants meet the definition of a Covered Health Service. If a separate charge is made for bone marrow/stem cell search, a Maximum Benefit of \$25,000 is payable for all charges made in connection with the search. • Heart transplants. • Heart/lung transplants. • Lung transplants. • Kidney transplants. 	<p><u><i>Out-of-Area</i></u> Yes</p>	20%	Yes	Yes

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
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- Kidney/pancreas transplants.
- Liver transplants.
- Liver/small bowel transplants.
- Pancreas transplants.
- Small bowel transplants.

Benefits for cornea transplants that are provided by a Physician at a Network Hospital are paid as if the transplant was received at a Designated United Resource Network Facility. We do not require that cornea transplants be performed at a Designated United Resource Network Facility in order for you to receive the highest level of Network Benefits.

Organ or tissue transplants or multiple organ transplants other than those listed above are excluded from coverage, unless determined by Care Coordination to be a proven procedure for the involved diagnoses.

Under the Plan there are specific guidelines regarding Benefits for transplant services. Contact Care CoordinationSM at the toll free telephone number, 1-866-249-7606, shown on your ID card for information about these guidelines.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?
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Transportation and Lodging

Care CoordinationSM will assist the patient and family with travel and lodging arrangements. Expenses for travel, and lodging for the transplant recipient and a companion are available under this Plan as follows:

- Transportation of the patient and one companion who is traveling on the same day(s) to and/or from the site of the transplant for the purposes of an evaluation, the transplant procedure or necessary post-discharge follow-up.
- Eligible Expenses for lodging for the patient (while not confined) and one companion. Benefits are paid at a per diem rate of up to \$50 for one person or up to \$100 for two people.
- Travel and lodging expenses are only available if the transplant recipient resides more than 50 miles from the Designated United Resource Network Facility.
- If the patient is an Enrolled Dependent minor child, the transportation expenses of two companions will be covered and lodging expenses will be reimbursed up to the \$100 per diem rate.

There is a combined overall lifetime maximum Benefit of \$10,000 per Covered Person for all transportation, and lodging expenses incurred by the transplant recipient and companion(s) and reimbursed under this Plan in connection with all transplant procedures.

Description of Covered Health Service	Must You Notify Care Coordination SM ?	Your Copayment Or Coinsurance Amount % Coinsurance is based on a percent of Eligible Expenses	Does Copayment/Coinsurance Help Meet Out-of-Pocket Maximum?	Do You Need to Meet Annual Deductible?	
Notify Care CoordinationSM					
You must notify Care Coordination SM as soon as the possibility of a transplant arises (and before the time a pre-transplantation evaluation is performed at a transplant center). If you don't notify Care Coordination SM , Benefits will be reduced to 40% of Eligible Expenses.					
26. Urgent Care Center Services Covered Health Services received at an Urgent Care Center. When services to treat urgent health care needs are provided in a Physician's office, Benefits are available as described under <i>Physician's Office Services</i> earlier in this section.	<u>PPO Network</u>	No	20%	Yes	Yes
	<u>PPO Non-Network</u>	No	40%	Yes	Yes
	<u>Out-of-Area</u>	No	20%	Yes	Yes

Section 2: What's Not Covered-- Exclusions

This section contains information about:

- How headings are used in this section.
- Medical services that are not covered. We call these Exclusions. It's important for you to know what services and supplies are not covered under the Plan.

How We Use Headings in this Section

To help you find specific exclusions more easily, we use headings. The headings group services, treatments, items, or supplies that fall into a similar category. Actual exclusions appear underneath headings. A heading does not create, define, modify, limit or expand an exclusion. All exclusions in this section apply to you.

Plan Exclusions

We will not pay or approve Benefits for any of the services, treatments, items or supplies described in this section, even if either of the following is true:

- It is recommended or prescribed by a Physician.
- It is the only available treatment for your condition.

To continue reading, go to right column on this page.

The services, treatments, items or supplies listed in this section are not Covered Health Services, except as may be specifically provided for in Section 1: Covered Health Services or through a Rider to the SPD.

A. Alternative Treatments

1. Acupressure.
2. Aromatherapy.
3. Hypnotism.
4. Massage Therapy.
5. Rolfing.
6. Other forms of alternative treatment as defined by the Office of Alternative Medicine of the National Institutes of Health.
7. Services received by a naturopath.
8. Holistic or homeopathic care.

B. Comfort or Convenience

1. Television.
2. Telephone.
3. Beauty/Barber service.
4. Guest service.
5. Supplies, equipment and similar incidental services and supplies for personal comfort. Examples include:
 - Air conditioners.
 - Air purifiers and filters.
 - Batteries and battery chargers.
 - Dehumidifiers.
 - Humidifiers.

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6. Devices and computers to assist in communication and speech.
7. Home remodeling to accommodate a health need (such as, but not limited to, ramps and swimming pools).

C. Dental

1. Dental care except as described in Section 1: What's Covered--Benefits under the heading *Dental Services - Accident Only*.
2. Preventive care, diagnosis, treatment of or related to the teeth, jawbones or gums. Examples include all of the following:
 - Extraction, restoration and replacement of teeth.
 - Medical or surgical treatments of dental conditions.
 - Services to improve dental clinical outcomes.
3. Dental implants.
4. Dental braces.
5. Dental X-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia.

This exclusion does not apply to dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition for which Benefits are available under the Plan, as identified in (Section 1: What's Covered--Benefits) under the heading *Dental Services - Accident Only*.

6. Treatment of congenitally missing, malpositioned, or super numerary teeth, even if part of a Congenital Anomaly.

D. Drugs

Note: Prescription Drugs are provided under a separate program administered by Express Scripts. See the “Prescription Drugs” section of this booklet.

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1. Prescription drug products for outpatient use that are filled by a prescription order or refill.
2. Self-injectable medications.
3. Non-injectable medications given in a Physician's office except as required in an Emergency.
4. Over the counter drugs and treatments.

E. Experimental or Investigational Services or Unproven Services

Experimental or Investigational Services and Unproven Services are excluded. The fact that an Experimental or Investigational Service or an Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition.

F. Foot Care

1. Except when needed for severe systemic disease:
 - Routine foot care (including the cutting or removal of corns and calluses).
 - Nail trimming, cutting, or debriding.
2. Hygienic and preventive maintenance foot care. Examples include the following:
 - Cleaning and soaking the feet.
 - Applying skin creams in order to maintain skin tone.
 - Other services that are performed when there is not a localized illness, Injury or symptom involving the foot.
3. Treatment of flat feet.

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4. Treatment of subluxation of the foot.
5. Shoe orthotics.

G. Medical Supplies and Appliances

1. Devices used specifically as safety items or to affect performance in sports-related activities.
2. Prescribed or non-prescribed medical supplies and disposable supplies. Examples include:
 - Elastic stockings.
 - Ace bandages.
 - Gauze and dressings.
 - Syringes.
 - Diabetic test strips.
3. Orthotic appliances and devices, except when all of the following are met:
 - prescribed by a Physician for a medical purpose; and
 - custom manufactured or custom fitted to an individual Covered Person.
4. Tubings, nasal cannulas, connectors and masks are not covered except when used with Durable Medical Equipment (as described in Section 1: What's Covered--Benefits).

H. Mental Health/Substance Use Disorder

1. Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association.

2. Services for that extend beyond the period necessary for evaluation, diagnosis, the application of evidence-based treatment or crisis intervention to be effective.
3. Mental Health Services as treatment for a primary diagnosis of insomnia and other sleep disorders, sexual dysfunction disorders, feeding disorders,, neurological disorders and other disorders with a known physical basis.
4. Treatment for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders, paraphilias (sexual behavior that is considered deviant or abnormal) and other Mental Illnesses that will not substantially improve beyond the current level of functioning, or that are not subject to favorable modification or management according to prevailing national standards of clinical practice, as reasonably determined by the Mental Health/Substance Use Disorder Designee.
5. Services utilizing methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclazocine, or their equivalents for drug addiction.
6. Treatment provided in connection with or to comply with involuntary commitments, police detentions and other similar arrangements, unless authorized by the Mental Health/Substance Use Disorder Designee.
7. Services or supplies for the diagnosis or treatment of Mental Illness, alcoholism or Substance Use Disorders that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:
 - Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
 - Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have

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a measurable and beneficial health outcome, and therefore considered experimental.

- Typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective.
- Not consistent with the Mental Health/Substance Use Disorder Administrator's level of care Designee's guidelines or best practices as modified from time to time.
- not clinically appropriate in terms of type, frequency, extent, site and duration of treatment, and considered ineffective for the patient's Mental Illness, Substance Use Disorder or condition based on generally accepted standards of medical practice and benchmarks.

The Mental Health/Substance Use Disorder Designee may consult with professional clinical consultants, peer review committees or other appropriate sources for recommendations and information regarding whether a service or supply meets any of these criteria.

8. Mental Health Services as treatments for V-code conditions as listed within the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*;
9. Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning.
10. Tuition for or services that are school-based for children and adolescents under the *Individuals with Disabilities Education Act*.
11. Learning, motor skills and primary communication disorders as defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
12. mental retardation and autism spectrum disorder as a primary diagnosis defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.

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13. Pastoral counseling.
14. Treatment provided in connection with autism.
15. Substance Use Disorder Services for the treatment of nicotine or caffeine use.
16. Routine use of psychological testing without specific authorization.

I. Nutrition

1. Megavitamin and nutrition based therapy.
2. Except as described in Section 1: What's Covered -- Benefits under *Nutritional Counseling*, nutritional counseling for either individuals or groups, including weight loss programs, health clubs and spa programs.
3. Enteral feedings and other nutritional and electrolyte formulas, supplements, including infant formula, donor breast milk, nutritional supplements, dietary supplements, electrolyte supplements, diets for weight control or treatment of obesity (including liquid diets or food), food of any kind (diabetic, low fat, cholesterol), oral vitamins, and oral minerals except when sole source of nutrition or except when a certain nutritional formula treats a specific inborn error of metabolism.

J. Physical Appearance

1. Cosmetic Procedures. See the definition in Section 10: Glossary of Defined Terms. Examples include:
 - Pharmacological regimens, nutritional procedures or treatments.
 - Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures).
 - Skin abrasion procedures performed as a treatment for acne.

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2. Replacement of an existing breast implant if the earlier breast implant was performed as a Cosmetic Procedure.
Note: Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy. See *Reconstructive Procedures* in Section 1: What's Covered--Benefits.
3. Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation.
4. Weight loss programs whether or not they are under medical supervision. Weight loss programs for medical reasons are also excluded.
5. Wigs regardless of the reason for the hair loss.
6. Services received from a personal trainer.
7. Liposuction.

K. Providers

1. Services performed by a provider who is a family member by birth or marriage, including spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself.
2. Services performed by a provider with your same legal residence.
3. Services provided at a free-standing or Hospital-based diagnostic facility without an order written by a Physician or other provider. Services that are self-directed to a free-standing or Hospital-based diagnostic facility. Services ordered by a Physician or other provider who is an employee or representative of a free-standing or Hospital-based diagnostic facility, when that Physician or other provider:
 - Has not been actively involved in your medical care prior to ordering the service, or

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- Is not actively involved in your medical care after the service is received.

This exclusion does not apply to mammography testing.

L. Reproduction

1. Health services and associated expenses for infertility treatments.
2. Surrogate parenting.
3. The reversal of voluntary sterilization.
4. Fees or direct payment to a donor for sperm or ovum donations.
5. Monthly fees for maintenance and/or storage of frozen embryos.

M. Services Provided under Another Plan

1. Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements. This includes, but is not limited to, coverage required by workers' compensation, no-fault auto insurance, or similar legislation.
If coverage under workers' compensation or similar legislation is optional for you because you could elect it, or could have it elected for you, Benefits will not be paid for any Injury, Sickness or Mental Illness that would have been covered under workers' compensation or similar legislation had that coverage been elected.
2. Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you.
3. Health services while on active military duty.

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N. Transplants

1. Health services for organ and tissue transplants, except those described in Section 1: What's Covered--Benefits when UnitedHealthcare determines the transplant to be appropriate according to UnitedHealthcare's transplant guidelines.
2. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. (Donor costs for removal are payable for a transplant through the organ recipient's Benefits under the Plan).
3. Health services for transplants involving mechanical or animal organs.
4. Any solid organ transplant that is performed as a treatment for cancer.
5. Any multiple organ transplant not listed as a Covered Health Service under the heading *Transplantation Health Services* in Section 1: What's Covered--Benefits, unless determined by Care Coordination to be a proven procedure for the involved diagnoses.

O. Travel

1. Health services provided in a foreign country, unless required as Emergency Health Services.
2. Travel or transportation expenses, even though prescribed by a Physician. Some travel expenses related to covered transplantation services may be reimbursed at our discretion.

P. Vision (see separate Vision Benefit)

1. Purchase cost of eye glasses or contact lenses.
2. Fitting charge for eye glasses or contact lenses.
3. Eye exercise or vision therapy.

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4. Surgery and other related treatment that is intended to correct nearsightedness, farsightedness, presbyopia and astigmatism including, but not limited to, procedures such as radial keratotomy, laser, and other refractive eye surgery.

Q. All Other Exclusions

1. Health services and supplies that do not meet the definition of a Covered Health Service - see the definition in Section 10: Glossary of Defined Terms.
2. Physical, psychiatric or psychological exams, testing, vaccinations, immunizations or treatments that are otherwise covered under the Plan when:
 - Required solely for purposes of career, education, sports or camp, travel, employment, insurance, marriage or adoption.
 - Related to judicial or administrative proceedings or orders.
 - Conducted for purposes of medical research.
 - Required to obtain or maintain a license of any type.
3. Health services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country. This exclusion does not apply to Covered Persons who are civilians injured or otherwise affected by war, any act of war or terrorism in a non-war zone.
4. Health services received after the date your coverage under the Plan ends, including health services for medical conditions arising before the date your coverage under the Plan ends.
5. Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Plan.
6. In the event that a Non-Network provider waives Copayments and/or the Annual Deductible for a particular health service, no

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Benefits are provided for the health service for which the Copayments and/or Annual Deductible are waived.

