Plan Endorsement #24-SP

GROUP #	A22206		
EFFECTIVE DATE	January 1, 2024		
EMPLOYER ID#	92-0030816	PLAN #s	501
NAME OF PLAN	Matanuska-Susitna Borough Heath Care Plan		
TYPE OF PLAN	Option 1: $500 Deductible Plan		

The following wording is hereby added to the Plan:

Matanuska-Susitna Borough, of Palmer, Alaska hereby establishes a plan for payment of certain expenses for the benefit of its eligible employees to be known as Matanuska-Susitna Borough Health Care Plan. The attached document serves as the summary plan description, plan description and plan document for the Plan.

Matanuska-Susitna Borough has caused this Plan to take effect as of 12:01 A.M. Alaska Daylight Time on January 1, 2024 at Palmer, Alaska.

APPROVED AND ATTESTED:

BY Michael Brown Digitally signed by Michael Brown Date: 2024.12.20 17:01:14 -09'00' TITLE Borough Manager

DATE 12/20/24

MATANUSKA-SUSITNA BOROUGH

350 East Dahlia
Palmer, AK 99645
Phone: (907) 861-8404

OPTION 1: $500 DEDUCTIBLE

This booklet describes the Medical benefits for Eligible Employees and their Eligible Dependents of Matanuska-Susitna Borough.

Information Applicable to Plan 501

Employer Identification Number
92-0030816

The Benefits In This Booklet Are Effective
January 1, 2024

TABLE OF CONTENTS

KEY INFORMATION

EMPLOYER/PLAN ADMINISTRATOR/PLAN SPONSOR CONTACT INFORMATION:
Matanuska-Susitna Borough
350 East Dahlia
Palmer, AK 99645
Phone: (907) 861-8404

EMPLOYER/IDENTIFICATION NUMBER (EIN) AS ASSIGNED BY THE INTERNAL REVENUE SERVICE (IRS):
92-0030816

PLAN NAME:
Matanuska-Susitna Borough Health Care Plan

PLAN CONTACT INFORMATION:
Human Resources Department
Matanuska-Susitna Borough
350 East Dahlia
Palmer, AK 99645
Phone: (907) 861-8404

PLAN NUMBER:
501

STOP LOSS COVERAGE:
The Employer has purchased specific and aggregate stop-loss reinsurance coverage.

GROUP NUMBER:
A22206

SPD EFFECTIVE DATE:
January 1, 2024

PLAN YEAR:
The financial records of the Plan are kept on a Plan Year basis. The Plan Year ends the last day of each December.

TYPE OF PLAN:
Medical and prescription drugs

PRIVACY OFFICERS UNDER THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996, AS AMENDED (HIPAA):

The following employees, or classes of employees, or other persons under control of the Plan Sponsor, shall be given access to the protected health information (PHI) to be disclosed:

- Human Resources Director.
- Staff designated by Human Resources Director.
- Finance Director.
- Staff designated by Finance Director.

ELIGIBILITY:

- Employees: A person directly employed in the regular business of, and compensated for, services by the Employer, who is employed on average at least 30 hours of service per week. This specifically excludes independent contractors.
- Retirees: This Plan does not cover retirees or their Dependents.
    - Dependents Including:
    - Dependent Children: Child(ren) from birth to the last day of the month they attain age 26 consisting of natural children, stepchildren, foster children, adopted children, children placed for adoption, children for whom You are the court-appointed legal guardian, and children required due to a Qualified Medical Child Support Order.
    - Spouse: This Plan defines "marriage" as both 1) a legal union between one man and one woman as husband and wife, legally married in a jurisdiction (domestic or foreign) that recognizes their marriage, and 2) a legal union between two persons of the same sex, legally married in a jurisdiction (domestic or foreign) that recognizes their marriage. Marriage does not include a civil union, domestic partnership or any other similar arrangement.
    - Domestic Partners: This Plan does not cover Domestic Partners.

WORKING SPOUSE COVERAGE PROVISION:

Benefits for Your covered Spouse will be reduced to 20% of Allowable Charge if at any time Your Spouse (voluntarily) elects a plan design through his or her employer whose benefits are payable at 1%-40%, when another high option plan is available, or declines coverage (elects not to participate) through his or her Health Plan.

ENROLLMENT:

- **Enrollment Waiting Period:**

  All Employees shall be eligible on the first day of the month coinciding with or following date of employment. For seasonal and variable hour Employees a look back period may apply.

- **Open Enrollment Period:**

  Each year, a period of time may be designated as an Open Enrollment period. Except for Special Enrollment or Late Enrollment, if applicable, it is only during this period that an Employee or Dependent who did not enroll during their initial eligibility period may enroll in a Plan. It is also only during this period that an Employee who is currently covered under one Plan may switch to another. Coverage will become effective on the date specified by Your Employer.

- **Late Enrollment Period:**

  This Plan does not have a Late Enrollment period.

TERMINATION OF COVERAGE:

- **Employee:** The coverage of any Employee covered under this Plan shall terminate on the earliest of the following**:**
  - The last day of the month in which the Employee ceases to be eligible for coverage under the Plan, as listed in the Key Information section; or
  - The date of termination of the Plan.

- **Dependent children (attaining age 26):** The coverage of Dependent children attaining age 26 covered under this Plan shall terminate on the earliest of the following:
  - The last day of the month such individual ceases to meet the definition of Dependent, as listed in the Key Information section; or
  - The date the Employee's coverage terminates under the Plan.

- **Dependent (all others):** The coverage of any Dependent (other than identified above) covered under this Plan shall terminate on the earliest of the following:
  - The last day of the month such individual ceases to meet the definition of Dependent, as listed in the Key Information section, or
  - The date the Employee's coverage terminates under the Plan.

IMPORTANT NETWORK CONTACT INFORMATION:

Function	Network Name	Claims Filing Information	Phone Number	URL
PPO Network	Aetna Signature Administrators	Electronic: Payer ID #37308 Paper: Allied Benefit Systems, LLC P. O. Box 211651 Eagan, MN 55121	1-866-455-8727	www.alliedbenefit.com

When in Anchorage Alaska, this Plan has direct contracts with the Alaska Regional Hospital, Alaska Surgery Center, Alpine Surgery Center, and the Surgery Center of Anchorage. When inpatient and outpatient Hospital services are provided in Anchorage and Alaska Regional Hospital, Alaska Surgery Center, Alpine Surgery Center, or the Surgery Center of Anchorage is used, the Plan Participant will receive a better benefit from the Plan.

In Anchorage Alaska, the Alaska Regional Hospital, Alaska Surgery Center, Alpine Surgery Center, and the Surgery Center of Anchorage are the only PPO Provider facilities. All other facilities (Hospitals, outpatient surgical centers, outpatient imaging centers, etc.) are considered Out-of-Network Providers.

IMPORTANT CONTACT INFORMATION

NAME, ADDRESS AND TELEPHONE NUMBER OF THE CLAIMS PROCESSOR:
Allied Benefit Systems, LLC
P. O. Box 211651
Eagan, MN 55121
Phone: (312) 906-8080 or (800) 288-2078 (outside IL)

PRESCRIPTION DRUG VENDOR:
Caremark
Phone: 1-866-818-6911
Website: www.caremark.com

TRANSCARENT
Phone: 844-423-2163
Website: www.Transcarent.com.

VIRTUAL BEHAVIORAL HEALTH
Allied Care Solutions
Phone: 1-800-440-1440
Website: www.alliedbenefit.com/caresolutions (username: matanuska)

PRE-CERTIFICATION PROGRAM

Your Plan also includes a **Pre-Certification Program**. The toll-free number You must use for pre-certification is shown on Your member ID card.

Pre-Certification is strongly recommended but not required for the following services:

1. All home health care services, including home uterine monitoring.
2. Outpatient advanced imaging services, such as MRI, CT, or PET scans.
3. Artificial intervertebral disc surgery.
4. Dental implants and oral appliances.
5. Elective (non-emergent) transportation by ambulance or medical van, and all transfers via air ambulance.
6. Inpatient Confinements:
    a. Surgical and non-surgical, excluding vaginal or Caesarean deliveries.
    b. Skilled nursing facility.
    c. Rehabilitation facility.
    d. Inpatient hospice (except Medicare).
    e. Observation stays greater than 23 hours.
7. Lumbar spinal fusion surgery.
8. Orthognathic surgery procedures, bone grafts, osteotomies and surgical management of the temporomandibular joint.
9. Reconstructive procedures that may be considered cosmetic:
    a. Blepharoplasty/canthopexy/canthoplasty.
    b. Excision of excessive skin due to weight loss.
    c. Rhinoplasty/rhytidectomy.
    d. Gastroplasty/gastric bypass.
    e. Pectus excavatum repair.
    f. Breast reconstruction/breast enlargement.
    g. Breast reduction/mammoplasty.
    h. Surgical treatment of gynecomastia.
    i. Lipectomy or excess fat removal.
    j. Sclerotherapy or surgery for varicose veins.
10. Selected durable medical equipment:
    a. Electric or motorized wheelchairs and scooters.
    b. Clinitron and electric beds.
    c. Limb prosthetics.
    d. Customized braces.
11. The following conditionally eligible services:
    a. Stereotactic radiosurgery.
    b. Somatosensory evoked potential studies.
    c. Hyperbaric oxygen therapy.
    d. Osteochondral allograft/knee.
    e. Cochlear device and/or implantation.
    f. Osseointegrated implant.
    g. Percutaneous implant of neuroelectrode array, epidural.
    h. GI tract imaging through capsule endoscopy.
    i. Botox injections -- botulinum toxin type A.

j. Alpha 1-proteinase inhibitor – human.
k. Negative pressure wound therapy pump.
l. High-frequency chest wall oscillation generator system.