7. Charges in excess of Eligible Expenses or in excess of any specified limitation.
8. Services for the evaluation and treatment of temporomandibular joint syndrome (TMJ), when the services are considered to be medical or dental in nature, including oral appliances.
9. Speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke, or a Congenital Anomaly.
10. Upper and lower jawbone surgery except as required for direct treatment of acute traumatic Injury dislocation, tumor or cancer. Orthognathic surgery (procedure to correct underbite or overbite), jaw alignment and treatment for the temporomandibular joint, except as a treatment of obstructive sleep apnea.
11. Non-surgical treatment of obesity, including morbid obesity.
12. Surgical treatment of obesity excluding severe morbid obesity (with a BMI greater than 35).
13. Growth hormone therapy.
14. Sex transformation operations.
15. Custodial Care or maintenance care.
16. Domiciliary care.
17. Private Duty Nursing.
18. Respite care. This exclusion does not apply to respite care that is part of an integrated hospice care program of service provided to a terminally ill person by a licensed hospice care agency for which Benefits are described under *Hospice Care* in Section 1: What's Covered--Benefits.
19. Rest cures.
20. Psychosurgery.

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21. Treatment of benign gynecomastia (abnormal breast enlargement in males).
22. Medical and surgical treatment of excessive sweating (hyperhidrosis).
23. Medical and surgical treatment for snoring, except when provided as a part of treatment for documented obstructive sleep apnea.
24. Appliances for snoring.
25. Any charges for missed appointments, room or facility reservations, completion of claim forms or record processing.
26. Any charges higher than the actual charge. The actual charge is defined as the provider's lowest routine charge for the service, supply or equipment.
27. Any charge for services, supplies or equipment advertised by the provider as free.
28. Any charges by a provider sanctioned under a federal program for reason of fraud, abuse or medical competency.
29. Any charges prohibited by federal anti-kickback or self-referral statutes.
30. Chelation therapy, except to treat heavy metal poisoning.
31. Any charges by a resident in a teaching Hospital where a faculty Physician did not supervise services.
32. Outpatient rehabilitation services, Spinal Treatment or supplies including, but not limited to spinal manipulations by a chiropractor or other doctor, for the treatment of a condition which ceases to be therapeutic treatment and is instead administered to maintain a level of functioning or to prevent a medical problem from occurring or reoccurring.
33. Spinal treatment, including chiropractic and osteopathic manipulative treatment, to treat an illness, such as asthma or allergies.

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34. Speech therapy to treat stuttering, stammering, or other articulation disorders.
35. Foreign language and sign language services.

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Section 3: Obtaining Benefits

This section includes information about:

- Benefits for Covered Health Services.
- Your responsibility for notification.
- Emergency Health Services.

Benefits for Covered Health Services

For the PPO Plan, Network Benefits are generally paid at a higher level than Non-Network Benefits. Network Benefits are payable for Covered Health Services which are any of the following:

- Provided by a Network Physician or other Network provider.
- Emergency Health Services.
- Covered Health Services that are described as Network Benefits in Section 1: What's Covered--Benefits.

Please note that Inpatient Mental Health and Substance Use Disorder Services must be authorized by the Mental Health/Substance Use Disorder Designee. Please see Section 1: What's Covered--Benefits under the heading for *Mental Health and Substance Use Disorder*.

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The following compares Network and Non-Network Benefits.

Comparison of Network and Non-Network Benefits

	Network	Non-Network
Benefits	A higher level of Benefits means less cost to you. See Section 1: What's Covered--Benefits.	A lower level of Benefits means more cost to you. See Section 1: What's Covered--Benefits.
Who Should Notify Care CoordinationSM	Notify <i>Care CoordinationSM</i> for certain Covered Health Services. Failure to notify will result in reduced Benefits or no Benefits. See <i>Must You Notify Care CoordinationSM?</i> column in Section 1.	
Who Should File Claims	Not required. The Claims Administrator pays Network providers directly.	You must file claims. See Section 5: How to File a Claim.
Outpatient Emergency Health Services	Emergency Health Services are always paid as a Network Benefit and are paid the same whether you are in- or out of the Network. That means that if you seek Emergency care at a non-Network facility, you are not required to meet the Annual Deductible or pay any difference between Eligible Expenses and the amount billed by the provider.	

If you are in the Out-of-Area Plan:

Benefits are payable for Covered Health Services that are provided by or under the direction of a Physician or other provider and are generally paid at the in-network benefit level even if the provider is not in the network.

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Whenever possible, however, you are encouraged to use in-network providers. The cost of such services will be lower than for out-of-network providers. Therefore, your co-payment, which is a percentage of covered (eligible) charges, will be lower as well.

Provider Network

The Claims Administrator or its affiliate arranges for health care providers to participate in a Network. Network providers are independent practitioners. They are not our employees or employees of the Claims Administrator. It is your responsibility to select your provider.

The credentialing process confirms public information about the providers' licenses and other credentials, but does not assure the quality of the services provided.

You may request a directory of Network providers at no cost to you. Provider directories are always available on myuhc.com. However, before obtaining services you should always verify the Network status of a provider. A provider's status may change. You are responsible for verifying a provider's Network status prior to receiving services, even when you are referred by another Network provider. You can verify the provider's status or request a provider directory by calling the Claims Administrator.

It is possible that you might not be able to obtain services from a particular Network provider. The network of providers is subject to change. Or you might find that a particular Network provider may not be accepting new patients. If a provider leaves the Network or is otherwise not available to you, you must choose another Network provider to get PPO Network Benefits.

Do not assume that a Network provider's agreement includes all Covered Health Services. Some Network providers agree to provide only certain Covered Health Services, but not all Covered Health

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Services. Some Network providers choose to be a Network provider for only some products. Refer to your provider directory or contact the Claims Administrator for assistance.

Designated United Resource Network Facilities and Other Providers

If you have a medical condition that Care CoordinationSM believes needs special services, they may direct you to a Designated United Resource Network Facility or other provider chosen by them. If you require certain complex Covered Health Services for which expertise is limited, Care CoordinationSM may direct you to a non-Network facility or provider.

PPO Non-Network Benefits

PPO Non-Network Benefits are generally paid at a lower level than PPO Network Benefits. PPO Non-Network Benefits are payable for Covered Health Services that are provided by non-Network Physicians or non-Network providers. PPO Non-Network Benefits are also payable for Covered Health Services that are provided at non-Network facilities.

Your Responsibility for Notification

You must notify Care CoordinationSM before getting certain Covered Health Services from Network, non-Network and Out-of-Area providers. The details are shown in the *Must You Notify Care CoordinationSM?* column in Section 1: What's Covered--Benefits. If you fail to notify Care CoordinationSM, Benefits are reduced or denied.

Prior notification does not mean Benefits are payable in all cases. Coverage depends on the Covered Health Services that are actually given, your eligibility status, and any benefit limitations.

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Care CoordinationSM

When you notify Care CoordinationSM as described above, they will work with you to implement the Care CoordinationSM process and to provide you with information about additional services that are available to you, such as disease management programs, health education, pre-admission counseling and patient advocacy.

Note: Please note that the Copayment for Emergency Health Services will not be waived if you have been placed in an observation bed for the purpose of monitoring your condition, rather than being admitted as an inpatient in the Hospital. In this case, the Emergency Copayment will apply instead of the Copayment for an Inpatient Stay.

PPO Plan and Out-of-Area Emergency Health Services

We provide Benefits for Emergency Health Services when required for stabilization and initiation of treatment as provided by or under the direction of a Physician.

PPO Network Benefits are paid for Emergency Health Services, even if the services are provided by a non-Network provider.

- If you are confined in a non-Network Hospital after you receive Emergency Health Services, Care CoordinationSM must be notified within two business days or on the same day of admission if reasonably possible. Care CoordinationSM may elect to transfer you to a Network Hospital as soon as it is medically appropriate to do so. If you choose to stay in the non-Network Hospital after the date Care CoordinationSM decides a transfer is medically appropriate, PPO Non-Network Benefits may be available if the continued stay is determined to be a Covered Health Service.
- If you are admitted as an inpatient to a Network Hospital within 24 hours of receiving treatment for the same condition as an Emergency Health Service, you will not have to pay the Copayment for Emergency Health Services. The Copayment for an Inpatient Stay in a Network Hospital will apply instead.

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Section 4: When Coverage Begins

This section includes information about:

- How to enroll.
- If you are hospitalized when this coverage begins.
- Who is eligible for coverage.
- When to enroll.
- When coverage begins.

How to Enroll

To enroll, the Eligible Person must complete an enrollment form. As an Eligible Person, you may also enroll your Eligible Spouse and Eligible Dependent Children. If you do not enroll your Eligible Spouse or Eligible Dependent Children when you enroll, you may not later enroll them. The Plan Administrator or the Employer from which you retired will give the necessary forms to you along with instructions about submitting your enrollment form and any required contribution for coverage. We will not provide Benefits for health services that you receive before your effective date of coverage.

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If You Are Hospitalized When Your Coverage Begins

If you are an inpatient in a Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility on the day your coverage begins, we will pay Benefits for Covered Health Services related to that Inpatient Stay as long as you receive Covered Health Services in accordance with the terms of the Plan.

You should notify the Claims Administrator within 48 hours of the day your coverage begins, or as soon as is reasonably possible. PPO Network Benefits are available only if you receive Covered Health Services from Network Providers.

If You Are Eligible for Medicare

If you or your dependent are eligible for Medicare A and B, either because of age (i.e., over age 65) or because of disability if under age 65, your benefits under this Plan will be reduced.

Your Benefits under the Plan may also be reduced if you are enrolled in a Medicare Advantage (Medicare Part C) plan but fail to follow the rules of that plan. Please see *Medicare Eligibility* in Section 9: General Legal Provisions for more information about how Medicare may affect your Benefits.

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Who is Eligible for Coverage

Who	Description	Who Determines Eligibility
Eligible Person	<p>Eligible Person usually refers to a former employee of a Sponsoring Employer (or predecessor employer) who meets the eligibility rules established by the Plan Administrator. When an Eligible Person actually enrolls, we refer to that person as a Retiree. For a complete definition of Eligible Person and Retiree, see Section 10: Glossary of Defined Terms.</p> <p>If both spouses are Eligible Persons, each may enroll as a Retiree, or be covered as an Enrolled Dependent of the other, but not both.</p> <p>Except as we have described in Section 4: When Coverage Begins, Eligible Persons may not enroll.</p>	<p>The Plan Administrator determines who is eligible to enroll under the Plan.</p>
Dependent	<p>Dependent generally refers to the Eligible Person's Eligible Spouse and Eligible Dependents. When a Dependent actually enrolls, we refer to that person as an Enrolled Dependent. For a complete definition of Dependent, Eligible Dependents, Spouse, Eligible Spouse and Enrolled Dependent, see Section 10: Glossary of Defined Terms.</p> <p>Dependents of an Eligible Person may not enroll unless the Eligible Person is also covered under the Plan, unless the Eligible Person is deceased and there is a Surviving Spouse.</p>	<p>The Plan Administrator determines who qualifies as a Dependent.</p>
Surviving Spouse	<p>Surviving Spouse refers to the Surviving Spouse of an Eligible Person. The Surviving Spouse of an Eligible Person may enroll at the Eligible Person's death if he or she is covered at the Eligible Person's death under a HEWT-sponsored group health plan.</p>	<p>The Plan Administrator determines who qualifies as a Surviving Spouse.</p>

When to Enroll and When Coverage Begins

When to Enroll	Who Can Enroll	Begin Date
<p>Initial Enrollment Period</p> <p>The Initial Enrollment Period is the first period of time when Eligible Persons can enroll.</p>	<p>Eligible Persons may enroll themselves and their Eligible Dependents only upon first becoming eligible for this Plan. If an Eligible Person does not enroll when first eligible or enroll his or her Dependents, the Eligible Person or Dependents that are not enrolled may not enroll later. An Eligible Person who enrolls and who thereafter has a new Dependent (by reason of marriage, birth, etc.) may not enroll those new Dependents.</p>	<p>Coverage begins on the date identified by the Plan Administrator, if the Plan Administrator receives the completed enrollment form and any required contribution for coverage within 31 days of the date the Eligible Person becomes eligible to enroll.</p>

Section 5: How to File a Claim

This section provides you with information about:

- How and when to file a claim.
- If you receive Covered Health Services from a Network provider, you do not have to file a claim. We pay these providers directly.
- If you receive Covered Health Services from a non-Network provider, you are responsible for filing a claim.

If You Receive Covered Health Services from a Network Provider

We pay Network providers directly for your Covered Health Services. If a Network provider bills you for any Covered Health Service, contact the Claims Administrator. However, you are responsible for meeting the Annual Deductible and for paying Copayments to a Network provider at the time of service, or when you receive a bill from the provider.

Filing a Claim for Benefits

When you receive Covered Health Services from a non-Network provider, you are responsible for requesting payment from us through the Claims Administrator. You must file the claim in a

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format that contains all of the information required, as described below.

You must submit a request for payment of Benefits within one year after the date of service. If a non-Network provider submits a claim on your behalf, you will be responsible for the timeliness of the submission. If you don't provide this information to us within one year of the date of service, Benefits for that health service will be denied or reduced, in our or the Claims Administrator's discretion. This time limit does not apply if you are legally incapacitated. If your claim relates to an Inpatient Stay, the date of service is the date your Inpatient Stay ends.

If an Employee provides written authorization to allow direct payment to a provider, all or a portion of any Eligible Expenses due to a provider may be paid directly to the provider instead of being paid to the Employee. We will not reimburse third parties who have purchased or been assigned benefits by Physicians or other providers.

Required Information

When you request payment of Benefits from us, you must provide us with all of the following information:

- A. Employee's name and address.
- B. The patient's name, age and relationship to the Employee.
- C. The member number stated on your ID card.
- D. An itemized bill from your provider that includes the following:
 - Patient Diagnosis
 - Date(s) of service
 - Procedure Code(s) and descriptions of service(s) rendered
 - Charge for each service rendered

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- Provider of service Name, Address and Tax Identification Number
- E. The date the Injury or Sickness began.
- F. A statement indicating either that you are, or you are not, enrolled for coverage under any other health insurance plan or program. If you are enrolled for other coverage you must include the name of the other carrier(s).

Payment of Benefits

Through the Claims Administrator, we will make a benefit determination as set forth below. Benefits will be paid to you unless either of the following is true:

- A. The provider notifies the Claims Administrator that your signature is on file, assigning benefits directly to that provider.
- B. You make a written request for the non-Network provider to be paid directly at the time you submit your claim.

Benefit Determinations

Post-Service Claims

Post-Service Claims are those claims that are filed for payment of benefits after medical care has been received. If your post-service claim is denied, you will receive a written notice from the Claims Administrator within 30 days of receipt of the claim, as long as all needed information was provided with the claim. The Claims Administrator will notify you within this 30 day period if additional information is needed to process the claim, and may request a one time extension not longer than 15 days and pend your claim until all information is received.

Once notified of the extension you then have 45 days to provide this information. If all of the needed information is received within the 45 day time frame and the claim is denied, the Claims Administrator

To continue reading, go to right column on this page.

will notify you of the denial within 15 days after the information is received. If you don't provide the needed information within the 45 day period, your claim will be denied.

A denial notice will explain the reason for denial, refer to the part of the Plan on which the denial is based, and provide the claim appeal procedures.

Pre-Service Requests for Benefits

Pre-service requests for Benefits are those requests that require notification or approval prior to receiving medical care. If you have a pre-service request for Benefits, and was submitted properly with all needed information, you will receive written notice of the decision from the Claims Administrator within 15 days of receipt of the request. If you filed a pre-service request for Benefits improperly, the Claims Administrator will notify you of the improper filing and how to correct it within 5 days after the pre-service request for Benefits was received. If additional information is needed to process the pre-service claim, the Claims Administrator will notify you of the information needed within 15 days after the it was received, and may request a one time extension not longer than 15 days and pend your request until all information is received. Once notified of the extension you then have 45 days to provide this information. If all of the needed information is received within the 45 day time frame, the Claims Administrator will notify you of the determination within 15 days after the information is received. If you don't provide the needed information within the 45 day period, your request for Benefits will be denied. A denial notice will explain the reason for denial, refer to the part of the Plan on which the denial is based, and provide the appeal procedures.

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Urgent Requests for Benefits that Require Immediate Action

Urgent requests for Benefits are those that require notification or approval prior to receiving medical care, where a delay in treatment could seriously jeopardize your life or health or the ability to regain maximum function or, in the opinion of a Physician with knowledge of your medical condition could cause severe pain. In these situations:

- You will receive notice of the benefit determination in writing or electronically within 72-hours after the Claims Administrator receives all necessary information, taking into account the seriousness of your condition.
- Notice of denial may be oral with a written or electronic confirmation to follow within 3 days.

If you filed an urgent request for Benefits improperly, the Claims Administrator will notify you of the improper filing and how to correct it within 24 hours after the urgent request was received. If additional information is needed to process the request, the Claims Administrator will notify you of the information needed within 24 hours after the request was received. You then have 48 hours to provide the requested information.

You will be notified of a determination no later than 48 hours after:

- The Claims Administrator's receipt of the requested information; or
- The end of the 48 hour period within which you were to provide the additional information, if the information is not received within that time.

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A denial notice will explain the reason for denial, refer to the part of the Plan on which the denial is based, and provide the appeal procedures.

Concurrent Care Claims

If an on-going course of treatment was previously approved for a specific period of time or number of treatments, and your request to extend the treatment is an urgent request for Benefits as defined above, your request will be decided within 24 hours, provided your request is made at least 24 hours prior to the end of the approved treatment. The Claims Administrator will make a determination on your request for the extended treatment within 24 hours from receipt of your request.

If your request for extended treatment is not made at least 24 hours prior to the end of the approved treatment, the request will be treated as an urgent request for Benefits and decided according to the timeframes described above. If an on-going course of treatment was previously approved for a specific period of time or number of treatments, and you request to extend treatment in a non-urgent circumstance, your request will be considered a new request and decided according to post-service or pre-service timeframes, whichever applies.

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Section 6: Questions and Appeals

This section provides you with information to help you with the following:

- You have a question or concern about Covered Health Services or your Benefits.
- You are notified that a claim has been denied because it has been determined that a service or supply is excluded under the Plan and you wish to appeal such determination.

To resolve a question or appeal, just follow these steps:

What to Do First

If your question or concern is about a benefit determination, you may informally contact Customer Service before requesting a formal appeal. If the Customer Service representative cannot resolve the issue to your satisfaction over the phone, you may submit your question in writing. However, if you are not satisfied with a benefit determination as described in Section 5: How to File a Claim you may appeal it as described below, without first informally contacting Customer Service. If you first informally contact Customer Service and later wish to request a formal appeal in writing, you should contact Customer Service and request an appeal. If you request a formal appeal, a Customer Service representative will provide you with the appropriate address of the Claims Administrator.

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If you are appealing an Urgent Care Claim denial, please refer to the "Urgent Appeals that Require Immediate Action" section below and contact Customer Service immediately.

The Customer Service toll free telephone number, 1-866-249-7606, shown on your ID card. Customer Service representatives are available to take your call during regular business hours, Monday through Friday.

How to Appeal a Claim Decision

If you disagree with a pre-service request for Benefits determination or post-service claim determination after following the above steps, you can contact the Claims Administrator in writing to formally request an appeal. Your request should include:

- The patient's name and the identification number from the ID card.
- The date(s) of medical service(s).
- The provider's name.
- The reason you believe the claim should be paid.
- Any documentation or other written information to support your request for claim payment.

Your first appeal request must be submitted to the Claims Administrator within 180 days after you receive the claim denial.

Appeal Process

A qualified individual who was not involved in the decision being appealed will be appointed to decide the appeal. If your appeal is related to clinical matters, the review will be done in consultation with a health care professional with appropriate expertise in the field

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who was not involved in the prior determination. The Claims Administrator (first level appeals) and the Plan Administrator (second level appeals) may consult with, or seek the participation of, medical experts as part of the appeal resolution process. You consent to this referral and the sharing of pertinent medical claim information. Upon your request and free of charge you have the right to reasonable access to (including copies of) all documents, records, and other information relevant to your claim for Benefits.

Appeals Determinations

Pre-Service Requests for Benefits and Post-Service Claim Appeals

You will be provided written or electronic notification of decision on your appeal as follows:

For appeals of pre-service requests for Benefits as defined in Section 5: How to File a Claim, the first level appeal will be conducted and you will be notified by the Claims Administrator of the decision within 15 days from receipt of a request for appeal of a denied request for Benefits. The second level appeal will be conducted and you will be notified by us of the decision within 15 days from receipt of a request for review of the first level appeal decision.

For appeals of post-service claims as defined in How to File a Claim, the first level appeal will be conducted and you will be notified by the Claims Administrator of the decision within 30 days from receipt of a request for appeal of a denied claim. The second level appeal will be conducted and you will be notified by us of the decision within 30 days from receipt of a request for review of the first level appeal decision.

For procedures associated with urgent requests for Benefits, see "Urgent Appeals that Require Immediate Action" below.

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If you are not satisfied with the first level appeal decision of the Claims Administrator, you have the right to request a second level appeal from us as the Plan Administrator (see Attachment II for the Plan Administrator's address). Your second level appeal request must be submitted to us in writing within 60 days from receipt of the first level appeal decision.

The Plan Administrator has the exclusive right to interpret and administer the Plan, and these decisions are conclusive and binding.

Please note that our decision is based only on whether or not Benefits are available under the Plan for the proposed treatment or procedure. The determination as to whether the pending health service is necessary or appropriate is between you and your Physician.

Urgent Appeals that Require Immediate Action

Your appeal may require immediate action if a delay in treatment could significantly increase the risk to your health or the ability to regain maximum function or cause severe pain. In these urgent situations:

- The appeal does not need to be submitted in writing. You or your Physician should call the Claims Administrator as soon as possible. The Claims Administrator will provide you with a written or electronic determination within 72 hours following receipt by the Claims Administrator of your request for review of the determination taking into account the seriousness of your condition.

For urgent requests for Benefits appeals, we have delegated to the Claims Administrator the exclusive right to interpret and administer

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the provisions of the Plan. The Claims Administrator's decisions are conclusive and binding.

Voluntary External Review Program

If a final determination to deny Benefits is made, you may choose to participate in our voluntary external review program. This program only applies if the decision is based on either of the following:

- Clinical reasons.
- The exclusion for Experimental, Investigational or Unproven Services.

The external review program is not available if the coverage determinations are based on explicit Benefit exclusions or defined Benefit limits.

Contact the Claims Administrator at the toll free telephone number, 1-866-249-7606, shown on your ID card for more information on the voluntary external review program.

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Section 7: Coordination of Benefits

This section provides you with information about:

- What you need to know when you have coverage under more than one plan.
- Definitions specific to Coordination of Benefit rules.
- Order of payment rules.

Benefits When You Have Coverage under More than One Plan

This section describes how Benefits under the Plan will be coordinated with those of any other plan that provides Benefits to you. The language in this section is from model laws drafted by the National Association of Insurance Commissioners (NAIC) and represents standard industry practice for coordinating Benefits.

When Coordination of Benefits Applies

This Coordination of Benefits (COB) provision applies when a person has health care coverage under more than one benefit plan. Coverage Plan is defined below.

The order of benefit determination rules described in this section determine which Coverage Plan will pay as the Primary Coverage Plan. The Primary Coverage Plan that pays first pays without regard

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to the possibility that another Coverage Plan may cover some expenses. A Secondary Coverage Plan pays after the Primary Coverage Plan and may reduce the Benefits it pays. This is to prevent payments from all group Coverage Plans from exceeding 100% of the total Allowable Expense.

Definitions

For purposes of this section, terms are defined as follows:

1. "Coverage Plan" is any of the following that provides Benefits or services for medical or dental care or treatment. However, if separate contracts are used to provide coordinated coverage for members of a group, the separate contracts are considered parts of the same Coverage Plan and there is no COB among those separate contracts.
 - a. "Coverage Plan" includes: group insurance, closed panel or other forms of group or group-type coverage (whether insured or uninsured); medical care components of group long-term care contracts, such as skilled nursing care; medical, no-fault, or personal injury protection (PIP) Benefits under group or individual automobile contracts, medical benefits coverage under homeowner's insurance; and Medicare or other governmental Benefits, as permitted by law.
 - b. "Coverage Plan" does not include: individual or family insurance; closed panel or other individual coverage (except for group-type coverage); school accident type coverage; Benefits for non-medical components of group long-term care policies; Medicare supplement policies, Medicaid policies and coverage under other governmental Plans, unless permitted by law.

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Each contract for coverage under a. or b. above is a separate Coverage Plan. If a Coverage Plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate Coverage Plan.

2. The order of benefit determination rules determine whether this Coverage Plan is a "Primary Coverage Plan" or "Secondary Coverage Plan" when compared to another Coverage Plan covering the person.

When this Coverage Plan is primary, its Benefits are determined before those of any other Coverage Plan and without considering any other Coverage Plan's Benefits. When this Coverage Plan is secondary, its Benefits are determined after those of another Coverage Plan and may be reduced because of the Primary Coverage Plan's Benefits.

3. "Allowable Expense" means a health care service or expense, including deductibles and Copayments, that is covered at least in part by any of the Coverage Plans covering the person. When a Coverage Plan provides Benefits in the form of services, (for example an HMO) the reasonable cash value of each service will be considered an Allowable Expense and a benefit paid. An expense or service that is not covered by any of the Coverage Plans is not an Allowable Expense. Dental care, routine vision care, outpatient prescription drugs, and hearing aids are examples of expenses or services that are not Allowable Expenses under the Plan. The following are additional examples of expenses or services that are not Allowable Expenses:
 - a. If a Covered Person is confined in a private Hospital room, the difference between the cost of a Semi-private Room in the Hospital and the private room, (unless the patient's stay in a private Hospital room is medically necessary in terms of generally accepted medical practice, or one of the Coverage Plans routinely provides coverage for Hospital private rooms) is not an Allowable Expense.

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- b. If a person is covered by two or more Coverage Plans that compute their benefit payments on the basis of usual and customary fees, any amount in excess of the highest of the usual and customary fees for a specific benefit is not an Allowable Expense.
 - c. If a person is covered by two or more Coverage Plans that provide Benefits or services on the basis of negotiated fees, an amount in excess of the highest of the negotiated fees is not an Allowable Expense.
 - d. If a person is covered by one Coverage Plan that calculates its Benefits or services on the basis of usual and customary fees and another Coverage Plan that provides its Benefits or services on the basis of negotiated fees, the Primary Coverage Plan's payment arrangements shall be the Allowable Expense for all Coverage Plans.
 - e. The amount a benefit is reduced by the Primary Coverage Plan because a Covered Person does not comply with the Coverage Plan provisions is not an Allowable Expense. Examples of these provisions are second surgical opinions, precertification of admissions, and preferred provider arrangements.
4. "Claim Determination Period" means a calendar year. However, it does not include any part of a year during which a person has no coverage under this Coverage Plan, or before the date this COB provision or a similar provision takes effect.
 5. "Closed Panel Plan" is a Coverage Plan that provides health Benefits to Covered Persons primarily in the form of services through a panel of providers that have contracted with or are employed by the Coverage Plan, and that limits or excludes Benefits for services provided by other providers, except in cases of Emergency or referral by a panel member.
 6. "Custodial Parent" means a parent awarded custody by a court decree. In the absence of a court decree, it is the parent with

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whom the child resides more than one half of the calendar year without regard to any temporary visitation.

Order of Benefit Determination Rules

When two or more Coverage Plans pay Benefits, the rules for determining the order of payment are as follows:

- A. The Primary Coverage Plan pays or provides its Benefits as if the Secondary Coverage Plan or Coverage Plans did not exist.
- B. A Coverage Plan that does not contain a coordination of Benefits provision that is consistent with this provision is always primary. There is one exception: coverage that is obtained by virtue of membership in a group that is designed to supplement a part of a basic package of Benefits may provide that the supplementary coverage shall be excess to any other parts of the Coverage Plan provided by the contract holder. Examples of these types of situations are major medical coverages that are superimposed over base Coverage Plan Hospital and surgical Benefits, and insurance type coverages that are written in connection with a closed panel Coverage Plan to provide PPO Non-Network Benefits.
- C. A Coverage Plan may consider the Benefits paid or provided by another Coverage Plan in determining its Benefits only when it is secondary to that other Coverage Plan.
- D. The first of the following rules that describes which Coverage Plan pays its Benefits before another Coverage Plan is the rule to use.
 1. This Plan will always be secondary to medical payment coverage or personal injury protection (PIP) coverage under any auto liability or no-fault insurance policy.
 2. Non-Dependent or Dependent. The Coverage Plan that covers the person other than as a Dependent, for example as an employee, member, subscriber or retiree is primary and

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the Coverage Plan that covers the person as a Dependent is secondary. However, if the person is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the Coverage Plan covering the person as a Dependent; and primary to the Coverage Plan covering the person as other than a Dependent (e.g. a retired employee); then the order of Benefits between the two Coverage Plans is reversed so that the Coverage Plan covering the person as an employee, member, subscriber or retiree is secondary and the other Coverage Plan is primary.