12. Uvulopalatopharyngoplasty, including laser-assisted procedures.
13. Gene-based, cellular and other innovative therapies.
14. Oncology Treatment.
    a. Chemotherapy (Including oral)
    b. Radiation Therapy
    c. Oncology and transplant related injections, infusions and treatment (e.g., CAR-T, endocrine and immunotherapy), excluding supportive drugs (e.g., antiemetic and antihistamine)

If Your Physician recommends an Inpatient confinement or any of the services listed above, please follow these steps:

1. Notify Your Physician that You participate in a Pre-Certification Program. Please note that this applies even if this Plan is the secondary payer under Coordination of Benefits.
2. You or Your Physician should call the number shown on Your member ID card 2 weeks before or, if less than 2 weeks, as soon as scheduled for an elective Hospital admission. Note: For exceptions, please refer to the section of this document entitled "Compliance Regulations," and see the subheading "Statement of Rights Under the Newborns' and Mothers' Health Protection Act".
3. If You have an emergency admission, pre-certification is requested within 48 hours or the next business day following admission.

   The following information will be needed to pre-certify:

Regarding Patient:	**Regarding Employee:**
Name	Name
Address	Address
Telephone #	Telephone #
Date of Birth	Date of Birth
Relationship to Employee	Gender
Physician's Name	Social Security Number
Physician's Phone Number	Name of Employer
Hospital/Address	Name of Claims Processor: *Allied Benefit Systems, LLC*

4. A nurse may call Your Physician to review a proposed Inpatient admission or other listed service. If admission is necessary, an assigned length of stay will be determined. If additional days are later thought to be necessary, these additional days must also be pre-certified.
5. When You or Your Physician call to pre-certify an Inpatient admission or other listed service, the call will be logged so that:

d. The facility can verify that pre-certification has been done and can track expected length of stay.

e. The Claims Processor can verify that the pre-certification requirements have been met when the claim is received for processing.

Note: Pre-Certification assists in determining medical necessity and the best place for treatment. This service, however, does not guarantee payment, which is subject to eligibility and coverage at the time services are rendered.

PRE-NOTIFICATION

The following procedures are generally not covered by the Plan. Therefore, it is strongly recommended that a pre-notification of the following procedures be obtained before treatment. The toll-free number You should use for pre-notification is 800-892-1893.

Procedures for which pre-notification is recommended are:

1. Non-orthopedic imaging for CT, MRI, and PET Scans.
2. Neoplasm biopsies.

SCHEDULE OF COVERED SERVICES AND PROVISIONS

I. MEDICAL CARE BENEFITS:

COVERED SERVICES and PROVISIONS	In-Network	Out-of-Network Physicians and non-facility providers	Out-of-Network facilities
Calendar Year Deductible *(taken before benefits are payable unless waived)* *This is an embedded Deductible, meaning each covered family member only needs to satisfy his or her individual Deductible, not the entire Family Deductible, prior to receiving plan benefits. The balance of the Family Deductible can be satisfied by one member or a combination of remaining family members.*	$500 per person $1,500 per family	$500 per person $1,500 per family	$500 per person $1,500 per family
Deductible Carry-Over	Any Covered Services incurred during October, November and/or December which are applied to the Covered Person's Deductible will also "carry-over" to the following year's Deductible.		
Common Accident Deductible	When two or more covered family members are injured in the same accident, only one deductible for the Calendar Year in which the accident occurred will be required for them as a unit for expenses arising from the accident.		
Out-of-Pocket Maximum per Calendar Year *(*medical co-pays, Co-Insurance and Deductibles count towards the Out-of-Pocket Maximum) *After amount is reached, 100% level of benefits applies for that Calendar Year.* The following expenses do not apply to and are not affected by the Out-of-Pocket Maximum: • "Non-compliance penalty" (for failure to abide by pre-certification requirements). • Any out-of-pocket expenses that are for non-covered services or for services that are in excess of any Plan maximum or limit. *This is an embedded Out-of-Pocket Maximum, meaning each covered family member only needs to satisfy his or her individual Out-of-Pocket Maximum, not the entire family Out-of-Pocket maximum, prior to receiving Plan benefits paid at 100%. The balance of the family Out-of-Pocket Maximum can be satisfied by one member or a combination of remaining family members.*	$2,500 per person $7,500 per family	$2,500 per person $7,500 per family	$5,000 per person $15,000 per family
Prescription Drug Out-of-Pocket Maximum per Calendar Year *After amount is reached, the Plan will pay 100% for prescription drugs for the remainder of the Calendar Year.*	$4,000 per person $6,000 per family		
Calendar Year Benefit Maximum	Unlimited		
Precertification is strongly recommended: Please refer to Pre-Certification Program section and to the Mental Nervous/Substance Use Disorder Section for additional information.	Allied Care 1-866-458-2995		
Claims Filing Limit	All charges, and corresponding requested documentation, must be submitted within 1 year of the date incurred.		
Coordination of Benefits	If it is determined that this Plan is the secondary payer, benefits will be adjusted and reduced (standard). Benefits payable from both plans shall not exceed 100% of the eligible U&C charges.		
In-network and out-of-network Deductibles and Out-of-Pocket Maximums are "aggregated," such that Covered Services applied to one also apply to the other			

II. PRESCRIPTION DRUG BENEFIT:

COVERED SERVICES and PROVISIONS	
Your Prescription Drug Benefit is administered by Caremark. For prescription drug questions, please call 1-866-818-6911 or visit www.caremark.com.	
If member requests brand only when a generic is available, the member will be charged the generic co-pay plus the cost difference between the brand and generic medication. The amount of this cost difference does not apply to the Deductibles or Out-of-Pocket Maximums.	
Prescription Drug Out-of-Pocket Maximum per Calendar Year *After amount is reached, the Plan will pay 100% for prescription drugs for the remainder of the Calendar Year.*	$4,000 per person $6,000 per family
Prescription Drug Card Benefit *(up to 34-day supply per prescription through participating pharmacies) and* **Mail-Order Drug Benefit** *(up to 90-day supply per prescription through mail order), except where prohibited by state or federal law.*	Generic: 10% co-pay (up to a maximum co-pay of $75) per prescription, Brand: 20% co-pay (up to a maximum co-pay of $150) per prescription, Non-Preferred Brand: 30% co-pay (up to a maximum co-pay of $300) per prescription. Deductible waived.
Mail-Order/Extended Retail Pharmacy Requirement	Optional
Specialty Drug Benefit *(up to 30-day supply per prescription, includes certain injectable medications). Prior authorization is required, except where prohibited by state or federal law.*	15% co-pay (up to a maximum co-pay of $150) per prescription Deductible waived.
Note: Certain prescriptions shall be covered at 100%, and no co-pay will apply as per Federal Regulations	

III. PREVENTIVE CARE SERVICES:

COVERED SERVICES and PROVISIONS	In-Network	Out-of-Network Physicians and non-facility providers	Out-of-Network facilities
Preventive Care Services - (*must be billed with a routine diagnosis).* This plan includes coverage for physical exams, immunizations, tests, labs, x-rays, pap smears and analysis, PSA test, bone density tests (for women age 60 and older, every 5 Calendar Years). *This benefit also covers all services referenced within the Recommendations of the United States Preventive Service Task Force, Recommendations of the Advisory Committee On Immunization Practices (ACIP) that have been adopted by the Director of the Centers for Disease Control and Prevention and appear on the Immunization Schedules of the Centers for Disease Control and Prevention, the Comprehensive Guidelines Supported by the Health Resources and Services Administration (HRSA), as well as referenced in the Guidelines for Women's Preventative Services adopted by the United States Department of Health and Human Services, based on recommendations by the Institute of Medicine.* This benefit specifically does not cover executive physicals, heart scans, full body scans, CAT scans, MRIs, PET or other similar tests.	100% Deductible waived	100% Deductible waived	100% Deductible waived
Preventive Care Services – Enhanced - (*must be billed with a routine diagnosis).* • Mammograms (including 3D), once every year (age 40 or older) • Choice between a sigmoidoscopy or a colonoscopy once every 5 years (age 45 or older)	100% Deductible waived	100% Deductible waived	100% Deductible waived
Family history benefit *Any age or visit limit maximums will not apply when family history is the only diagnosis billed for routine tests. This benefit is limited to the services referenced within the Recommendations of the United States Preventive Service Task Force, as well as referenced in the Guidelines for Women's Preventative Services adopted by the United States Department of Health and Human Services, based on recommendations by the Institute of Medicine*.	100% Deductible waived	100% Deductible waived	100% Deductible waived
Family Planning - Permanent Procedures for Women *Includes:* • *Sterilization.*	100% Deductible waived	100% Deductible waived	100% Deductible waived
Family Planning – Temporary Procedures *Including but not limited to injections, implants, and intrauterine contraceptives including administration, insertion, and removal.*	100% Deductible waived	100% Deductible waived	100% Deductible waived
Breast Pumps and Supplies (Includes one breast pump per pregnancy and certain covered supplies purchased through a retail supplier).	100% Deductible waived	100% Deductible waived	100% Deductible waived.
Immunizations (including flu shots) provided at participating pharmacies.	100% Deductible waived	100% Deductible waived	100% Deductible waived