3. Child Covered Under More Than One Coverage Plan. The order of Benefits when a child is covered by more than one Coverage Plan is:
 - a. The Primary Coverage Plan is the Coverage Plan of the parent whose birthday is earlier in the year if:
 - 1) The parents are married;
 - 2) The parents are not separated (whether or not they ever have been married); or
 - 3) 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 Coverage Plan that covered either of the parents longer is primary.

- b. If the specific terms of a court decree state that one of the parents is responsible for the child's health care expenses or health care coverage and the Coverage Plan of that parent has actual knowledge of those terms, that Coverage Plan is primary. This rule applies to claim determination periods or plan years commencing after the Coverage Plan is given notice of the court decree.

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- c. If the parents are not married, or are separated (whether or not they ever have been married) or are divorced, the order of Benefits is:
 - 1) The Coverage Plan of the custodial parent;
 - 2) The Coverage Plan of the spouse of the custodial parent;
 - 3) The Coverage Plan of the noncustodial parent; and then
 - 4) The Coverage Plan of the spouse of the noncustodial parent.
- 4 Active or inactive employee. The Coverage Plan that covers a person as an employee who is neither laid off nor retired is primary. The same would hold true if a person is a Dependent of a person covered as a retiree and an employee. If the other Coverage Plan does not have this rule, and if, as a result, the Coverage Plans do not agree on the order of Benefits, this rule is ignored. Coverage provided an individual as a retired worker and as a Dependent of an actively working spouse will be determined under the rule labeled D(2).
- 5. Continuation coverage. If a person whose coverage is provided under a right of continuation provided by federal or state law also is covered under another Coverage Plan, the Coverage Plan covering the person as an employee, member, subscriber or retiree or as that person's Dependent is primary, and the continuation coverage is secondary. If the other Coverage Plan does not have this rule, and if, as a result, the Coverage Plans do not agree on the order of Benefits, this rule is ignored.
- 6 Longer or shorter length of coverage. The Coverage Plan that covered the person as an employee, member, subscriber or retiree longer is primary.

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- 7. If a husband or wife is covered under this Coverage Plan as an Employee and as an Enrolled Dependent, the Dependent Benefits will be coordinated as if they were provided under another Coverage Plan, this means the Employee's benefit will pay first.
- 8. If the preceding rules do not determine the Primary Coverage Plan, the Allowable Expenses shall be shared equally between the Coverage Plans meeting the definition of Coverage Plan under this provision. In addition, this Coverage Plan will not pay more than it would have paid had it been primary.
- E. A group or individual automobile contract that provides medical, no-fault or personal injury protection benefits or a homeowner's policy that provides medical benefits coverage shall provide primary coverage.

Effect on the Benefits of this Plan

- A. When this Coverage Plan is secondary, it may reduce its Benefits so that the total Benefits paid or provided by all Coverage Plans during a claim determination period are not more than 100% of total Allowable Expenses. The difference between the benefit payments that this Coverage Plan would have paid had it been the Primary Coverage Plan, and the benefit payments that it actually paid or provided shall be recorded as a benefit reserve for the Covered Person and used by this Coverage Plan to pay any Allowable Expenses, not otherwise paid during the claim determination period. As each claim is submitted, this Coverage Plan will:
 - 1. Determine its obligation to pay or provide Benefits under its contract;
 - 2. Determine whether a benefit reserve has been recorded for the Covered Person; and

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3. Determine whether there are any unpaid Allowable Expenses during that claim determination period.

If there is a benefit reserve, the Secondary Coverage Plan will use the Covered Person's benefit reserve to pay up to 100% of total Allowable Expenses incurred during the claim determination period. At the end of the claim determination period, the benefit reserve returns to zero. A new benefit reserve must be created for each new claim determination period.

- B. If a Covered Person is enrolled in two or more closed panel Coverage Plans and if, for any reason, including the provision of service by a non-panel provider, Benefits are not payable by one closed panel Coverage Plan, COB shall not apply between that Coverage Plan and other closed panel Coverage Plans.
- C. This Coverage Plan reduces its Benefits as described below for Covered Persons who are eligible for Medicare when Medicare would be the Primary Coverage Plan.

Medicare Benefits are determined as if the full amount that would have been payable under Medicare was actually paid under Medicare, even if:

- The person is entitled but not enrolled for Medicare. Medicare Benefits are determined as if the person were covered under Medicare Parts A and B.
- The person is enrolled in a Medicare Advantage (Medicare Part C) plan and receives non-covered services because the person did not follow all rules of that plan. Medicare Benefits are determined as if the services were covered under Medicare Parts A and B.
- The person receives services from a provider who has elected to opt-out of Medicare. Medicare Benefits are determined as if the services were covered under Medicare

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Parts A and B and the provider had agreed to limit charges to the amount of charges allowed under Medicare rules.

- The services are provided in any facility that is not eligible for Medicare reimbursements, including a Veterans Administration facility, facility of the Uniformed Services, or other facility of the federal government. Medicare Benefits are determined as if the services were provided by a facility that is eligible for reimbursement under Medicare.
- The person is enrolled under a Plan with a Medicare Medical Savings Account. Medicare Benefits are determined as if the person were covered under Medicare Parts A and B.

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 Coverage Plan and other Coverage Plans. The Claims Administrator may get the facts it needs from, or give them to, other organizations or persons for the purpose of applying these rules and determining Benefits payable under this Coverage Plan and other Coverage Plans covering the person claiming Benefits.

The Claims Administrator need not tell, or get the consent of, any person to do this. Each person claiming Benefits under this Coverage Plan must give us any facts we need to apply those rules and determine Benefits payable. If you do not provide us the information we need to apply these rules and determine the Benefits payable, your claim for Benefits will be denied.

Payments Made

A payment made under another Coverage Plan may include an amount that should have been paid under this Coverage Plan. If it

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does, we may pay that amount to the organization that made the payment. That amount will then be treated as though it were a benefit paid under this Coverage Plan. We will not have to pay that amount again. The term "payment made" includes providing Benefits in the form of services, in which case "payment made" means reasonable cash value of the Benefits provided in the form of services.

Right of Recovery

If the amount of the payments we made is more than we should have paid under this COB provision, we may recover the excess from one or more of the persons we have paid or for whom we have paid; or any other person or organization that may be responsible for the Benefits or services provided for you. The "amount of the payments made" includes the reasonable cash value of any Benefits provided in the form of services.

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Section 8: When Coverage Ends

This section provides you with information about all of the following:

- Events that cause coverage to end.
- The date your coverage ends.
- Continuation of coverage under federal law (COBRA).

General Information about When Coverage Ends

We may discontinue this benefit Plan and/or all similar benefit plans at any time.

Your entitlement to Benefits automatically ends on the date that coverage ends, even if you are hospitalized or are otherwise receiving medical treatment on that date.

When your coverage ends, we will still pay claims for Covered Health Services that you received before your coverage ended. However, once your coverage ends, we do not provide Benefits for health services that you receive for medical conditions that occurred before your coverage ended, even if the underlying medical condition occurred before your coverage ended.

An Enrolled Dependent's coverage ends on the date the Employee's coverage ends or sooner if the Employee chooses to end the Dependent's coverage or as otherwise set forth in this SPD.

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Events Ending Your Coverage

Coverage ends on the earliest of the dates specified in the following table:

Ending Event	What Happens
The Entire Plan Ends	Your coverage ends on the date the Plan ends. We are responsible for notifying you that your coverage has ended.
You Are No Longer Eligible	<p>Your coverage ends on the date you are no longer eligible to be a Retiree or Enrolled Dependent. You are no longer eligible to be a Retiree under this Plan when you reach age 65. You, your Spouse and certain Eligible Dependents may be eligible for the medical plan for Medicare-eligible retirees.</p> <p>Your Enrolled Dependents will cease to be eligible when you are no longer eligible unless your eligibility ends by reason of your death. Please refer to Section 10: Glossary of Defined Terms for a more complete definition of the terms “Eligible Dependent Children,” “Eligible Person,” “Eligible Spouse,” “Retiree,” “Dependent,” and “Enrolled Dependent.”</p> <p><u>Death.</u> If you (the Retiree) die, coverage for your Enrolled Dependents may be continued as follows: coverage for a dependent child (children) may continue until the date the deceased Retiree would have reached age 65 or the children no longer qualify as Dependents. Coverage for the spouse may continue until the spouse reaches age 65 or until such time as the spouse remarries or fails to make the required contributions, if sooner. Remarriage of a spouse does not render other Dependents ineligible. Your Eligible Spouse and certain Eligible Dependent Children may be eligible for the medical plan for Medicare-eligible retirees. This period of coverage will be credited toward satisfying the maximum coverage provided under COBRA discussed below.</p>
The Claims Administrator Receives Notice to End Coverage	Your coverage ends on the date the Claims Administrator receives written notice from us (i.e., the HEWT or your employer), instructing the Claims Administrator to end your coverage, or the date requested in the notice, if later.

Other Events Ending Your Coverage

When any of the following happen, we will provide written notice to the Employee that coverage has ended on the date the Plan Administrator identifies in the notice:

Ending Event	What Happens
Fraud, Misrepresentation or False Information	Fraud or misrepresentation, or because the Employee knowingly gave us or the Claims Administrator false material information. Examples include false information relating to another person's eligibility or status as a Dependent. During the first two years the Plan is in effect, we have the right to demand that you pay back all Benefits we paid to you, or paid in your name, during the time you were incorrectly covered under the Plan. After the first two years, we can only demand that you pay back these Benefits if the written application contained a fraudulent misstatement.
Material Violation	There was a material violation of the terms of the Plan.
Improper Use of ID Card	You permitted an unauthorized person to use your ID card, or you used another person's card.
Failure to Pay	You failed to pay a required contribution.
Threatening Behavior	You committed acts of physical or verbal abuse that pose a threat to our staff, the Claims Administrator's staff, a provider, or other Covered Persons.
Extended Coverage for Students on Medical Leave	If an individual is eligible for coverage as a dependent under the Plan because he is a full-time student, and that child suffers a serious illness or injury that requires that he take a leave of absence and is no longer a full-time student, he will continue to be covered under the Plan as a Dependent. This extended coverage is available for up to one (1) year after the first day of the medically necessary leave of absence, or the date he would have lost the coverage otherwise under the terms of the Plan, whichever is earlier.

Coverage for Full-time Students

Coverage for an enrolled Dependent child who is a Full-time Student at a post-secondary school and who needs a medically necessary leave of absence will be extended until the earlier of the following:

- one year after the medically necessary leave of absence begins; or
- the date coverage would otherwise terminate under the Plan.

Coverage will be extended only when the enrolled Dependent is covered under the Plan because of Full-time Student status at a post-secondary school immediately before the medically necessary leave of absence begins.

Coverage will be extended only when the enrolled Dependent's change in Full-time Student status meets all of the following requirements:

- the enrolled Dependent is suffering from a serious Sickness or Injury;
- the leave of absence from the post-secondary school is medically necessary, as determined by the enrolled Dependent's treating Physician; and
- the medically necessary leave of absence causes the enrolled Dependent to lose Full-time Student status for purposes of coverage under the Plan.

A written certification by the treating Physician is required. The certification must state that the enrolled Dependent child is suffering from a serious Sickness or Injury and that the leave of absence is medically necessary.

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For purposes of this extended provision, the term "leave of absence" shall include any change in enrollment at the post-secondary school that causes the loss of Full-time Student status.

Coverage for a Handicapped Child

Coverage for an unmarried Enrolled Dependent child who is not able to be self-supporting because of mental retardation or a physical handicap will not end just because the child has reached a certain age. We will extend the coverage for that child beyond the limiting age if all of the following are true regarding the Enrolled Dependent child:

- Before reaching age 23.
- Is not able to be self-supporting because of mental retardation or physical handicap.
- Depends mainly on the Employee for support.

Coverage will continue as long as the Enrolled Dependent is incapacitated and a dependent and unless coverage is otherwise terminated in accordance with the terms of the Plan.

We will ask you to furnish the Claims Administrator with proof of the child's incapacity and dependency within 31 days of the date coverage would otherwise have ended because the child reached a certain age. Before the Claims Administrator agrees to this extension of coverage for the child, the Claims Administrator may require that a Physician chosen by us examine the child. We will pay for that examination.

The Claims Administrator may continue to ask you for proof that the child continues to meet these conditions of incapacity and dependency. Such proof might include medical examinations at our

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expense. However, we will not ask for this information more than once a year.

If you do not provide proof of the child's incapacity and dependency within 31 days of the Claims Administrator's request as described above, coverage for that child will end.

Continuation of Coverage

If your coverage ends under the Plan, you may be entitled to elect continuation coverage (coverage that continues on in some form) in accordance with federal law.

Continuation Coverage under Federal Law (COBRA)

Much of the language in this section comes from the federal law that governs continuation coverage. You should call your Plan Administrator if you have questions about how COBRA may apply to you as a Retiree or Enrolled Dependent, and regarding your right to continue coverage.

If you are the spouse of a Retiree covered by the Health Plan, you have the right to elect COBRA continuation coverage for yourself if you lose your group health coverage under the Health Plan for any of the following qualifying events:

- The death of your spouse;
- Divorce or legal separation from your spouse; or
- Your spouse becomes entitled to Medicare benefits under Title XVIII of the Social Security Act.

A dependent child of a Retiree covered by the Health Plan has the right to elect COBRA continuation coverage if the dependent child's

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group health coverage under the Health Plan is lost for any of the following qualifying events:

- The death of the employee-parent;
- The parents' divorce or legal separation;
- The employee-parent becomes entitled to Medicare benefits under Title XVIII of the Social Security Act; or
- The dependent ceases to be a "dependent child" under the Health Plan.

Electing COBRA Continuation Coverage

Under the law, the covered Retiree or a covered family member has the responsibility to inform the Plan Administrator of the Retiree's divorce or legal separation, or a child losing dependent status under the Health Plan. This notice must be given to the Plan Administrator within sixty (60) days after the later of (1) the date of such an event, or (2) the date on which the affected Retiree or family member would otherwise lose coverage because of such event. If this notice is not given to the Plan Administrator within the required 60-day period, the affected Retiree or family member will not be entitled to elect COBRA continuation coverage.