IV. PHYSICIAN SERVICES:

COVERED SERVICES and PROVISIONS		
Note: For surgical assistance provided by an assistant surgeon (when Medically Necessary), Covered Services of the assistant surgeon are limited to 20% of the Plan's allowance for the surgeon.	**In-Network**	**Out-of-Network**
Livongo for Whole Person Services **What is Livongo:** Livongo is a free-to-You health program that combines advanced technology, coaching, and support for weight and mental health to help people live happier, healthier lives. **Available personalized plans:** ● Diabetes ● Hypertension ● Diabetes Prevention **Who can join:** The program is offered at no cost to You and Your family members who qualify for Livongo and have coverage through the Plan. **What You get:** ● **Connected devices.** Depending on Your health goals, You could receive a free blood glucose meter, blood pressure monitor, and/or smart scale. They all send readings right to Your private account on an easy-to-use app. ● **Support when you need it.** Ask expert coaches Your questions on nutrition, medications, or anything else related to Your health. ● **Digital behavioral health support.** Get 24/7 access to practical tips and techniques that help You better manage stress, sleep, anxiety, depression, and more. Enroll today: be.livongo.com/Allied/register or call 800-945-4355 with code: Allied	100% Deductible Waived	
Virtual Physician charges (other than provided through Transcarent, see benefit below)	Paid same as any other service according to type of service and provider.	
Transcarent Services • *Surgery Program (including facility and travel costs)* • *Virtual Physical Therapy (SWORD)* • *Virtual Care* • *Oncology Care*	100% Deductible waived	
Capstone Urgent and Primary Care • *Capstone clinics in Palmer and Wasilla* • *Capstone Urgent Care in Wasilla*	100% Deductible waived	
Physician Office Visit (exam charge only) for maternity	100% Deductible waived	
Physician Visit (exam charge only) for Mental Nervous Disorders and Substance Abuse Treatment	80%	80%

IV. PHYSICIAN SERVICES:

COVERED SERVICES and PROVISIONS		
Note: For surgical assistance provided by an assistant surgeon (when Medically Necessary), Covered Services of the assistant surgeon are limited to 20% of the Plan's allowance for the surgeon.	**In-Network**	**Out-of-Network**
All other Physician Office Visits – exam charge only *Allied considers the following doctors as primary care physicians, all others would be specialists:* • *General Practice.* • *Family Practice.* • *OB/Gyn.* • *Internal Medicine.* • *Osteopaths.* • *Pediatricians.* • *Nurse Practitioners.* • *Physician Assistants.*	80%	80%
Urgent Care - *Includes facility fees and all other services done during or in connection with the urgent care visit.*	80%	80%
Specialist Office Visits – exam charge only	80%	80%
Second Surgical Opinion	100% Deductible waived.	100% Deductible waived
Surgery and Other Physician Services Incurred at a Physician's Office *Does not include labs and X-rays. Please see Section V for additional benefit coverage information*	80%	80%
Emergency Room Physician Care	Please refer to Emergency Room Services benefit in Section VI.	
Physical Therapy, Speech Therapy, Chiropractic and Massage *All services rendered by chiropractors, physical therapists, speech therapists and massage therapists are limited to a combined maximum of 25 visits for office and Outpatient facility services, per Covered Person per Calendar Year. However, this Calendar Year visit maximum does not apply to covered therapy services for autism.*	80%	80%
Occupational Therapy	80%	80%
Anesthesia and its Administration *(Inpatient/Outpatient)*	80%	80%
Other Physician Services	80%	80%
If a referral is made to a non-network Physician or non-network specialist/facility by a network Physician (due to Medically Necessary services not being available In-Network).	N/A	Paid same as In Network.
Non-Network Physician Services Received at a Network Hospital If services are performed by a non-network Physician/specialist, who is requested or required by that network Hospital, the charges will be covered as if rendered by a network Physician/specialist.	N/A	Paid same as In-Network.

V. OUTPATIENT/INDEPENDENT LABORATORY RADIOLOGY/PATHOLOGY SERVICES, INCLUDING ADMINISTRATION AND MRI, PET, AND CT SCANS:

COVERED SERVICES and PROVISIONS	In-Network	Out-of-Network
Facility Services provided within the Municipality of Anchorage *Does not include above services performed in conjunction with the following:* • *Emergency Room Services.* • *Urgent Care Services.*	80% Deductible Waived (Alaska Regional Hospital, Alaska Surgery Center, Alpine Surgery Center, and the Surgery Center of Anchorage only)	60%
Facility Services provided outside the Municipality of Anchorage *Does not include above services performed in conjunction with the following:* • *Emergency Room Services.* • *Urgent Care Services.*	80% Deductible waived	60%
Physician Services and all other non-facility services	80%	80%

VI. FACILITY SERVICES:

COVERED SERVICES and PROVISIONS	In-Network	Out-of-Network
You are not required to use Transcarent for Your surgery, but You must contact Transcarent to learn about Your options prior to proceeding with a non-urgent surgical procedure. Failure to contact Transcarent will incur a $200 penalty.		
Emergency Room Services Co-pay waived if admitted to Hospital directly from Emergency Room. Note: See the "Out-of-Network Benefits" section for more information regarding out of network Emergency Room Services.	80%	Paid Same as in-network
Inpatient Hospital Services provided within the Municipality of Anchorage *Coverage is limited to:* • *Room and board not to exceed the semi-private room rate.* • *Necessary services and supplies including an intensive care unit and a cardiac care unit.* • *If admitted through the Hospital emergency room, this benefit will be covered at the in-network level. See Emergency Room Services in the "Definitions" section.* *Note: Room and board subject to the payment of semi-private room rate, unless the Hospital only has private rooms. See Mental Health and Substance Abuse benefits for additional detail.*	80% Deductible waived, for services at Alaska Regional Hospital Only)	60%
Inpatient Hospital Services provided outside the Municipality of Anchorage *Coverage is limited to:* • *Room and board not to exceed the semi-private room rate.* • *Necessary services and supplies including an intensive care unit and a cardiac care unit.* • *If admitted through the Hospital emergency room, this benefit will be covered at the in-network level. See Emergency Room Services in the "Definitions" section.* *Note: Room and board subject to the payment of semi-private room rate, unless the Hospital only has private rooms. See Mental Health and Substance Abuse benefits for additional detail.*	80% Deductible waived	60%
Ambulatory Surgical Facility Charges for Outpatient Surgical Procedures and Outpatient Hospital Facility Charges in the Municipality of Anchorage *See Mental Health and Substance Abuse benefits for additional detail.*	80% Deductible waived, for services at Alaska Regional Hospital, Alaska Surgery Center, Alpine Surgery Center, or the Surgery Center of Anchorage Only)	60%
Ambulatory Surgical Facility Charges for Outpatient Surgical Procedures and Outpatient Hospital Facility Charges outside the Municipality of Anchorage *See Mental Health and Substance Abuse benefits for additional detail.*	80% Deductible waived	60%
Skilled Nursing Facility *Includes Extended Care Facility.* *Limited to the usual charge of the facility for semi-private care, including room and board and all other services.*	80% Deductible waived	80%
Renal Dialysis (All dialysis providers are out-of-network. This Plan does not access or use the Aetna network for dialysis providers.) *Note: For charges due to renal dialysis, payment by this Plan will not exceed 100% of the Medicare allowance for such incurred expenses.*	100% Deductible waived.	
Urgent Care Services – facility fees	Please refer to Urgent Care Services benefit in Section IV.	

VII. MENTAL HEALTH AND SUBSTANCE USE SERVICES:

COVERED SERVICES and PROVISIONS	In-Network	Out-of-Network
		
BEHAVIOR HEALTH ENHANCED BENEFIT (Mental/Nervous/Substance Use Disorders)		
Treatment Through Allied Care Solutions *Allied Care Solutions is Your single source for support, resources and information. This program is designed to help You manage life's daily challenges. We can refer You to professional counselors and services that can help You and Your eligible family members resolve a broad range of personal concerns, such as marriage and relationships, stress and anxiety, depression, substance abuse, anger management, family problems, grief and loss, legal and financial services and dependent care. Allied Care Solutions is a no-cost confidential program that is available to You and Your family 24 hours a day, 365 days a year. At some point in our lives, each of us faces a problem or situation that is difficult to resolve. Matanuska-Susitna Borough understands how work and personal challenges can affect Your well-being and encourages You to call Allied Care Solutions at 1-800-440-1440 or visit http://www.alliedbenefit.com/acs.aspx (user name is Matanuska-Susitna Borough).* **Contact Allied Care Solutions at 1-800-440-1440.** **By calling Allied Care Solutions, You may be eligible to receive certain services payable at no cost to You with no claims submission required.**		
Inpatient Hospital Services not provided through Allied Care Solutions referenced above. *Coverage is limited to:* • *Room and board not to exceed the semi-private room rate.* • *Necessary services and supplies including an intensive care unit and a cardiac care unit.* • *If admitted through the Hospital emergency room, this benefit will be covered at the in-network level. See Emergency Room Services in the "Definitions" section.* • *Inpatient Mental Disorders and Substance Abuse Treatment is limited to 20 days per person per Calendar Year, up to a maximum of 50 days per Lifetime.* *Note: Room and board subject to the payment of semi-private room rate, unless the Hospital only has private rooms.*	80% Deductible waived	60%
Outpatient Facility Charges not provided through Allied Care Solutions referenced above.	80%	60%

VIII. ADDITIONAL COVERED SERVICES:

COVERED SERVICES and PROVISIONS	In-Network	Out-of-Network
Professional Ambulance Service *Transportation from the city or town in which the Covered Person becomes disabled, to and from the nearest Hospital qualified to provide treatment for the accidental bodily Injury or disease.* Note: See the "Out-of-Network Benefits" section for more information regarding out of network Air Ambulance services	80%	80% Subject to the in-network Deductible and Out-of-Pocket Maximum
Nutritional Counseling, regardless of underlying covered condition	100% Deductible waived.	80%

IX. OTHER COVERED SERVICES:

COVERED SERVICES and PROVISIONS

Note: The following benefits are paid same as any other service according to type of service, provider and place of service.
Note: For surgical assistance provided by an assistant surgeon (when Medically Necessary), Covered Services of the assistant surgeon are limited to 20% of the Plan's allowance for the surgeon.