The Employer has the responsibility to notify the Plan Administrator of the Retiree's death, or the Retiree becoming entitled to Medicare under Title XVIII of the Social Security Act.

When the Plan Administrator is notified that one of these qualifying events has occurred, the Plan Administrator will in turn notify the appropriate individuals (also called "qualified beneficiaries") that they have the right to elect COBRA continuation coverage. COBRA continuation coverage must be elected by such individuals within sixty (60) days after the later of (1) the date that coverage under the Health Plan would otherwise terminate due to the qualifying event,

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or (2) the date that these individuals are provided with written notification of their right to elect COBRA continuation coverage. If COBRA continuation coverage is not elected within this 60-day period, the Health Plan coverage will end retroactive to the date that coverage would have otherwise ended due to the COBRA qualifying event, and the affected family member will not be entitled to elect COBRA continuation coverage. While an election by a covered spouse will be treated as an election of COBRA continuation coverage by the entire family, each family member may make a separate election as to COBRA continuation coverage. This means that a covered spouse or dependent child may separately elect COBRA continuation coverage. A covered spouse or dependent may elect COBRA continuation coverage even if covered under another group health plan or Medicare prior to electing COBRA continuation coverage.

Extent of Coverage

If continuation of coverage is elected, the Health Plan is required to provide COBRA continuation coverage which, at the time that coverage is being provided, is identical to the coverage provided under the Health Plan to similarly situated Health Plan participants who have not experienced a qualifying event (called “non-COBRA beneficiaries”). For example, if a Retiree dies leaving a spouse and two dependent children covered under the Health Plan, they would be entitled to the same benefits as the covered spouse and dependent children of a Retiree. If the benefits for similarly situated non-COBRA beneficiaries are modified, the changes will apply to those who have COBRA continuation coverage as well.

COBRA continuation coverage may be maintained for up to 36 months.

In general, your covered dependents (if any) will only be given an opportunity to continue the coverage they were receiving

To continue reading, go to right column on this page.

immediately before the qualifying event. In a few circumstances, however, they may elect alternative coverage that the Plan makes available to Retirees, such as:

- (1) If you participate in a region-specific HMO that will not service your health needs in the area to which you are relocating, you must be given an opportunity to elect alternative coverage that the employer makes available to active employees.
- (2) You and your covered dependents (if any) will have the same opportunity as a Retiree to change your coverage at open enrollment.

When COBRA Continuation Coverage Ends

The law provides that COBRA continuation coverage will be cut short for any of the following reasons:

- (1) Your former Employer no longer provides group health coverage to any of its employees;
- (2) The premium for the COBRA continuation coverage is not paid on a timely basis (the first premium payment is payable in a lump sum forty five (45) days after electing COBRA continuation coverage; all subsequent premium payments are payable within thirty (30) days after the due date);
- (3) The covered individual first becomes, after the date of the COBRA continuation coverage election, covered under another group health plan (as an employee or otherwise) that does not contain any exclusion or limitation with respect to any preexisting condition of that individual (other than an exclusion or limitation that does not apply to, or is satisfied by, such individual by reason of the Health Insurance Portability and Accountability Act of 1996);

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- (4) The covered individual first becomes, after the date of the COBRA continuation coverage election, entitled to Medicare (under Title XVIII of the Social Security Act); or
- (5) Upon the occurrence of any event (such as submission of fraudulent claims) by a covered individual that permits termination of Health Plan coverage for cause with respect to similarly situated non-COBRA beneficiaries.

We ask that covered individuals notify the Plan Administrator if an event occurs that is listed in number (3) or (4) above within thirty (30) days after becoming eligible for such other group health plan coverage or entitled to Medicare.

Cost of Coverage

The cost of COBRA continuation coverage will generally not exceed 102% of the cost for coverage under the Health Plan. The cost of COBRA continuation coverage will increase in the middle of the 12-month determination period only in the following instances:

- (1) where the qualified beneficiary changes to more expensive coverage, or
- (2) where the Health Plan was previously requiring payment of less than the maximum permissible amount.

An individual seeking COBRA continuation coverage is liable for the cost of that coverage during the entire applicable 36-month period (measured from the date that coverage would otherwise end due to the qualifying event). Due to the required sixty (60) day COBRA election period, it is likely that a covered individual will be responsible for retroactive premiums. These premiums must be paid in a lump sum within forty five (45) days after electing COBRA continuation coverage in order for the COBRA continuation coverage to be effective. After that payment, premiums are due on a

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monthly basis. Coverage will terminate if premiums are not paid within thirty (30) days after the date they are due.

An individual need not show proof of insurability to elect COBRA continuation coverage.

Coverage Expires

When COBRA continuation coverage expires after 36 months, an individual has the opportunity to enroll in an individual conversion health plan provided by the Health Plan if such option is otherwise generally available to similarly situated non-COBRA beneficiaries under the group health plan.

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Section 9: General Legal Provisions

This section provides you with information about:

- General legal provisions concerning your Plan.

Plan Document

This Summary Plan Description presents an overview of your Benefits. In the event of any discrepancy between this Summary Plan Description and the official Plan Document, the Plan Document shall govern.

Relationship with Providers

The relationships between us, the Claims Administrator, and Network providers are solely contractual relationships between independent contractors. Network providers are not our agents or Employees. Nor are they agents or Employees of the Claims Administrator. Neither we nor any of our Employees are agents or Employees of Network providers. Neither we nor the Claims Administrator are liable for any act or omission of any provider.

We do not provide health care services or supplies, nor do we practice medicine. Instead, we pay Benefits. Network providers are independent practitioners who run their own offices and facilities. The credentialing process confirms public information about the providers' licenses and other credentials, but does not assure the quality of the services provided.

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The Claims Administrator is not considered to be an employer or Plan Administrator for any purpose with respect to the administration or provision of Benefits under this Plan.

The Plan Administrator is solely responsible for all of the following:

- Enrollment and classification changes (including classification changes resulting in your enrollment or the termination of your coverage).
- The timely payment of Benefits.
- Notifying you of the termination or modifications to the Plan.

Your Relationship with Providers

The relationship between you and any provider is that of provider and patient.

- You are responsible for choosing your own provider.
- You must decide if any provider treating you is right for you. This includes Network providers you choose and providers to whom you have been referred.
- You must decide with your provider what care you should receive.
- Your provider is solely responsible for the quality of the services provided to you.

The relationship between you and us is that of employer and Employee, Dependent or other classification as defined in the Plan.

Incentives to Providers

The Claims Administrator pays Network providers through various types of contractual arrangements, some of which may include

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financial incentives to promote the delivery of health care in a cost efficient and effective manner. These financial incentives are not intended to affect your access to health care.

Examples of financial incentives for Network providers are:

- Bonuses for performance based on factors that may include quality, member satisfaction, and/or cost effectiveness.
- Capitation - a group of Network providers receives a monthly payment from the Claims Administrator for each Covered Person who selects a Network provider within the group to perform or coordinate certain health services. The Network providers receive this monthly payment regardless of whether the cost of providing or arranging to provide the Covered Person's health care is less than or more than the payment.

The methods used to pay specific Network providers may vary. From time to time, the payment method may change. If you have questions about whether your Network provider's contract includes any financial incentives, we encourage you to discuss those questions with your provider. You may also contact the Claims Administrator at the telephone number, 1-866-249-7606, shown on your ID card. They can advise whether your Network provider is paid by any financial incentive, including those listed above; however, the specific terms of the contract, including rates of payment, are confidential and cannot be disclosed.

Incentives to You

Sometimes the Claims Administrator may offer coupons or other incentives to encourage you to participate in various wellness programs or certain disease management programs. The decision about whether or not to participate is yours alone but we recommend that you discuss participating in such programs with

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your Physician. These incentives are not Benefits and do not alter or affect your Benefits. Contact the Claims Administrator if you have any questions.

Interpretation of Benefits

We and the Claims Administrator have sole and exclusive discretion to do all of the following:

- Interpret Benefits under the Plan.
- Interpret the other terms, conditions, limitations and exclusions of the Plan, including this SPD and any Riders and Amendments.
- Make factual determinations related to the Plan and its Benefits.

We and the Claims Administrator may delegate this discretionary authority to other persons or entities who provide services in regard to the administration of the Plan.

In certain circumstances, for purposes of overall cost savings or efficiency, we may, in our sole discretion, offer Benefits for services that would otherwise not be Covered Health Services. The fact that we do so in any particular case shall not in any way be deemed to require us to do so in other similar cases.

Administrative Services

We may, in our sole discretion, arrange for various persons or entities to provide administrative services in regard to the Plan, such as claims processing. The identity of the service providers and the nature of the services they provide may be changed from time to time in our sole discretion. We are not required to give you prior notice of any such change, nor are we required to obtain your

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approval. You must cooperate with those persons or entities in the performance of their responsibilities.

Amendments to the Plan

We reserve the right, in our sole discretion and without your approval, to change, interpret, modify, withdraw or add Benefits or terminate the Plan. Plan Amendments and Riders are effective on the date we specify.

Any provision of the Plan which, on its effective date, is in conflict with the requirements of federal statutes or regulations, or applicable state law provisions not otherwise preempted by ERISA (of the jurisdiction in which the Plan is delivered) is hereby amended to conform to the minimum requirements of such statutes and regulations.

Any change or Amendment to or termination of the Plan, its Benefits or its terms and conditions, in whole or in part, shall be made solely in a written Amendment (in the case of a change or Amendment) or in a written resolution (in the case of a termination), whether prospective or retroactive, to the Plan, in accordance with the procedures established by us. Covered Persons will receive notice of any material modification to the Plan. No one has the authority to make any oral modification to the SPD.

Clerical Error

If a clerical error or other mistake occurs, that error does not create a right to Benefits. These errors include, but are not limited to, providing misinformation on eligibility or Benefit coverages or entitlements. It is your responsibility to confirm the accuracy of statements made by us or our designees, including the Claims Administrator, in accordance with the terms of this SPD and other Plan documents.

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Information and Records

At times we or the Claims Administrator may need additional information from you. You agree to furnish us and/or the Claims Administrator with all information and proofs that we may reasonably require regarding any matters pertaining to the Plan. If you do not provide this information when we request it we may delay or deny payment of your Benefits.

By accepting Benefits under the Plan, you authorize and direct any person or institution that has provided services to you to furnish us or the Claims Administrator with all information or copies of records relating to the services provided to you. We or the Claims Administrator have the right to request this information at any reasonable time. This applies to all Covered Persons, including Enrolled Dependents whether or not they have signed the Retiree's enrollment form. We and the Claims Administrator agree that such information and records will be considered confidential.

We and the Claims Administrator have the right to release any and all records concerning health care services which are necessary to implement and administer the terms of the Plan, for appropriate medical review or quality assessment, or as we are required to do by law or regulation. During and after the term of the Plan, we, the Claims Administrator, and our related entities may use and transfer the information gathered under the Plan for research and analytic purposes.

For complete listings of your medical records or billing statements we recommend that you contact your health care provider. Providers may charge you reasonable fees to cover their costs for providing records or completing requested forms.

If you request medical forms or records from us, we also may charge you reasonable fees to cover costs for completing the forms or providing the records.

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In some cases, we or the Claims Administrator will designate other persons or entities to request records or information from or related to you, and to release those records as necessary. Such designees have the same rights to this information as the Plan Administrator.

Examination of Covered Persons

In the event of a question or dispute regarding your right to Benefits, we may require that a Network Physician of our choice examine you at our expense.

Workers' Compensation not Affected

Benefits provided under the Plan do not substitute for and do not affect any requirements for coverage by workers' compensation insurance.

Medicare Eligibility

Benefits under the Plan are not intended to supplement any coverage provided by Medicare. Nevertheless, in some circumstances Covered Persons who are eligible for or enrolled in Medicare may also be enrolled under the Plan.

If you are eligible for or enrolled in Medicare, please read the following information carefully.

If you are eligible for Medicare on a primary basis (Medicare pays before Benefits under the Plan), you **should** enroll for and maintain coverage under both Medicare Part A and Part B. If you don't enroll and maintain that coverage, and if we are the secondary payer as described in Section 7: Coordination of Benefits, we will pay Benefits under the Plan as if you were covered under both Medicare Part A and Part B. As a result, you will be responsible for the costs

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that Medicare would have paid and you will incur a larger out-of-pocket cost.

If you are enrolled in a Medicare Advantage (Medicare Part C) Plan on a primary basis (Medicare pays before Benefits under the Plan), you **should** follow all rules of that Plan that require you to seek services from that Plan's participating providers. When we are the secondary payer, we will pay any Benefits available to you under the Plan as if you had followed all rules of the Medicare Advantage Plan. You will be responsible for any additional costs or reduced Benefits that result from your failure to follow these rules, and you will incur a larger out-of-pocket cost.

Subrogation and Reimbursement

Subrogation is the substitution of one person or entity in the place of another with reference to a lawful claim, demand or right. If you receive a Benefit payment from the Plan for an Injury caused by a third party, and you later receive any payment for that same condition or Injury from another person, organization or insurance company, we have the right to recover any payments made by the Plan to you. This process of recovering earlier payments is called subrogation. In case of subrogation, you may be asked to sign and deliver information or documents necessary for us to protect our right to recover Benefit payments made. You agree to provide us all assistance necessary as a condition of participation in the Plan, including cooperation and information submitted to as supplied by a workers' compensation, liability insurance carrier, and any medical Benefits, no-fault insurance, or school insurance coverage that are paid or payable.

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We shall be subrogated to and shall succeed to all rights of recovery, under any legal theory of any type, for the reasonable value of services and Benefits we provided to you from any or all of the following:

- Third parties, including any person alleged to have caused you to suffer injuries or damages.
- Your employer.
- Any person or entity obligated to provide Benefits or payments to you, including Benefits or payments for underinsured or uninsured motorist protection (these third parties and persons or entities are collectively referred to as "Third Parties").

You agree as follows:

- To assign to us all rights of recovery against Third Parties, to the extent of the reasonable value of services and Benefits we provided, plus reasonable costs of collection.
- To cooperate with us in protecting our legal rights to subrogation and reimbursement.
- That our rights will be considered as the first priority claim against Third Parties, to be paid before any other of your claims are paid.
- That you will do nothing to prejudice our rights under this provision, either before or after the need for services or Benefits under the Plan.
- That we may, at our option, take necessary and appropriate action to preserve our rights under these subrogation provisions, including filing suit in your name.
- That regardless of whether or not you have been fully compensated, we may collect from the proceeds of any full or partial recovery that you or your legal representative obtain,

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whether in the form of a settlement (either before or after any determination of liability) or judgment, the reasonable value of services provided under the Plan.