Abortion – *only if the life of the mother (Covered Employee, Spouse, or Dependent daughter) is endangered by the continued pregnancy or the Pregnancy is the result of rape or incest.*

Acupuncture in lieu of anesthesia only

Autism Spectrum Disorders

For those diagnosed with this disorder, the following treatments are covered:

- Psychiatric and Psychological care, meaning direct, consultative, or diagnostic services provided by a licensed psychiatrist or psychologist.
- Habilitative or rehabilitative care, meaning professional, counseling, and guidance services and treatment programs, including applied behavior analysis, that are intended to develop, maintain, and restore the functioning of an individual.

Autism spectrum disorders means pervasive developmental disorders as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, including autism, Asperger's disorder, and pervasive developmental disorder not otherwise specified.

Casts, Splints, Trusses, and Braces

Contact Lenses or Glasses Following Cataract Surgery

Limited to first pair of either contact lenses or glasses following cataract surgery for initial replacement of natural lenses.

Dental Treatment *when rendered by a Physician, dentist or oral surgeon for* ***a*** **fractured jaw** *or for* **accidental Injuries to natural teeth within 6 months** *after the accident (replacement or repair of a denture not covered)*; *removal of* **total bony impacted teeth**; *charges for* **medical care, services** *and* **supplies** *furnished by a Hospital during Medically Necessary confinement in connection with* dental treatment.

Durable Medical Equipment

Includes:

- *Cost to purchase or rent up to purchase price.*
- *Insulin pump, glucose monitors and other diabetic supplies when Medically Necessary and not covered though Your prescription drug vendor.*
- *Equipment for administration of oxygen.*
- *Equipment repair or replacement.*

Note: Medical Necessity does not apply to continuous positive airway pressure (CPAP) machines.

Family Planning - Permanent Procedures for Men

Includes:

- *Sterilization.*
- *Male vasectomy.*

Gender Affirming Surgery (including any associated labs and x-rays)

Hearing Aids and the fitting thereof- *Limited to one hearing aid per hearing impaired ear every 36 months, further limited to a maximum of $400 per hearing aid.*

Hearing Exams - *Limited to one exam per person per Calendar Year ages 22 and over. Hearing screenings from birth through age 21 are covered under the Preventive Care benefit.*

Home Health Care

Limited to a maximum of 120 home care visits per Covered Person per Calendar Year.
Each 4 hours of service by a home health aide in a 24-hour period will be considered 1 home health visit.
One visit by any other provider of services will be counted as 1 visit.

Hospice Care

Includes all necessary services for the patient if prescribed by a Physician, and the patient's life expectancy is 6 months or less.

Infertility Testing

Limited to Covered Services necessary to diagnose this condition only.
This benefit does not cover charges in connection with the promotion of conception (see Assisted Reproduction benefit for details). Infertility means the inability to conceive a child, or the inability to sustain a successful pregnancy

IX. OTHER COVERED SERVICES:

COVERED SERVICES and PROVISIONS
Note: The following benefits are paid same as any other service according to type of service, provider and place of service. *Note: For surgical assistance provided by an assistant surgeon (when Medically Necessary), Covered Services of the assistant surgeon are limited to 20% of the Plan's allowance for the surgeon.*
Infusion therapy and Injections *The first dose of in-network infusion therapy may be given at the Physician's facility of choice, including Outpatient Hospitals, free-standing facilities and home care. Any subsequent dose may also be given at the Physician's facility of choice, but only when clinically appropriate and at a lower cost than other sites of administration.*
Mastectomy Related Treatment *Includes charges in accordance with the provisions detailed under the definition of "Reconstructive Breast Surgery."*
Obesity Surgery or Non-Surgical Obesity Treatment *Surgical and Non-surgical obesity treatment limited to a combined maximum of $35,000 paid per Covered Person per Lifetime.* Limited to 1 surgical procedure per Covered Person per Lifetime. Must be certified as Medically Necessary by the Plan.
Organ or Tissue Transplant Procedures **For cornea, skin, or cartilage transplants:** *The Covered Person, who is the transplant recipient, must receive 2 opinions with regard to the need for transplant surgery. The opinions must be in writing by board-certified specialists in the involved field of surgery. The specialists must certify that alternative procedures, services or courses of treatment would not be effective in the treatment of the condition.* **For all other Organ and Tissue Transplants:** *For specific details on all elements of this coverage, please refer to the Transplants section.* **Prosthetic Medical Appliances (including Artificial Limbs, Eyes and Larynx)** *Limited to charges for the purchase, maintenance, or repair of internal and external permanent or temporary aids and supports for defective body parts.*
Routine Newborn Nursery Care *(including circumcision)*
Sleep Studies (*home)* (*Medical Necessity does not apply)*
Sleep Studies *(In-lab, facility)* (*Medical Necessity does not apply)*
TMJ *(Temporomandibular Joint Dysfunction)* *Benefit does not include charges for orthodontic services.*
Wigs *for hair loss resulting from the treatment of cancer. Maximum payment of $500 per Covered Person every 5 Calendar Years.*
Please Refer to the Pre-Certification Program, Transplants, and Exclusions sections for additional coverage details.

PRESCRIPTION DRUG BENEFITS

The Coordination of Benefits provision will not apply to prescriptions purchased at a Participating Pharmacy.

Pharmacy Drug Charge

Participating pharmacies have contracted with the Plan to charge Plan Participants reduced fees for covered Prescription Drugs. **CVS Caremark** is the administrator of the Pharmacy drug plan.

Prescription Drug Benefit Maximum Out-Of-Pocket Amount

Prescription Drug copayments will apply to the Prescription Drug Benefit maximum out-of-pocket amount until the amount shown in the Prescription Drug Benefit Schedule has been met. Then, covered Prescription Drugs incurred by a Plan Participant (or Family Unit) will be payable at 100% for the remainder of the Calendar Year (unless stated otherwise).

The copayment amount is not a Covered Charge under the medical benefits of this Plan.

Copayments

The copayment is applied to each covered Pharmacy drug charge and is shown in the Prescription Drug Benefit Schedule. *Any one Pharmacy prescription is limited to a 34-day supply.*

If a drug is purchased from a Non-Participating Pharmacy, or a Participating Pharmacy when the Plan Participant's ID card is not used, the Plan Participant will be required to pay 100% of the total cost at the point of sale, and the Plan Participant will be required to submit the prescription receipt to CVS Caremark for reimbursement per the negotiated rate minus any applicable copayment as shown in the Prescription Drug Benefit Schedule.

At select Participating Pharmacies, the Plan Participant will be able to obtain a 90-day supply, per prescription, at the same copayment level as the mail order benefit (as shown in the Prescription Drug Benefit Schedule). For additional information or a current list of these select Participating Pharmacies, please contact CVS Caremark.

Mail Order Pharmacy Drug Benefit Option

The mail order Pharmacy drug benefit option is available for maintenance medications (those that are taken for long periods of time, such as drugs sometimes prescribed for heart disease, high blood pressure, asthma, etc.). Because of volume buying, the mail order Pharmacy is able to offer Plan Participants significant savings on their prescriptions. The mail order Pharmacy is subject to change. Please contact CVS Caremark's FastStart program at 866-239-4543 or 800- 875-0867 for more information concerning the mail order Pharmacy.

Copayments

The copayment is applied to each covered mail order drug charge and is shown in the Schedule of Benefits. *Any one mail order prescription is limited to a 90-day supply.*

Specialty Pharmacy Program

Specialty medications are drugs that have one or more of the following characteristics:

- Prescribed for therapy of a chronic or complex disease, such as multiple sclerosis, rheumatoid arthritis, or hepatitis C, for example.
- Require specialized patient training and coordination of care prior to initiating therapy or during therapy

- Unique patient compliance and safety monitoring requirements
- Unique requirements for handling, shipping and storage
- High cost

All prescriptions are subject to the terms, limitations, and exclusions as set forth this Plan. Any one *Specialty medication prescription is limited up to a 30-day supply.*

Prior Authorization

Prior authorization is required for Specialty medications. Prior authorization is not to limit access to specialty medications. Prior authorizations are intended to ensure the Specialty medications are used appropriately, Plan Participants are using the most efficacious and cost-effective drugs, and to eliminate waste of unused medications that may be very expensive and can have difficult side effects. Failure to prior authorize may result in no coverage for the specialty medication.

If you have questions on a particular drug or would like more information about CVS Caremark's Specialty Pharmacy Services, visit www.CVSCaremarkSpecialtyRx.com for details. You or your doctor can also call CVS Caremark toll-free at 866-818-6911, to see if your medication is subject to prior authorization. To initiate a Specialty Prior Authorization, call National Cooperative Rx at 1-608-416-8702.

Step Therapy

Specialty Drugs in certain ongoing drug therapy categories could be subject to Step Therapy. Step Therapy is a program in which certain drug classes are organized in a set of "steps" with certain drugs being the first step and other drugs being the second step. The step therapy program applies to medications to treat conditions such as multiple sclerosis, autoimmune conditions, hepatitis C, pulmonary arterial hypertension, osteoarthritis, hematology, osteoporosis, chronic myeloid leukemia, and transplant medications.

Please *visit www.CVSCaremarkSpecialtyRx.com for details. You or your doctor can also call CVS Caremark toll-free at 866-818-6911 to see if your medication is subject to Step Therapy.*

COVERED PRESCRIPTION DRUGS

Note: Quantity, formulary, utilization management, or other limitations may apply; prior authorization may also be required. A formulary is a list of drugs that have been determined to be the most clinically and/or cost effective for diseases and/or conditions. The formulary list for this Plan is managed by CVS Caremark and updated periodically. All products or formulations may not be covered. The formulary may be subject to change.

1. All drugs prescribed by a Physician that require a prescription either by federal or state law. This does not include any drugs stated as not covered under this Plan.
2. All compounded prescriptions containing at least one prescription ingredient in a therapeutic quantity. Compound medications may be subject to utilization management. This may include prior authorization requirements, or day's supply or other coverage limitations. You may be responsible for the full cost of compounded prescriptions or some component of it. Compound medications are limited to one fill per 25 days.

   Compound drugs are extemporaneous, or ad-hoc formulations made by a pharmacist from various commercially available products. Not all ingredients in a compound drug may be covered.

   Prior authorization is required for compounded prescriptions with a retail price of $300 or more.

   Failure to obtain prior authorization may result in no coverage for the compounded prescription.
3. Diabetic supplies and insulin when prescribed by a Physician. Syringes and other diabetic supplies may also be covered under the medical benefits of this Plan.
4. Injectable drugs or any prescription directing administration by injection.
5. Impotence medications. Limited to 6 doses in a 30-day period.

Your Plan offers certain preventive service benefits at no cost to You, some of which may be eligible through Your Prescription Drug benefits or through Your medical Plan benefits. The following no cost benefits are part of the Affordable Care Act (ACA) and as determined by the United States Preventive Task Force (USPTF). Certain limitations apply. The following will be covered at 100%, no copayment required.

Benefits may be subject to prescription formulary and/or quantity limitations. Non-formulary prescriptions may be payable subject to the applicable prescription copayment as shown in the Schedule of Benefits. Contact CVS Caremark to request coverage of the medication as a non-formulary medical exception.

1. Physician-prescribed tobacco/nicotine cessation medications and products. Physician-prescribed tobacco/nicotine replacement products (such as nicotine patch, gum, lozenges, or sprays) and Physician- prescribed medications (such as Zyban or Chantix). Limited to two cycles (12 weeks per cycle) of tobacco/nicotine cessation products each 365 days.
2. Immunizations - (including but not limited to influenza, pneumonia, tetanus, hepatitis, shingles, measles, mumps, HPV (human papilloma virus), pertussis, varicella, and meningitis), through a CVS Caremark Participating Pharmacy. Not all Participating Pharmacies provide vaccinations/immunizations or the Pharmacy may vary in what they offer. It is important to check with the Participating Pharmacy to determine age restrictions, prescription requirements, and availability, including hours of service. Please contact CVS Caremark toll-free at 866-818-6911 for more information regarding this benefit.

3. Physician-prescribed contraceptive methods (Food and Drug Administration (FDA) approved) including but not limited to oral contraceptive medications, transdermals, devices (diaphragms, cervical caps, and intra-uterine devices (IUDs)), vaginal contraceptives, implantables, injectables, female condoms, spermicides, and sponges for all female Plan Participants with reproductive capacity.

   Refer to the Medical Benefits section of this Plan regarding additional coverage for intrauterine devices (IUDs), implantables, and injectables.

4. Additional Physician-prescribed medications as recommended by the U.S. Preventive Services Task Force (USPSTF) grades A and B recommendations will be covered at 100%, no prescription copayment, coinsurance or deductible will be required, and will only be available when utilizing a Participating Pharmacy.

   Please note, the USPSTF grades A and B recommendations are subject to change as new medications become available and other recommendations may change. Coverage of new recommended medications will be available following the one (1) year anniversary date of the adoption of the USPSTF grade A and B recommendation.

   Refer to the following link for more information regarding USPSTF grade A and B recommendations or contact CVS Caremark toll-free at 866-818-6911 for more information regarding which medications are available. Note: Age and/or quantity limitations may apply:

   http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations

Limits To This Benefit

This benefit applies only when a Plan Participant incurs a covered Prescription Drug charge. The covered drug charge for any one prescription will be limited to:

1. Refills only up to the number of times specified by a Physician.
2. Refills up to one year from the date of order by a Physician.

EXPENSES NOT COVERED

Cost Effectiveness Plan Design

This Plan shall exclude from coverage any new drug or any new indication for an existing drug, approved by the U.S. Food and Drug Administration (FDA) after October 1, 2019, with an incremental cost-effectiveness ratio greater than $100,000 per additional quality-adjusted life-year for drugs not indicated in rare conditions and $150,000 per additional quality-adjusted life-year for drugs indicated in rare conditions, unless such drug or indication has been granted breakthrough therapy designation by the FDA. This Plan or its designee, CVS Caremark, shall determine which drugs or indications exceed the incremental cost-effectiveness ratio threshold by: (1) reference to reports issued by the Institute for Clinical and Economic Review or similar organization; (2) assessment of peer-reviewed, published cost-effectiveness analysis; (3) consultation with qualified health care professionals; or (4) leveraging other unbiased sources.

This benefit will not cover a charge for any of the following:

1. **Administration.** Any charge for the administration of a covered Prescription Drug, except as otherwise specified as a Covered Charge under this Plan.
2. **Appetite suppressants.** A charge for appetite suppressants, dietary supplements or vitamin supplements, except for prenatal vitamins requiring a prescription.
3. **Consumed on premises.** Any drug or medicine that is consumed or administered at the place where it is dispensed.
4. **Cosmetic Drugs.** Drugs that are prescribed or used for cosmetic purposes, including but not limited to hair loss or wrinkles.
5. **Devices.** Devices of any type, even though such devices may require a prescription. These include (but are not limited to) therapeutic devices, blood glucose monitoring machines, insulin pumps and supplies, artificial appliances, braces, support garments, or any similar device. These may be considered Covered Charges under the Medical Benefits section of this Plan.
6. **Experimental/Investigational.** Experimental/Investigational drugs and medicines, even though a charge is made to the Plan Participant. This exclusion shall not apply to the extent that charges are for routine patient care associated with an approved clinical trial. (See “Clinical Trials” within the Covered Charges section of this Plan.)
7. **FDA.** Any drug not approved by the Food and Drug Administration.
8. **Homeopathic drugs** that are not regulated by the FDA.
9. **Growth hormones.** Charges for drugs to enhance physical growth or athletic performance or appearance.
10. **Immunization.** Immunization agents or biological sera except as otherwise specified as a Covered Charge under the medical or prescription drug benefits of this Plan.
11. **Infertility.** A charge for Infertility or fertility medication.
12. **Inpatient medication.** A drug or medicine that is to be taken by the Plan Participant, in whole or in part, while Hospital confined. This includes being confined in any institution that has a facility for the dispensing of drugs and medicines on its premises.
13. **Medical exclusions.** A charge excluded under medical Plan Exclusions.
14. **No charge.** A charge for Prescription Drugs which may be properly received without charge under local, state or federal programs.

15. **No prescription.** A drug or medicine that can legally be bought without a written prescription. This does not apply to injectable insulin or to over-the-counter (OTC) drugs prescribed by a Physician and as specifically stated as a Covered Charge under this Plan.
16. **Refills.** Any refill that is requested more than one year after the prescription was written or any refill that is more than the number of refills ordered by the Physician.
17. **Periodontal anti-infective agents administered by an oral health care professional.** For example: Arestin® (minocycline microspheres).

HOW TO SUBMIT PHARMACY CLAIMS OR APPEALS

When obtaining a prescription, a Plan Participant should show his or her Matanuska-Susitna Borough Health Care Plan identification card to the pharmacist. Participating Pharmacies may submit claims on a Plan Participant's behalf.

If the Pharmacy provider is unable to submit the claim, the Plan Participant should request a receipt.

Please contact CVS Caremark for more information regarding obtaining a form in order to manually submit a prescription drug claim reimbursement when filling a prescription other than through a CVS Caremark Participating Pharmacy.

All questions regarding Pharmacy Claims should be directed to the Prescription Drugs Administrator. All Claims will be considered for payment according to the Plan's terms and conditions, limitations and exclusions, and industry standard guidelines in effect at the time charges were incurred.

A Claimant may appeal an adverse benefit determination. CVS Caremark offers an internal review procedure and an external review procedure to provide the Claimant with a full and fair review of the adverse benefit determination.

Prescription reimbursement claim forms may be sent to:

CVS Caremark Claims Department
P.O. Box 52136
Phoenix, AZ 85072-2136

If you need more information about your Prescription benefits please call CVS Caremark at: (866) 818-6911, or visit their smart phone application or the following website: www.caremark.com

Specialty appeals can be submitted by fax or mail to:
National CooperativeRx Prescription Claim Appeals
2935 South Fish Hatchery Road #184
Fitchburg, WI 53711
Fax: 1-866-278-8190

TRAVEL BENEFITS

Services not available locally

Transportation connected with an Inpatient confinement or a surgery that cannot be performed locally, or a condition that exists that cannot be treated locally, transportation benefits in any one Calendar Year will be limited to:

1. One visit and one follow-up visit which is pre-authorized as a condition requiring therapeutic treatment, which cannot be provided locally; or
2. One pre- or post-surgical visit and one visit for the actual surgical procedure, which cannot be provided locally.