- To hold in trust for our benefit under these subrogation provisions any proceeds of settlement or judgment.
- That we shall be entitled to recover reasonable attorney fees from you incurred in collecting proceeds held by you.
- That you will not accept any settlement that does not fully compensate or reimburse us without our written approval.
- To execute and deliver such documents (including a written confirmation of assignment, and consent to release medical records), and provide such help (including responding to requests for information about any accident or injuries and making court appearances) as we may reasonably request from you.
- We will not pay fees, costs or expenses you incur with any claim or lawsuit, without our prior written consent.

Refund of Overpayments

If we pay Benefits for expenses incurred on account of a Covered Person, that Covered Person, or any other person or organization that was paid, must make a refund to us if either of the following apply:

- All or some of the expenses were not paid by the Covered Person or did not legally have to be paid by the Covered Person.
- All or some of the payment we made exceeded the Benefits under the Plan.

The refund equals the amount we paid in excess of the amount we should have paid under the Plan. If the refund is due from another

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person or organization, the Covered Person agrees to help us get the refund when requested.

If the Covered Person, or any other person or organization that was paid, does not promptly refund the full amount, we may reduce the amount of any future Benefits that are payable under the Plan. The reductions will equal the amount of the required refund. We may have other rights in addition to the right to reduce future Benefits.

Limitation of Action

If you want to bring a legal action against us or the Claims Administrator you must do so within three years from the expiration of the time period in which a request for reimbursement must be submitted or you lose any rights to bring such an action against us or the Claims Administrator.

You cannot bring any legal action against us or the Claims Administrator for any other reason unless you first complete all the steps in the appeal process described in this document. After completing that process, if you want to bring a legal action against us or the Claims Administrator you must do so within three years of the date you are notified of our final decision on your appeal or you lose any rights to bring such an action against us or the Claims Administrator.

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Section 10: Glossary of Defined Terms

This section:

- Defines the terms used throughout this SPD.
- Is not intended to describe Benefits.

Alternate Facility - a health care facility that is not a Hospital, or a facility that is attached to a Hospital and that is designated by the Hospital as an Alternate Facility. This facility provides one or more of the following services on an outpatient basis, as permitted by law:

- Pre-scheduled surgical services.
- Emergency Health Services.
- Pre-scheduled rehabilitative, laboratory or diagnostic services.

An Alternate Facility may also provide Mental Health Services or Substance Use Disorder Services on an outpatient or inpatient basis.

Amendment - any attached written description of additional or revised provisions or Benefits to the Plan. Amendments are subject to all conditions, limitations and exclusions of the Plan, except for those that are specifically amended.

Annual Deductible - the amount you must pay for Covered Health Services in a calendar year before we will begin paying for Benefits in that calendar year. The actual amount that is applied to the Annual Deductible is calculated on the basis of Eligible Expenses. The Annual Deductible does not include any amount that exceeds Eligible Expenses below.

Benefits - your right to payment for Covered Health Services that are available under the Plan. Your right to Benefits is subject to the terms, conditions, limitations and exclusions of the Plan, including this SPD and any applicable Riders and Amendments.

Care CoordinationSM - a program provided by the Claims Administrator designed to encourage an efficient system of care for Covered Persons by identifying and addressing possible unmet covered health care needs.

Claims Administrator - the company, or its affiliate, that provides certain claim administration services for the Plan.

Coinsurance – see Copayment

Congenital Anomaly - a physical developmental defect that is present at birth, and is identified within the first twelve months of birth.

Congenital Heart Disease Resource Services - the Claims Administrator's program made available by the Employer to Employees. The Congenital Heart Disease Resource Services program provides information to Employees or their Covered Dependents with congenital heart disease and offers access to additional centers for the treatment of congenital heart disease.

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Continuous Creditable Coverage - health care coverage under any of the types of plans listed below, during which there was no break in coverage of 63 consecutive days or more:

- A group health plan.
- Health insurance coverage.
- Medicare.
- Medicaid.
- Medical and dental care for members and certain former members of the uniformed services, and for their dependents.
- A medical care program of the Indian Health Services Program or a tribal organization.
- A state health benefits risk pool.
- The Federal Employees Health Benefits Program.
- Any public health benefit program provided by a state, county, or other political subdivision of a state.
- The State Children's Health Insurance Program (S-CHIP).
- Health plans established and maintained by foreign governments or political subdivisions and by the U.S. government.
- Any health coverage provided by a governmental entity.
- A health benefit plan under the Peace Corps Act.

A waiting period for health care coverage will be included in the period of time counted as Continuous Creditable Coverage.

Copayment/Coinsurance - the charge you are required to pay for certain Covered Health Services. A Copayment may be either a set dollar amount or a percentage of Eligible Expenses. Coinsurance is the charge you are required to pay as a percent of eligible expenses.

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Cosmetic Procedures - procedures or services that change or improve appearance without significantly improving physiological function, as determined by Care CoordinationSM on our behalf.

Covered Health Service(s) -those health services provided for the purpose of preventing, diagnosing or treating a Sickness, Injury, Mental Illness, Substance Use Disorder, or their symptoms.

A Covered Health Service is a health care service or supply described in Section 1: What's Covered--Benefits as a Covered Health Service, which is not excluded under Section 2: What's Not Covered--Exclusions, including Experimental or Investigational Services and Unproven Services.

Covered Health Services must be provided:

- When the Plan is in effect;
- Prior to the effective date of any of the individual termination conditions set forth in this Summary Plan Description; and
- Only when the person who receives services is a Covered Person and meets all eligibility requirements specified in the Plan.

Decisions about whether to cover new technologies, procedures and treatments will be consistent with conclusions of prevailing medical research, based on well-conducted randomized trials or cohort studies, as described.

Covered Person - either the Employee or an Enrolled Dependent, but this term applies only while the person is enrolled under the Plan. References to "you" and "your" throughout this SPD are references to a Covered Person.

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Custodial Care - services that:

- Are non-health related services, such as assistance in activities of daily living (including but not limited to feeding, dressing, bathing, transferring and ambulating); or
- Do not require continued administration by trained medical personnel in order to be delivered safely and effectively.

Dependent - the Retiree's legal spouse or an unmarried Dependent child of the Retiree or the Retiree's spouse. The term child includes any of the following:

- A natural child.
- A stepchild.
- A legally adopted child.
- A child placed for adoption.
- A child for whom legal guardianship has been awarded to the Retiree or the Retiree's spouse.

The definition of Dependent is subject to the following conditions and limitations:

- A Dependent includes an unmarried Dependent child who is 23 years of age or older, only if you furnish evidence upon our request, satisfactory to us, of all the following conditions:
 - The child must not be regularly employed on a full-time basis.
 - The child must have been continuously covered beginning prior to reaching age 23.
 - The child must be a Full-time Student.

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- The child must be primarily dependent upon the Retiree for support and maintenance.

The Retiree must reimburse us for any Benefits that we pay for a child at a time when the child did not satisfy these conditions.

A Dependent also includes a child for whom health care coverage is required through a 'Qualified Medical Child Support Order' or other court or administrative order. We are responsible for determining if an order meets the criteria of a Qualified Medical Child Support Order.

A Dependent does not include anyone who is also enrolled as a Retiree. No one can be a Dependent of more than one person who is enrolled in a HEWT sponsored medical plan for employees or retirees.

Designated United Resource Network Facility - a Hospital that the Claims Administrator names as a Designated United Resource Network Facility. A Designated United Resource Network Facility has entered into an agreement with the Claims Administrator to render Covered Health Services for the treatment of specified diseases or conditions. A Designated United Resource Network Facility may or may not be located within our geographic area. The fact that a Hospital is a Network Hospital does not mean that it is a Designated United Resource Network Facility.

Durable Medical Equipment - medical equipment that is all of the following:

- Can withstand repeated use.
- Is not disposable.
- Is used to serve a medical purpose with respect to treatment of a Sickness, Injury or their symptoms.

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- Is generally not useful to a person in the absence of a Sickness, Injury or their symptoms.
- Is appropriate for use in the home.

Eligible Dependent or Eligible Dependent Child – a Dependent who has been continuously covered under a HEWT-sponsored health plan at the time of the Eligible Person’s enrollment under this Plan.

Eligible Expenses - the amount we will pay for Covered Health Services, incurred while the Plan is in effect, are determined as stated below:

Eligible Expenses are based on either of the following:

- When Covered Health Services are received from Network providers, Eligible Expenses are the contracted fee(s) with that provider.
- When Covered Health Services are received from non-Network providers, the Claims Administrator calculates Eligible Expenses based on available data resources of competitive fees in that geographic area, unless you received services as a result of an Emergency or as otherwise arranged through the Claims Administrator. In this case, Eligible Expenses are the fee(s) that are negotiated with the non-Network provider.

Eligible Expenses are determined solely in accordance with the Claim Administrator's reimbursement policy guidelines. The reimbursement policy guidelines are developed, in the Claim Administrator's discretion, following evaluation and validation of all provider billings in accordance with one or more of the following methodologies:

- As indicated in the most recent edition of the Current Procedural Terminology (CPT), a publication of the American Medical Association.
- As reported by generally recognized professionals or publications.
- As used for Medicare.
- As determined by medical staff and outside medical consultants pursuant to other appropriate source or determination that the Claims Administrator accepts.

Eligible Person - A former employee of a Sponsoring Employer who is under age 65, who retires from active service and at retirement is covered under a HEWT-sponsored group health plan. An Eligible Person must continuously meet the eligibility criteria set forth in the Plan Document, Summary Plan Description and Administrative Information, Hanford Retiree Welfare Benefit Plans.

Eligible Spouse – a spouse of an Eligible Person at the date the Eligible Person leaves active service who is covered under a HEWT-sponsored group health plan up to the date of enrollment in this Plan.

Emergency - a serious medical condition or symptom resulting from Injury, Sickness or Mental Illness which is both of the following:

- Arises suddenly.
- In the judgment of a reasonable person, requires immediate care and treatment, generally received within 24 hours of onset, to avoid jeopardy to life or health.

Emergency Health Services - health care services and supplies necessary for the treatment of an Emergency.

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Enrolled Dependent - a Dependent who is properly enrolled under the Plan.

Experimental or Investigational Services - medical, surgical, diagnostic, psychiatric, Substance Use Disorder or other health care services, technologies, supplies, treatments, procedures, drug therapies or devices that, at the time a determination is made regarding coverage in a particular case, are determined to be any of the following:

- Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use.
- Subject to review and approval by any institutional review board for the proposed use.
- The subject of an ongoing clinical trial that meets the definition of a Phase 1, 2 or 3 clinical trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight.

If you have a life-threatening Sickness or condition (one which is likely to cause death within one year of the request for treatment) we may, in our discretion, determine that an Experimental or Investigational Service meets the definition of a Covered Health Service for that Sickness or condition. For this to take place, we must determine that the procedure or treatment is promising, but unproven, and that the service uses a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.

To continue reading, go to right column on this page.

Full-time Student - a person who is enrolled in and attending, full-time, a recognized course of study or training at one of the following:

- An accredited high school.
- An accredited college or university.
- A licensed vocational school, technical school, beautician school automotive school or similar training school.

Full-time Student status is determined in accordance with the standards set forth by the educational institution. You are no longer a Full-time Student on the date you graduate or otherwise cease to be enrolled and in attendance at the institution on a full-time basis.

You continue to be a Full-time Student during periods of regular vacation established by the institution. If you do not continue as a Full-time Student immediately following the period of vacation, the Full-time Student designation will end as described above.

Home Health Agency - a program or organization authorized by law to provide health care services in the home.

Hospital - an institution, operated as required by law, that is both of the following:

- Is primarily engaged in providing health services, on an inpatient basis, for the acute care and treatment of injured or sick individuals. Care is provided through medical, diagnostic and surgical facilities, by or under the supervision of a staff of Physicians.
- Has 24 hour nursing services.

A Hospital is not primarily a place for rest, Custodial Care or care of the aged and is not a nursing home, convalescent home or similar institution.

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Initial Enrollment Period - the initial period of time, as determined by the Plan Administrator, during which Eligible Persons may enroll themselves and their Dependents under the Plan.

Injury - bodily damage other than Sickness, including all related conditions and recurrent symptoms.

Inpatient Rehabilitation Facility - a Hospital (or a special unit of a Hospital that is designated as an Inpatient Rehabilitation Facility) that provides rehabilitation health services (physical therapy, occupational therapy and/or speech therapy) on an inpatient basis, as authorized by law.

Inpatient Stay - an uninterrupted confinement, following formal admission to a Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility.

Intensive Outpatient Treatment - a structured outpatient Mental Health or Substance Use Disorder treatment program that may be free-standing or Hospital-based and provides services for at least three hours per day, two or more days per week.

Intermediate Care - Mental Health or Substance Use Disorder treatment that encompasses one the following:

- Care at a Residential Treatment Facility.
- Care at a Partial Hospitalization/Day Treatment Program.
- Care through an Intensive Outpatient Treatment Program.

Maximum Plan Benefit - the maximum amount that we will pay for Benefits during the entire period of time that you are enrolled under the Plan, or any other Plan of the Plan Sponsor. When the Maximum Plan Benefit applies, it is described in Section 1: What's Covered--Benefits.

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Medicare - Parts A, B, and C of the insurance program established by Title XVIII, United States Social Security Act, as amended by 42 U.S.C. Sections 1394, et seq. and as later amended.

Mental Health Services - Covered Health Services for the diagnosis and treatment of Mental Illnesses. The fact that a condition is listed in the current Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment for the condition is a Covered Health Service.

Mental Health/Substance Use Disorder Designee - the organization or individual, designated by us, that provides or arranges Mental Health Services and Substance Use Disorder Services for which Benefits are available under the Plan.

Mental Illness - those mental health or psychiatric diagnostic categories that are listed in the current Diagnostic and Statistical Manual of the American Psychiatric Association, unless those services are specifically excluded under the Plan.

Network - when used to describe a provider of health care services, this means a provider that has a participation agreement in effect with the Claims Administrator or an affiliate (directly or through one or more other organizations) to provide Covered Health Services to Covered Persons.

A provider may enter into an agreement to provide only certain Covered Health Services, but not all Covered Health Services, or to be a Network provider for only some of our products. In this case, the provider will be a Network provider for the Health Services and products included in the participation agreement, and a non-Network provider for other Health Services and products. The participation status of providers will change from time to time.

Open Enrollment Period - a period of time that follows the Initial Enrollment Period during which Eligible Persons may enroll

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themselves and Dependents under the Plan. The Plan Administrator will determine the period of time that is the Open Enrollment Period.

Out of Area Benefits - applies ONLY to retired employees under 65 (and their dependents) whose homes are NOT located in an area in which UnitedHealthcare network providers are available.

Out-of-Pocket Maximum - the maximum amount of Copayments you pay every calendar year. If you use both PPO Network Benefits and PPO Non-Network Benefits, two separate Out-of-Pocket Maximums apply. Depending on the geographic area and the service you receive, you may have access to non-Network providers who have agreed to discount their charges for Covered Health Services. If you receive Covered Health Services from these providers, your Coinsurance for Non-Network Benefits will remain the same, however the total amount that you owe may be less than if you received services from other non-Network providers because the Eligible Expenses may be a lesser amount. Once you reach the Out-of-Pocket Maximum, Benefits for those Covered Health Services that apply to the Out-of-Pocket Maximum are payable at 100% of Eligible Expenses during the rest of that calendar year.

Copayments for some Covered Health Services will never apply to the Out-of-Pocket Maximum, as specified in Section 1: What's Covered--Benefits and those Benefits will never be payable at 100% even when the Out-of-Pocket Maximum is reached.

The following costs will never apply to the Out-of-Pocket Maximum:

- Any charges for non-Covered Health Services.
- Copayments for Covered Health Services available by an optional Rider.

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- Any Copayments for Covered Health Services in Section 1: What's Covered--Benefits that do not apply to the Out-of-Pocket Maximum.
- The Annual Deductible.
- The amount of any reduced Benefits if you don't notify Care CoordinationSM as described in Section 1: What's Covered--Benefits under the *Must You Notify Care CoordinationSM?* column.
- Charges that exceed Eligible Expenses.
- Charges for Mental Health and Substance Use Disorder Services.

Even when the Out-of-Pocket Maximum has been reached, the following will not be paid at 100%:

- Any charges for non-Covered Health Services.
- Covered Health Services available by an optional Rider.
- Covered Health Services in Section 1: What's Covered--Benefits that are subject to Copayments that do not apply to the Out-of-Pocket Maximum.
- The amount of any reduced Benefits if you don't notify Care CoordinationSM as described in Section 1: What's Covered--Benefits under the *Must You Notify Care CoordinationSM?* column.
- Charges that exceed Eligible Expenses.

Partial Hospitalization/Day Treatment – a structured ambulatory program that may be a free-standing or Hospital-based program and that provides services for at least 20 hours per week.

Physician - any Doctor of Medicine, "M.D.", or Doctor of Osteopathy, "D.O.", who is properly licensed and qualified by law.

Please Note: Any podiatrist, dentist, psychologist, chiropractor, optometrist, or other provider who acts within the scope of his or

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her license will be considered on the same basis as a Physician. The fact that we describe a provider as a Physician does not mean that Benefits for services from that provider are available to you under the Plan.

Plan – The Hanford Employee Welfare Trust (HEWT) “Options PPO for Retired Employees Under age 65” and the “Out-of-Area Plan for Hanford Retirees Under age 65”.

Plan Administrator - is the Hanford Employee Welfare Trust (HEWT) or its designee as that term is defined under ERISA.

Plan Sponsor - Hanford Employee Welfare Trust. References to "we", "us", and "our" throughout the SPD refer to the Plan Sponsor.

PPO Network Benefits - Benefits for Covered Health Services that are provided by a Network Physician or other Network provider.

PPO Non-Network Benefits - Benefits for Covered Health Services that are provided by a non-Network Physician or other non-Network provider.

Preexisting Condition - an Injury or Sickness that is identified by the Plan Administrator as having been diagnosed or treated, or for which prescription medications or drugs were prescribed or taken within the six month period ending on the person's enrollment date. (The enrollment date is the date the person became covered under the Plan or, if earlier, the first day of any waiting period under the Plan.) A Preexisting Condition does not include Pregnancy. Genetic information is not an indicator of a Preexisting Condition, if there is not a diagnosis of a condition related to the genetic information.

Pregnancy - includes all of the following:

- Prenatal care.

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- Postnatal care.
- Childbirth.
- Any complications associated with Pregnancy.

Private Duty Nursing - nursing care that is provided to a patient on a one-to-one basis by licensed nurses in an inpatient or home setting when any of the following are true:

- no skilled services are identified;
- skilled nursing resources are available in the facility;
- the skilled care can be provided by a Home Health Agency on a per visit basis for a specific purpose; or
- the service is provided to a Covered Person by an independent nurse who is hired directly by the Covered Person or his/her family. This includes nursing services provided on an inpatient or home-care basis, whether the service is skilled or non-skilled independent nursing.

Residential Treatment Facility – a facility which provides a program of effective Mental Health Services or Substance Use Disorder Services treatment and which meets all of the following requirements:

- It is established and operated in accordance with applicable state law for residential treatment programs.
- It provides a program of treatment under the active participation and direction of a Physician and approved by the Mental Health/Substance Use Disorder Administrator.
- It has or maintains a written, specific and detailed treatment program requiring full-time residence and full-time participation by the patient.

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- It provides at least the following basic services in a 24-hour per day, structured milieu.
 - room and board;
 - evaluation and diagnosis;
 - counseling; and
 - referral and orientation to specialized community resources.

A Residential Treatment Facility that qualifies as a Hospital is considered a Hospital.

Retiree - an Eligible Person who is properly enrolled under the Plan.

Rider - any attached written description of additional Covered Health Services not described in this SPD. Riders are subject to all conditions, limitations and exclusions of the Plan except for those that are specifically amended in the Rider.

Semi-private Room - a room with two or more beds. When an Inpatient Stay in a Semi-private Room is a Covered Health Service, the difference in cost between a Semi-private Room and a private room is a Benefit only when a private room is necessary in terms of generally accepted medical practice, or when a Semi-private Room is not available.

Sickness - physical illness, disease or Pregnancy. The term Sickness as used in this SPD does not include Mental Illness or Substance Use Disorder, regardless of the cause or origin of the Mental Illness or Substance Use Disorder.

Skilled Nursing Facility - a Hospital or nursing facility that is licensed and operated as required by law.

Spinal Treatment - detection or correction (by manual or mechanical means) of subluxation(s) in the body to remove nerve

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interference or its effects. The interference must be the result of, or related to, distortion, misalignment or subluxation of, or in, the vertebral column.

Substance Use Disorder Services - Covered Health Services for the diagnosis and treatment of alcoholism and Substance Use Disorder disorders that are listed in the current Diagnostic and Statistical Manual of the American Psychiatric Association, unless those services are specifically excluded. The fact that a disorder is listed in the Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment of the disorder is a Covered Health Service.

Transitional Care - Mental Health Services/Substance Use Disorder Services that are provided through transitional living facilities, group homes and supervised apartments that provide 24-hour supervision that are either:

- sober living arrangements such as drug-free housing, alcohol/drug halfway houses. These are transitional, supervised living arrangements that provide stable and safe housing, an alcohol/drug-free environment and support for recovery. A sober living arrangement may be utilized as an adjunct to ambulatory treatment when treatment doesn't offer the intensity and structure needed to assist the Covered Person with recovery.
- supervised living arrangement which are residences such as transitional living facilities, group homes and supervised apartments that provide members with stable and safe housing and the opportunity to learn how to manage their activities of daily living. Supervised living arrangements may be utilized as an adjunct to treatment when treatment doesn't offer the intensity and structure needed to assist the Covered Person with recovery.

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Unproven Services - services that are not consistent with conclusions of prevailing medical research which demonstrate that the health service has a beneficial effect on health outcomes and that are not based on trials that meet either of the following designs.

- Well-conducted randomized controlled trials. (Two or more treatments are compared to each other, and the patient is not allowed to choose which treatment is received.)
- Well-conducted cohort studies. (Patients who receive study treatment are compared to a group of patients who receive standard therapy. The comparison group must be nearly identical to the study treatment group.)

Decisions about whether to cover new technologies, procedures and treatments will be consistent with conclusions of prevailing medical research, based on well-conducted randomized trials or cohort studies, as described.

If you have a life-threatening Sickness or condition (one that is likely to cause death within one year of the request for treatment) we and the Claims Administrator may, in our discretion, determine that an Unproven Service meets the definition of a Covered Health Service for that Sickness or condition. For this to take place, we and the Claims Administrator must determine that the procedure or treatment is promising, but unproven, and that the service uses a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.

Urgent Care Center - a facility, other than a Hospital, that provides Covered Health Services that are required to prevent serious deterioration of your health, and that are required as a result of an unforeseen Sickness, Injury, or the onset of acute or severe symptoms.

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Attachment I

Women's Health and Cancer Rights Act of 1998

As required by the Women's Health and Cancer Rights Act of 1998, we provide Benefits under the Plan for mastectomy, including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema).

If you are receiving Benefits in connection with a mastectomy, Benefits are also provided for the following Covered Health Services, as you determine appropriate with your attending Physician:

- 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 treatment of physical complications of the mastectomy, including lymphedema.

The amount you must pay for such Covered Health Services (including Copayments and any Annual Deductible) are the same as are required for any other Covered Health Service. Limitations on Benefits are the same as for any other Covered Health Service.

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Statement of Rights under the Newborns' and Mothers' Health Protection Act

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

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

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

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Attachment II

Summary Plan Description

Name of Plan: Hanford Employee Welfare Trust

Name of Employers sponsoring the Plan: A complete list of Employers sponsoring the Plan may be obtained by Participants and Beneficiaries upon written request to the Plan Administrator and is available for examination by Participants and Beneficiaries as required by Department of Labor Regulation Sections 2520.104b-1 and 2520.104b-30.

For a listing of the Employer Sponsors see the Wrapper document Schedule B posted on the HEWT home page.

Incumbent Employees are identified in the applicable prime contract with the Department of Energy or applicable subcontract agreement.

Name, Address and Telephone Number of Plan Administrator and Named Fiduciary:

Hanford Employee Welfare Trust
c/o Mission Support Alliance, LLC
P. O. Box 650, MSIN H2-23
Richland, WA 99352
(509) 372-1385

The Plan Administrator retains all fiduciary responsibilities with respect to the Plan except to the extent the Plan Administrator has delegated or allocated to other persons or entities one or more fiduciary responsibility with respect to the Plan.

Employer Identification Number (EIN): 30-0419594

IRS Plan Number: 551

Effective Date of Plan: January 1, 2003; restatement January 1, 2010.

Type of Plan: Group health care coverage plan

Name, Business, Address, and Business Telephone Number of Trustees:

Trustees of the Hanford Employee Welfare Trust
c/o Mission Support Alliance, LLC
P. O. Box 650, MSIN H2-23
Richland, WA 99352
(509) 372-1385

Claims Administrator: The company which provides certain administrative services for the Plan.

UnitedHealthcare Insurance Company
P.O. Box 150
450 Columbus Boulevard, Hartford, CT 06115-0450

The Claims Administrator shall not be deemed or construed as an employer for any purpose with respect to the administration or provision of Benefits under the Plan. The Claims Administrator shall not be responsible for fulfilling any duties or obligations of an employer with respect to the Plan.

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Type of Administration of the Plan: The Plan Administrator provides certain administrative services in connection with its Plan. The Plan Administrator may, from time to time in its sole discretion, contract with outside parties to arrange for the provision of other administrative services including arrangement of access to a Network Provider; claims processing services, including coordination of Benefits and subrogation; utilization management and complaint resolution assistance. This external administrator is referred to as the Claims Administrator. The Plan Administrator also has selected a Provider Network established by UnitedHealthcare Insurance Company. The named fiduciary of Plan is Hanford Employee Welfare Trust, the Plan Administrator.

Person designated as agent for service of legal process: The name and address of the Agent for Service of Legal Process for the Plan is:

Jason T. Froggatt
Davis Wright Tremaine LLP
1201 Third Avenue
Suite 2200
Seattle, Washington 98101 – 3045

(426) 646-6128

Legal process may also be served upon a Plan Trustee or the Plan Administrator.

Source of contributions under the Plan: The sources of the contributions to the Plan are Employer and Employee contributions.

Method of calculating amount of contribution: Employee required contributions are determined by each Plan Sponsor. A schedule of such required contributions will be made available to eligible persons.

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The Hanford Employee Welfare Trust is a funding medium through which benefits are provided.

Date of the end of the year for purposes of maintaining Plan's fiscal records: Plan year shall be a twelve month period ending December 31.

Determinations of Qualified Medical Child Support Orders: The Plan's procedures for handling qualified medical child support orders are available without charge upon request to the Plan Administrator.

Reservation of Rights to Amend or Terminate: Although each Plan Sponsor currently intends to continue the Benefits provided by this Plan, each Plan Sponsor reserves the right, at any time and for any reason or no reason at all, to change, amend, interpret, modify, withdraw or add Benefits or terminate this Plan or this Summary Plan Description, in whole or in part and in its sole discretion, without prior notice to or approval by Plan participants and their beneficiaries. Any change or Amendment to or termination of the Plan, its Benefits or its terms and condition, in whole or in part, shall be made solely in a written Amendment (in the case of a change or Amendment) or in a written resolution (in the case of termination), whether prospective or retroactive, to the Plan. The Amendment or resolution is effective only when approved by the body or person to whom such authority is formally granted by the terms of the Plan. No person or entity has any authority to make any oral changes or Amendments to the Plan.

Additional Information: Benefits under the Plan are furnished in accordance with the Plan Description issued by the Plan Administrator, including this Summary Plan Description.

Participant's rights under the Employee Retirement Income Security Act of 1974 (ERISA) and the procedures to be followed in regard to

To continue reading, go to left column on next page.

denied claims or other complaints relating to the Plan are set forth in the body of this Summary Plan Description.

Statement of Employee Retirement Income Security Act of 1974 (ERISA) Rights

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of the summary annual report.

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Continue Group Health Plan Coverage

Continue health care coverage for yourself, spouse or Dependents if there is a loss of coverage under the Plan as a result of a qualifying event. You or your Dependents may have to pay for such coverage. Review this Summary Plan Description and the documents governing the Plan on the rules governing your COBRA continuation coverage rights.