If a Plan Participant resides 50 miles or more from a facility where a medically necessary procedure must occur, the Plan will pay for the following services incurred during the Medically Necessary travel period:

A. Transportation expenses to and from for:
   - The Plan Participant; and
   - One or both parents of the Plan Participant (only if the Plan Participant is a Dependent minor child); or
   - One adult to accompany the Plan Participant.

B. Reasonable lodging and meal expenses incurred for the Plan Participant, and one or both parents of the Plan Participant (only if the Plan Participant is a Dependent minor child), or one adult companion who is accompanying the Plan Participant, only while the Plan Participant is receiving medically necessary services.

Lodging, for purposes of this Plan, will not include private residences.

Round-trip transportation costs will not exceed the cost of coach class commercial air transportation from the site of the Illness or Injury to the nearest professional treatment. If You obtain services in a location other than the site of the nearest professional treatment, the maximum covered charge will be the cost of travel to the site of the nearest professional treatment as determined by the Claims Administrator.

Except in the case of an Emergency, the attending Physician must provide written certification and detailed medical documentation of the existing condition in advance of Your trip. The Claims Administrator will then determine how much of the transportation charges, if any, are eligible for coverage under the Plan.

Transportation charges for a Physician and/or registered nurse may be covered only when determined Medically Necessary.

Travel pre-authorization will not be given for diagnostic purposes or second opinion diagnosis. Post authorization may be given after review of medical documentation of these procedures.

TRANSCARENT SERVICES

SURGERY PROGRAM

The Transcarent Surgery program provides assistance to a Plan Participant who receives treatment through a participating Transcarent Network Provider. When a non-emergency surgery considered eligible under the medical benefits of this Plan has been recommended and Transcarent has been contacted, Transcarent, contracted with top-rated hospitals, surgery centers and surgeons across the country, will provide a recommendation to the Plan Participant regarding the discounted services that are available. *The Transcarent Surgery program is available only when this Plan is the primary payor.*

The Plan Participant should contact Transcarent for more information about the program for planned major surgery, such as:

- Orthopedic - hip, knee, shoulder
- Spine - spinal fusion, artificial disc replacement
- Cardiac - coronary artery bypass graft, value repair and replacement
- Women's Health - hysterectomy
- General - gall bladder removal, hernia repair

When a Transcarent Network Provider is utilized:

1. The medical Plan Deductible (if applicable) is waived.
2. Approved services are eligible for reimbursement at 100% of Allowable Charges.

A dedicated Transcarent Care Coordinator will:

1. Assist with requesting medical records for Transcarent network provider review;
2. Assist with selecting a Transcarent network provider;
3. Schedule surgery and provide pre-operative information; and
4. Assist with applicable travel expenses; schedule transportation and lodging accommodations.

Travel Benefit

In addition, reimbursement of travel expenses (transportation, lodging, meals/incidentals) may be available to the Plan Participant and a companion if arranged by a Transcarent Care Coordinator and the location of the Transcarent Provider is 100 miles or more from the Plan Participant's home.

Travel expenses are eligible for reimbursement as follows:

1. Reasonable transportation for the Plan Participant and one companion to and from their home to the Transcarent network provider location where treatment is to be performed, including a pre-operative evaluation, the surgical procedure and necessary post-operative follow-up.

Reasonable transportation expenses include:

- First class round trip airfare;
- Mileage reimbursement at the IRS medical rate for the most direct route between the Plan Participant's home and the Transcarent Provider location.

All transportation must be scheduled in advance through a Transcarent Care Coordinator to be eligible under this Plan.

2. Lodging: One-room accommodations **scheduled in advance through a Transcarent Care Coordinator** at an approved hotel during the surgical episode.
3. Meals and incidental expenses incurred during the surgical episode visit: $50 per day for up to 14 days for the Plan Participant when receiving outpatient treatment and $50 per day for one companion regardless if the Plan Participant is inpatient or outpatient. Benefits for days 15 and after are reduced to $125 per week (each) for the Plan Participant and their companion.

The Travel benefits provided under the Transcarent Surgery Benefit™ may be considered taxable income to the Plan Participant. Transcarent will provide appropriate documentation to the Plan Participant regarding benefits paid under the Transcarent Surgery Benefit™.

You are not required to use Transcarent for Your surgery, but You must contact Transcarent to learn about Your options prior to proceeding with a non-urgent surgical procedure. Failure to contact Transcarent will incur a $200 penalty.

Transcarent may be reached at 844-423-2163

Or visit their website at www.Transcarent.com.

VIRTUAL PHYSICAL THERAPY

SWORD, a virtual physical therapy program to treat back, joint, and muscle pain is available through Transcarent.

The program is available to Plan Participants age 18+. Pre-approval is not required. Covered services include all program and digital therapy kit costs. There is no limit to the number of conditions treated with virtual physical therapy.

To get started, visit transcarent.com and schedule a video call with a physical therapist. Your dedicated physical therapist will design a personalized exercise program for you to do at home. You will receive a digital therapy kit that includes a complimentary tablet and motion sensors to guide and track your movement. Your physical therapist monitors your exercise session results and provides you feedback to achieve your goals.

VIRTUAL CARE: CHAT WITH A DOCTOR

Chat with a Doctor provides 24/7 access to a board-certified, licensed emergency medicine doctor, family practice doctor, or pediatrician via text or video and can be used for many of your medical issues. The cost for accessing Transcarent telehealth is waived! It replaces expensive visits and long wait times at the ER or urgent care clinic to diagnose and treat those acute, non-emergent medical issues that may arise such as:

Doctors can also write short-term prescriptions and will send the script electronically to the pharmacy of your choice. After the visit, you will receive a progress note from your visit directly stored in your app, and your Transcarent Health Guide will follow up with you.

Download the Transcarent app and set up your account. You can connect with a doctor in less than 60 seconds! Start your visit via text, then switch to video chat if you prefer.

ONCOLOGY CARE

Through Oncology Care, you can expect live, human support from the moment you begin your journey. Transcarent is there to make the process as easy and seamless for you as possible. You can call a Health Guide to connect with the Oncology Support team of experience oncology nurses for ongoing guidance during and after your cancer treatment. You can also communicate via in app messaging to learn about the program, to receive support for your treatment, and to understand the steps through your treatment journey. The cost of this program is covered by Matanuska-Susitna Borough at 100% and you do not need to meet your deductible. All members and their covered dependents on the health plan are eligible for the Oncology Care program.

You can register online at www.Transcarent.com, download the mobile app or call 844-423-2163 to get started.

CAPSTONE URGENT AND PRIMARY CARE

You and Your covered family members can receive primary care and urgent care at Capstone clinics in Palmer and Wasilla, as well as Capstone Urgent Care in Wasilla.

The services are not subject to the deductible and you pay $0 copay. This applies to services performed by primary care providers, including preventive physicals, management of chronic conditions, and acute care such as treatments of minor injuries and illnesses.

Services performed by specialists, and laboratory tests sent out by Capstone will be subject to deductible and coinsurance.

GENE THERAPY

Gene-based, cellular and other innovative therapies (GCIT)

Covered services include GCIT provided by a Physician, Hospital or other provider.

KEY TERMS

Gene

A gene is a unit of heredity which is transferred from a parent to child and is thought to determine some feature of the child.

Molecular

Molecular means relating to or consisting of molecules. A molecule is a group of atoms bonded together, making the smallest vital unit of a chemical compound that can take part in a chemical reaction.

Therapeutic

Therapeutic means a treatment, therapy, or drug meant to have a good effect on the body or mind; adding to a sense of well-being.

GCIT are defined as any services that are:

- Gene-based
- Cellular and innovative therapeutics

The services have a basis in genetic/molecular medicine and are not covered under the Institutes of Excellence™ (IOE) programs "GCIT services."

GCIT covered services include:

- Cellular immunotherapies.
- Genetically modified oncolytic viral therapy.
- Other types of cells and tissues from and for use by the same person (autologous) and cells and tissues from one person for use by another person (allogenic) for certain therapeutic conditions.
- All human gene-based therapy that seeks to change the usual function of a gene or alter the biologic properties of living cells for therapeutic use. Examples include therapies using:
    - Luxturna® (Voretigene neparvovec)
    - Zolgensma® (Onasemnogene abeparvovec-xioi)
    - Spinraza® (Nusinersen)
- Products derived from gene editing technologies, including CRISPR-Cas9.
- Oligonucleotide-based therapies. Examples include:
    - Antisense. An example is Spinraza.
    - siRNA.

- mRNA.
- microRNA therapies.

FACILITIES/PROVIDER FOR GENE-BASED, CELLULAR AND OTHER INNOVATIVE THERAPIES

GCIT Physicians, Hospitals and other providers are GCIT-designated facilities/providers for Aetna and CVS Health.

Important note: GCIT services require Pre-Certification
You must get GCIT covered services from the GCIT-designated facility/provider. If there are no GCIT-designated facilities/providers assigned in Your network, it's important that You contact the Pre-Certification number shown on Your ID card. If You do not get Your GCIT services at the facility/provider Aetna designates, they will not be covered services.

OPTIONAL TRAVEL & LODGING EXPENSES - PREFERRED GUIDELINES

Distance Requirement

The GCIT facility must be more than 100 miles from the patient's residence.

Travel Allowances

Travel is reimbursed between the patient's home and the facility for round trip (air, train or bus) transportation costs (coach class only). If traveling by auto to the facility, mileage, parking and toll cost will be reimbursed per IRS guidelines.

Lodging Allowances

Reimbursement of expenses incurred by patient and companion for hotel lodging away from home is reimbursed per IRS guidelines.

Companions

Adult – 1 companion is permitted.