Reduction or elimination of exclusionary periods of coverage for preexisting conditions under your group health Plan, if you have creditable coverage from another group health Plan. You should be provided a certificate of creditable coverage in writing, free of charge, from your group health Plan or health insurance issuer when you lose coverage under the Plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. You may request a certificate of creditable coverage by contacting the Plan Administrator. Without evidence of creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Employee benefit Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

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Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for Benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court after all required reviews of your claim have been completed. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, United States Department of Labor listed in your

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telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publication hotline of the Employee Benefits Security Administration.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Pension and Welfare Benefits Administration, United States Department of Labor listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publication hotline of the Pension and Welfare Benefits Administration.

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Attachment III

Hanford Employee Welfare Trust Health Benefit Plan Document

The Use and Disclosure of Protected Health Information and Security of Electronic Protected Health Information

Under the federal privacy regulations enacted pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), your health plans are required to protect the confidentiality of your Protected Health Information. Protected Health Information (PHI) is individually identifiable health information related to your condition, services provided to you, or payments made for your care, which is created or received by a health plan, a health care clearinghouse, or a health care provider that electronically transmits such information. Howard County Public School Systems Health Benefit Plan and Howard County Public School Systems will not use or disclose health information protected by HIPAA, except for treatment, payment, health plan operations (collectively known as "TPO"), as permitted or required by other state and federal law, or to business associates to help administer the Plan.

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Further, Hanford Employee Welfare Trust will take reasonable steps to ensure that any use or disclosure is the minimum necessary to accomplish the task.

In addition, under the federal security regulations enacted pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), your health plans are required to safeguard the confidentiality and ensure the integrity and availability of your Electronic Protected Health Information. Electronic Protected Health Information (ePHI) is PHI that is maintained or transmitted in electronic form. Hanford Employee Welfare Trust Health Benefit Plan and Hanford Employee Welfare Trust will reasonably and appropriately safeguard ePHI created, received, maintained, or transmitted to or by Hanford Employee Welfare Trust on behalf of the Plan.

The Plan and Hanford Employee Welfare Trust are separate and independent legal entities, which exchange information to coordinate your Plan coverage. In order to receive PHI from the Plan, Hanford Employee Welfare Trust agrees to, and has certified to Hanford Employee Welfare Trust Health Benefit Plan, that it will:

- Not use or further disclose PHI other than as permitted or required by the Plan or as required by law;
- Ensure that any agents, including subcontractors, to whom it provides PHI received from Hanford Employee Welfare Trust Health Benefit Plan agree to the same restrictions and conditions that apply to Hanford Employee Welfare Trust with respect to such information;
- Not use or disclose PHI for employment-related actions and decisions;
- Not use or disclose PHI in connection with any other benefit or employee benefit plan of Hanford Employee Welfare Trust;

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- Notify the Plan of any improper use or disclosure of PHI of which it becomes aware;
- Make PHI available to an individual based on HIPAA's access requirements;
- Make PHI available for amendment and incorporate any changes to PHI based on HIPAA's amendment requirements;
- Make available the information required to provide an accounting of disclosures of PHI;
- Make its internal practices, books and records relating to the use and disclosure of PHI received from Plan available to the Secretary of the U.S. Department of Health and Human Services to determine the Plan's compliance with HIPAA;
- Ensure adequate separation between the Plan and Plan Sponsor as required by HIPAA; and
- If feasible, return or destroy all PHI received from Plan that Hanford Employee Welfare Trust still maintains in any form and retain no copies of such PHI when no longer needed for the specified disclosure purpose. If return or destruction is not feasible, Hanford Employee Welfare Trust will limit further uses and disclosures to those purposes that make the return or destruction infeasible.
- In order to receive ePHI from the Plan, Hanford Employee Welfare Trust agrees that it will:
- Implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of the ePHI that Hanford Employee Welfare Trust creates, receives, maintains, or transmits on behalf of the Plan;
- Ensure that access to, and use and disclosure of ePHI by the employees or classes of employees described in this Plan

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document is supported by reasonable and appropriate security measures;

- Ensure that any agent, including a subcontractor, to whom Hanford Employee Welfare Trust provides this information agrees to implement reasonable and appropriate security measures to protect the information; and
- Report to the Plan any security incident of which Hanford Employee Welfare Trust becomes aware.

Only the following classes of employees under the control of Hanford Employee Welfare Trust may have access to PHI or ePHI: Human Resources. Such employees may only have access to, and use and disclose, PHI for purposes of the plan administrative functions described in this Plan document Hanford Employee Welfare Trust performs for the group health plan.

If you believe your rights under HIPAA have been violated, you have the right to file a complaint with the Plan or with the Secretary of the U.S. Department of Health and Human Services. Hanford Employee Welfare Trust has provided a mechanism for resolving issues of noncompliance by employees described above who have access to PHI or ePHI.

All other terms, provisions and conditions shown in this Summary Plan Description will continue to apply.

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The benefits administered by UnitedHealthcare are described above.

Please contact UnitedHealthcare with any questions on these health benefits.

The ***Pharmacy Benefit Program*** described in the pages that follow below are relate to coverage administered by Express Scripts, Inc.

Please contact Express Scripts with respect to these pharmacy benefits.

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Prescription Drug Benefit Plan

Hanford Employee Welfare Trust (HEWT)

Express Scripts, Inc. Providing Pharmacy benefits for those enrolled in the “OPTIONS PPO” Medical Plan

for

Retired Employees Under 65

Effective Date: January 1, 2010

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Prescription Drug Benefits

A separate Pharmacy Benefit Program covers prescription drugs. UnitedHealthcare does not administer the prescription drug portion of this retiree medical plan. This program is administered by Express Scripts. There are two ways you can purchase prescription drugs, from a participating **retail** pharmacy or by using **mail order**. This Prescription Program in effect as of January 1, 2010, and administered by Express Scripts, is briefly described below. More details of the program are available directly from Express Scripts.

Your Share of the Cost (Co-payments)

Both the mail and the retail programs have three-tier co-payment structures. When you purchase a prescription, your cost will be the required co-payment (or you can pay the actual cost of the drug, if it is less than the applicable co-payment amount). The co-payment depends on the category of the drug, and whether it is from retail or mail order.

The three categories, or tiers, are:

Generic: Drugs in which the patent has expired, allowing other manufacturers to produce and distribute the product under a generic name. Generics are essentially a chemical copy of their brand-name equivalents. The color or shape may be different, but the active ingredients must be the same for both.

Preferred Brand Name: A drug with a trade name under which the product advertised and sold, and is protected by patents so that it can only be produced by one manufacturer for 7 years.

Non-Preferred Brand Name: A brand medication that has been reviewed by a Pharmacy and Therapeutics committee (physicians and pharmacists) who determine that an alternative drug that is clinically equivalent and more cost effective is available.

Your druggist can determine the category of a drug, or you can contact Express Scripts by calling their toll-free Customer Service line **(1-800-796-7518)**, or via the internet at **www.express-scripts.com**.

The following features are applicable to Retail AND to Mail Order:

- There is an annual *maximum out-of-pocket limit of \$1,500* per member. Both mail order and retail co-payment amounts apply in the calculation.
- There is **NO Deductible**. Prior to August 1, 2001, there was a \$50 per person/\$150 per family annual deductible for retail prescriptions, only.
- Co-payment amounts for both mail order and retail prescriptions are in effect as of January 1, 2010. These are subject to change.
- There are no replacement prescriptions allowable under the plan.
- Quantity limits may apply to some drugs. These are determined by the manufacturer and are subject to change. Most prescription drugs are available to you under the Plan. They will be dispensed as written by the physician. However, you will pay more out-of-pocket if you request a brand-name drug when the prescription is written for a generic drug.

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What's Not Covered—Pharmacy

Exclusions:

Drugs that are **NOT** covered by the plan include, but are not limited to, the following:

- multiple vitamins (including vitamins with fluoride)
- prenatal vitamins
- appetite suppressants
- injectable drugs (Certain injectable drugs are covered. Contact Express Scripts for specific information)
- medications for cosmetic purposes (e.g. Rogaine)
- medications with no FDA indications (e.g. yohimbine)
- nystatin oral powder
- oral contraceptives
- injectable contraceptives (e.g. Depo-Provera)
- diaphragms
- progesterone products (including compounded forms)
- over-the-counter (OTC) medications or products equivalent to OTC medications
- vitamin B12
- smoking deterrents
- anorexiant or other drugs used for weight control
- DESI drugs (drugs determined by the Food and Drug Administration to lack substantial evidence of effectiveness)
- drugs labeled “Caution – limited by federal law to investigational use” or experimental drugs

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- therapeutic devices or appliances, support garments and other non-medical substances
- immunizing agents, biologicals, blood and blood plasma
- Accutane (Isotretinoin)
- all forms of Retin A
- all “over-the-counter” drugs not needing a prescription.

Prescription Drug Review

Some prescription drugs require a “prescription drug review” or prior authorization before they may be covered by the Plan. If your pharmacist tells you that your prescription drug requires prior authorization, ask your pharmacist or your doctor to call Express Scripts.

Customer Service Center

The Express Scripts Customer Service Call Center is available 24 hours a day, 365 days a year to help you locate a participating pharmacy or to help you better understand and use your program. To reach the call center, call toll-free: 1-800-796-7518. (TDD for hearing impaired: 1-800-899-2114, or 1-612-797- 4566).

In an emergency, a pharmacist can be reached 24 hours a day at 1-800-626-6080.

Claim and Appeal Procedure

If you are not satisfied with the disposition of your claim for benefits under the Pharmacy Benefit Program, you have the right to appeal to the Plan Administrator. Your appeal should be filed with the Plan Administrator within 60 days of the denial of your claim by Express Scripts. For the appeal procedure, see the Plan Document, Summary Plan Description and Administrative Information,

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Hanford Retiree Welfare Benefit Plans (Administrative Wrapper). A copy of the Administrative Wrapper may be obtained without charge by contacting Mission Support Alliance, LLC Benefits Administration.

Coordination of Benefits (COB)

The coordination of benefits provision described in the Medical Plan above, Section 7, Coordination of Benefits (COB) does not apply to covered Prescription Drugs as described in this section. However, the definitions provided in that section apply here as do the Order of Benefit Determination Rules. This Coordination of Benefits provision applies only when a person has prescription drug coverage under more than one benefit plan.

Following the Order of Benefit Determination Rules described above in Section 7 determines which Coverage Plan will pay as the Primary Coverage Plan when a person has prescription drug coverage under more than one benefit plan. The Primary Coverage Plan that pays first pays without regard to the possibility that another Coverage Plan may cover some expenses. A Secondary Coverage Plan pays after the Primary Coverage Plan and may reduce the Benefits it pays. However, if this Coverage Plan is the Secondary Coverage Plan, it will not pay any benefits.

Other Coordination of Benefits provisions described in the Medical Plan above in Section 7 are unchanged.

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Retail Prescription Program

Express Scripts offers retail prescription coverage at over 43,000 participating pharmacies nationwide. Check with your pharmacy to see if they are an Express Scripts participant, or contact Express Scripts Customer Service for help in locating a participating pharmacy in your area.

Your Cost

The Retail Prescription Program allows you to purchase up to a 34-day supply for a co-payment. Quantity limits may apply based on type of medication prescribed.

The following co-payments apply to prescriptions purchased from a participating retail pharmacy:

<u>Category</u>	<u>Co-Payment</u>
Generic Drugs	\$7.00
Preferred Brand-Name	\$25.00
Non-Preferred Brand-Name	\$40.00

Purchasing Prescriptions

At a Participating Retail Pharmacy -

When you purchase a prescription under this plan, you simply present your identification card (provided to you by Express Scripts) and co-payment amount. No claim forms are required after co-payment is made.

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At a Retail Pharmacy that is not participating with Express Scripts -

You can also purchase a drug at a non-participating pharmacy. You should pay for the prescription, then submit a claim for reimbursement from Express Scripts.

However, if you do, your reimbursement will be based on the Express Scripts in-network contracted rate for that drug, less the required co-payment.

You will have to pay the difference between the price charged by the non-network pharmacy and the Express Scripts contracted rate in addition to the applicable co-payments.

For non-network retail purchases, complete an Express Scripts claim form and submit your claim and receipts to:

Express Scripts, Inc.
P.O. Box 390873
Bloomington, MN 55439

Claim forms for out-of-network purchases can be requested from Express Scripts web site, www.express-scripts.com, or by calling customer service at 1-800-796-7518.

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Mail Order Drug Program

Another option for obtaining prescriptions is the Mail Order Drug Program, which allows you to purchase up to a 90-day supply of most prescription drugs for a single co-payment. The mail order pharmacy program is also administered by Express Scripts. The Mail Order program works best for drugs that you take on a long-term basis (“maintenance drugs.”). Most prescribed drugs. Certain drugs are not available by mail order. Contact Express Scripts Customer Service for more information.

Your Cost

The following co-payments apply to prescriptions purchased from the Express Scripts Mail Order program.

Category	Co-Payment
Generic Drugs	\$14.00
Preferred Brand-Name	\$50.00
Non-Preferred Brand-Name	\$80.00

Purchasing Mail-Order Prescriptions

Ask your physician to prescribe needed medication for up to a 90-day supply, plus refills. If you, or your Eligible Dependents, are presently taking medication, ask your doctor for a new prescription. Complete the patient profile questionnaire with your first order. Answer all questions and be sure to include your Social Security number on the form.

You can contact Express Scripts for the necessary mail order form and other information for the necessary form and for other information.

Send the completed mail order form along with your prescription written for 90 days and your applicable co-payment. You can submit multiple prescriptions in one envelope; just be sure to include a co-payment for each prescription. Contact Customer Service to determine which category your prescription is: generic, preferred brand-name or non-preferred brand-name.

Your prescriptions will be filled and returned to you at the address you have specified on your order form. If you need to change the address, please call the toll-free “800” number listed on your order form, or you can change the address on the form itself.

Most prescription orders take 14 days to be filled and returned to you unless there are mail delays. If you need a supply of medication while waiting for your mail order prescription, ask your doctor for two prescriptions, so you can get a small supply of medication from your local pharmacy while awaiting your Express Scripts prescription.

Once your Express Scripts Mail Order facility has processed your first prescription, you can order approved refills either by mail or on the internet at www.express-scripts.com.

Any time you have questions on your medication(s), you can call the Customer Service Department and talk to a pharmacist. Their toll-free number is: **1-800-796-7518**.

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