Child – 1 parent or guardian is permitted.

TRANSPLANTS

Institute of Excellence (IOE):

This is a facility that is contracted with Aetna to furnish particular services and supplies to You in connection with one or more highly specialized medical procedures. The maximum charge made by the IOE for such services and supplies will be the amount agreed to between Aetna and the IOE.

Transplant Expenses:

Once it has been determined that You or one of Your Dependents may require an organ transplant, You, or Your physician should call the pre-certification department to discuss coordination of Your transplant care. Aetna will coordinate all transplant services. In addition, You must follow any pre-certification requirements. Organ means solid organ; stem cell; bone marrow; and tissue.

While all organ/tissue transplants (other than cornea or skin transplants) are covered only under these provisions, benefits may vary if an Institute of Excellence (IOE) facility or non-IOE is used. The IOE facility must be specifically approved and designated by Aetna to perform the procedure You require. A transplant will be covered as network care only if performed in a facility that has been designated as an IOE facility for the type of transplant in question. Any treatment or service related to transplants that is provided by a facility that is not specified as an IOE network facility, even if the facility is considered as a network facility for other types of services, will not be considered network care and will not be eligible for the optional travel & lodging expenses specified later in this section. Please read each section carefully.

COVERED TRANSPLANT EXPENSES

Covered transplant expenses include the following:

- Charges for activating the donor search process with national registries.
- Compatibility testing of prospective organ donors who are immediate family members. For the purpose of this coverage, an "immediate" family member is defined as a first-degree biological relative. These are Your: biological parent, sibling or child.
- Inpatient and outpatient expenses directly related to a transplant.
- Charges made by a Physician or transplant team.
- Charges made by a Hospital, outpatient facility or Physician for the medical and surgical expenses of a live donor, but only to the extent not covered by another plan or program.
- Related supplies and services provided by the IOE facility during the transplant process. These services and supplies may include: physical, speech and occupational therapy; bio-medicals and immunosuppressants; home health care expenses and home infusion services.

Covered transplant expenses are typically incurred during the four phases of transplant care described below. Expenses incurred for one transplant during these four phases of care will be considered one Transplant Occurrence.

A Transplant Occurrence is considered to begin at the point of evaluation for a transplant and end either: (1) 180 days from the date of the transplant; or (2) upon the date You are discharged from the Hospital or outpatient facility for the admission or visit(s) related to the transplant, whichever is later.

The four phases of one Transplant Occurrence and a summary of covered transplant expenses during each phase are:

1. Pre-transplant Evaluation/Screening: Includes all transplant-related professional and technical components required for assessment, evaluation and acceptance into a transplant facility's transplant program.
2. Pre-transplant/Candidacy Screening: Includes HLA typing/compatibility testing of prospective organ donors who are immediate family members.
3. Transplant Event: Includes inpatient and outpatient services for all covered transplant-related health services and supplies provided to You and a donor during the one or more surgical procedures or medical therapies for a transplant; prescription drugs provided during Your inpatient stay or outpatient visit(s), including bio-medical and immunosuppressant drugs; physical, speech or occupational therapy provided during Your inpatient stay or outpatient visit(s); cadaveric and live donor organ procurement.
4. Follow-up Care: Includes all covered transplant expenses; home health care services; home infusion services; and transplant-related outpatient services rendered within 180 days from the date of the transplant event.

For the purposes of this section, the following will be considered to be one Transplant Occurrence:

- Heart.
- Lung.
- Heart/Lung.
- Simultaneous Pancreas Kidney (SPK).
- Pancreas.
- Kidney.
- Liver.
- Intestine.
- Bone marrow/stem cell transplant.
- Multiple organs replaced during one transplant surgery.
- Tandem transplants (stem cell).
- Sequential transplants.
- Re-transplant of same organ type within 180 days of the first transplant.
- Any other single organ transplant, unless otherwise excluded under the Plan.

The following will be considered to be more than one Transplant Occurrence:

- Autologous blood/bone marrow transplant followed by allogenic blood/bone marrow transplant (when not part of a tandem transplant).
- Allogenic blood/bone marrow transplant followed by an autologous blood/bone marrow transplant (when not part of a tandem transplant).
- Re-transplant after 180 days of the first transplant.
- Pancreas transplant following a kidney transplant.
- A transplant necessitated by an additional organ failure during the original transplant surgery/process.
- More than one transplant when not performed as part of a planned tandem or sequential transplant (e.g., a liver transplant with subsequent heart transplant).

LIMITATIONS

The transplant coverage does not include charges for:

- Outpatient drugs including bio-medicals and immunosuppressants not expressly related to an outpatient Transplant Occurrence.
- Services and supplies furnished to a donor when recipient is not a covered person.
- Home infusion therapy after the Transplant Occurrence.
- Harvesting or storage of organs, without the expectation of immediate transplantation for an existing illness.
- Harvesting and/or storage of bone marrow, tissue or stem cells without the expectation of transplantation within 12 months for an existing illness.
- Cornea (corneal graft with amniotic membrane) or cartilage (autologous chondrocyte or autologous osteochondral mosaicplasty) transplants, unless otherwise authorized by the Plan.

OPTIONAL TRAVEL & LODGING EXPENSES:

Distance Requirement

The IOE facility must be more than 100 miles from the patient's residence.

Travel Allowances

Travel is reimbursed between the patient's home and the facility for round trip (air, train or bus) transportation costs (coach class only). If traveling by auto to the facility, mileage, parking and toll cost will be reimbursed per IRS guidelines.

Lodging Allowances

Reimbursement of expenses incurred by patient and companion for hotel lodging away from home is reimbursed per IRS guidelines.

Companions

Adult – 1 companion is permitted. Child – 1 parent or guardian is permitted

EXCLUSIONS

No payment will be made under this Plan for expenses incurred by a Covered Person based on the below exclusions (unless specifically stated within the Schedule of Covered Services and Provisions):

1. for or in connection with an Injury or Illness for which the Employee or Dependent is entitled to benefits under any Workers' Compensation, Occupational Disease, or similar law;
2. for care and treatment of an Injury or Illness arising out of, or in the course of, any employment for wage or profit;
3. in a Hospital owned or operated by the United States Government or for services or supplies furnished by or for any other government unless payment is legally required;
4. for charges which the Covered Person is not legally required to pay or for charges which would not have been made if no coverage had existed;
5. which are not Reasonable and/or in excess of Usual and Customary Charges (depending on contract provisions, this limitation may not apply to charges from network providers or non-network providers who are utilized as a result of requests or requirements of network providers), unless otherwise set forth in the "Out-of-Network Benefits" section;
6. which are for care or treatment which is not Medically Necessary;
7. for custodial care (Expenses incurred to assist a person in daily living activities are considered costs for custodial care. Costs for medical maintenance services and supplies in connection with custodial care due to age, mental or physical conditions, are not covered if such care cannot reasonably be expected to improve a medical condition.);
8. due to accidental bodily Injury or Illness resulting from participation in an insurrection or riot, or participation in the commission of an assault or felony;
9. for purchase or rental of personal comfort items or supplies of common use; for purchase or rental of blood pressure kits, exercise cycles, air purifiers, air conditioners, water purifiers, hypo-allergenic pillows, mattresses or waterbeds, escalators, elevators, saunas, steam rooms and/or swimming pools;
10. for non-medical expenses such as preparing medical reports, itemized bills or charges for mailing;
11. for training, educational instructions or materials, even if they are performed or prescribed by a Physician (except as stated in the Schedule of Covered Services);
12. for legal fees and expenses incurred in obtaining medical treatment;
13. for genetic testing and counseling (except as may be specifically stated as covered elsewhere in this document) unless Medically Necessary;
14. for Friday and Saturday admissions unless due to a Medical Emergency or if surgery is scheduled within the 24-hour period immediately following admission;
15. for treatment by a Physician, Registered Nurse (R.N.), Licensed Practical Nurse (L.P.N) if the Physician or nurse is related by blood, marriage, or by legal adoption to either the Covered Person or a spouse, or ordinarily resides with the Covered Person;

16. for any expense in excess of any maximum or limit as stated elsewhere in this document;
17. for failure to provide any additional documentation or information as may be requested pursuant to the "Procedures For Filing Claims" section of this Plan;
18. for charges for travel or accommodations, whether or not recommended by a Physician, unless specifically stated as covered;
19. for charges incurred before coverage was effective or after it was terminated;
20. for charges incurred as a result of radioactive contamination or the hazardous properties of nuclear material;
21. except as stated in the Schedule of Covered Services and Provisions, 1) for treatment of or to the teeth, the nerves or roots of the teeth, and 2) for the repair or replacement of a denture;
22. for research studies not reasonably necessary to the treatment of an Illness or Injury;
23. This Exclusion is intentionally left blank;
24. This Exclusion is intentionally left blank;
25. for treatment for sexual dysfunction or inadequacy (except as may be covered under the prescription drug benefit), including implants;
26. for vitamins (except prescription pre-natal and pediatric vitamins); for over-the-counter drugs regardless of being prescribed by a Physician, unless required by federal law;
27. for routine foot care such as removal of corns, calluses or toenails, except in the treatment of a peripheral-vascular disease when recommended by a medical doctor or doctor of osteopathy;
28. for splints or braces for non-medical purposes (i.e. supports worn primarily during participation in sports or similar physical activities);
29. for any form of medication or treatment not prescribed in relation to an Injury, Illness or pregnancy, unless stated as covered elsewhere in this document;
30. for growth hormones for children with short stature (short stature based upon heredity and not caused by a diagnosed medical condition);
31. on account of any declared or undeclared act of war;
32. for charges in connection with Cosmetic Surgery/Treatment, except to correct deformities resulting from Injuries sustained in an accident; or due to an Illness such as breast cancer (including all services mandated by federal provisions related to mastectomy treatment – see definition of "Reconstructive Breast Surgery Coverage"); or to correct a functional disorder (functional disorders do not include mental or emotional distress related to a physical condition); or unless treatment is for correction of a functional abnormal congenital condition;
33. This Exclusion is intentionally left blank;
34. for expenses incurred for cryo-preservation and storage of sperm, eggs and embryos;

35. for charges incurred outside the United States if travel to such a location was for the primary purpose of obtaining medical services, drugs or supplies;
36. for special education services (unless specifically referenced in the Schedule of Covered Services);
37. for experimental or investigational services as defined in the Aetna Clinical Bulletins; or, for treatment not deemed clinically acceptable by (1) the National Institute of Health; or (2) the FDA; or (3) the Centers for Medicare and Medicaid Services (CMS); or (4) the AMA; or a similar national medical organization of the United States;
38. for routine eye examinations, unless required by federal law; for eyeglasses or contact lenses, or the fitting of eyeglasses or contact lenses; for any procedure, treatment or exam in connection with refractive disorders; for eye surgery such as radial keratotomy;
39. This Exclusion is intentionally left blank;
40. This Exclusion is intentionally left blank;
41. for activities for weight reduction or weight control, including charges for vitamins, diet supplements, or physical fitness programs even if the services are performed or prescribed by a Physician (except as referenced in the Schedule of Covered Services);
42. This Exclusion is intentionally left blank;
43. for surgical reversal of elective sterilizations; for elective abortions unless the life of the mother is endangered by the continued Pregnancy or the Pregnancy is the result of rape or incest;
44. for chelation (metallic ion) therapy, except as approved by the Food and Drug Administration;
45. for "nicotine patches" or other forms of anti-smoking medication (except as stated in the "Prescription Drug Benefit");
46. for care and treatment for hair loss including wigs, hair transplants, hair implants or any drug that promises hair growth, whether or not prescribed by a Physician, except for wigs after chemotherapy;
47. for any service for assisted reproduction (including in vitro fertilization, uterine embryo lavage, embryo transfer, artificial insemination, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer, and low tubal ovum transfer); however, diagnosis and treatment of medical conditions (such as endometriosis) that may contribute to the condition of infertility are covered;
48. for services and supplies received from a medical or dental department maintained by or on behalf of an employer, a mutual benefit association, trustee or similar person or group;
49. This Exclusion is intentionally left blank;
50. for marital counseling services;
51. This Exclusion is intentionally left blank;

52. for expenses for injuries incurred in the commission of a criminal act involving the use of alcohol or illegal drugs;
53. This Exclusion is intentionally left blank;
54. This Exclusion is intentionally left blank;
55. This Exclusion is intentionally left blank;
56. This Exclusion is intentionally left blank;
57. for charges due to renal dialysis, payment by this Plan will not exceed 100% of the Medicare allowance for such incurred expenses (except as specifically stated in the "Out-of-Network Benefits" section). All dialysis providers are out-of-network. This Plan does not access or use the Aetna network for dialysis providers
58. This Exclusion is intentionally left blank;
59. This Exclusion is intentionally left blank;
60. This Exclusion is intentionally left blank;
61. This Exclusion is intentionally left blank;
62. This Exclusion is intentionally left blank;
63. This Exclusion is intentionally left blank;
64. for provider charges claimed as a result of purported lost discounts;
65. for charges for oral nutrition including infant formula.
66. for exercise programs for treatment of any condition, except for Physician supervised cardiac rehabilitation, occupational or physical therapy if covered by this Plan;
67. for homeopathy; naturopathy and charges incurred for holistic, environmental, or ecologic health care, including drugs and ecologicals. This Exclusion does not include a Naturopathic Doctor (N.D.), for care, treatment or services performed within the scope of his/her license, otherwise described as a Covered Service under this Plan;
68. for pregnancy of a dependent daughter;
69. for replacement braces; for replacement of braces of the leg, arm, back, neck, or artificial arms or legs, unless there is sufficient change in the Plan Participant's physical condition to make the original device no longer functional;
70. for foot orthotics; for orthopedic shoes;
71. for charges in connection with the care, treatment or services of a private duty nurse;
72. for travel or accommodations, whether or not recommended by a Physician, except as specifically stated as a benefit of this Plan.
73. for Outpatient Private Duty Nursing.

DEFINITIONS

Certain words and terms used herein shall be defined as follows:

AIR AMBULANCE

Medical transport by a rotary wing air ambulance or fixed wing air ambulance that is otherwise covered by the Plan.

AMBULATORY SURGICAL CENTER

Any private or public establishment with: a) an organized medical staff of Physicians; b) permanent facilities that are equipped and operated primarily for the purpose of performing Outpatient surgical procedures; c) continuous Physician services and registered professional nursing services whenever a patient is in the facility and which does not provide services or other accommodations for patients to stay overnight.

ANCILLARY SERVICES

Items and services provided by an out-of-network provider at an in-network facility that are related to emergency medicine, anesthesiology, pathology, radiology, and neonatology; items and services provided by assistant surgeons, hospitalists, and intensivists; diagnostic services, including radiology and laboratory services; and items and services provided by an out-of-network provider if there is no in-network provider who can furnish such item or service at the in-network facility.

CALENDAR YEAR

That period of time commencing at 12:01 a.m. on January 1st and ending at 12:01 a.m. on the next succeeding January 1st. Each succeeding like period will be considered a new Calendar Year.

CASE MANAGEMENT PROGRAM

A program of medical management typically utilized in situations involving extensive and on-going medical treatment, which provides a comprehensive and coordinated delivery of services under the oversight of a medically responsible individual or agency. Such programs may provide benefits not normally covered under Plan provisions in lieu of in-Hospital treatment.

If, at any point in the progress of a given medical situation, after having considered the opinions of the Covered Person (and/or his legally responsible representatives), the Covered Person's Physician and/or other medical authorities, the Plan Administrator determines that the benefits of this Plan may be best utilized through the implementation of a Case Management Program, the Plan reserves the right to require that further benefits be provided only under the administration of such a program.

CLAIMS PROCESSOR

The entity providing consulting services to the Employer in connection with the operation of the Plan and performing other functions, including processing of claims. The Claims Processor is Allied Benefit Systems, LLC, P. O. Box 211651, Eagan, MI 55121.

COSMETIC SURGERY/TREATMENT

Surgery or treatment that is intended to improve the appearance of a patient or to preserve or restore a pleasing appearance and does not meaningfully promote the proper function of the body or prevent or treat Illness or disease (except when necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal Injury resulting from an accident or trauma, or a disfiguring disease).

COVERED PERSON / PLAN PARTICIPANT

A covered Employee or a covered Dependent. In cases where an Employee and his or her Spouse is an Employee, each is eligible to be covered as a Dependent of the other. If both mother and father are Employees, their children may be covered as Dependents of both the mother and father.

COVERED SERVICES

These are expenses for certain Hospital and other medical services and supplies for the treatment of Injury or Illness. A detailed list of Covered Services is set forth in this booklet in the section entitled "Schedule of Covered Services and Provisions."

DEDUCTIBLE/CO-INSURANCE

The amount of eligible expense incurred in any Calendar Year, which must be satisfied by the Covered Person before benefits are paid. Upon receipt of satisfactory proof that a Covered Person has incurred Covered Services as a result of an Injury or Illness, the Plan, after deducting the Deductible amount shown in the Schedule of Covered Services and Provisions from the Covered Services first incurred during that Calendar Year, will pay benefits at the appropriate Co-Insurance level as shown in the Schedule of Covered Services and Provisions.

DEPENDENTS

Spouse of the Employee. For additional information, see the Key Information section at the beginning of this document.

Children from birth to the last day of the month they attain age 26. The term “child” or “children” include children that are specified within the Key Information section at the beginning of this document.

A child who is physically or mentally incapable of self-support upon attaining age 26 may be continued under the health care benefits, while remaining incapacitated and unmarried, subject to the covered Employee’s own coverage continuing in effect. The child’s incapacity must have been diagnosed prior to age 19. To continue a child under this provision, the Employer must receive proof of incapacity within 31 days after coverage would otherwise terminate. Additional proof will be required from time to time.

ELECTIVE SURGICAL PROCEDURE

Any non-emergency surgical procedure which may be scheduled at a patient’s convenience without jeopardizing the patient’s life or causing serious impairment to the patient’s bodily functions and which is performed while the patient is confined in a Hospital as an Inpatient or in an Ambulatory Surgical Center.

EMERGENCY ROOM SERVICES

"Emergency Room Services" are services provided with respect to a Medical Emergency in an emergency department of a Hospital or an independent freestanding emergency department, to evaluate, stabilize, and treat the patient. Covered Services provided by an out of network provider or facility after a patient has stabilized and as part of Outpatient observation or a required Inpatient or Outpatient stay immediately following and related to the illness or injury for which the Emergency Room Services were needed will also be considered Emergency Room Services unless the following conditions are satisfied:

- The attending emergency Physician or treating provider determines that the patient is able to travel using nonmedical transportation or nonemergency medical transportation to an available participating provider or facility located within a reasonable travel distance, taking into account the individual's medical condition. The attending emergency physician's or treating provider's determination is binding on the facility for purposes of this requirement.
- The provider or facility furnishing such additional items and services satisfies the notice and consent criteria prescribed by federal law with respect to such items and services;
- The patient is able to receive the notice and provide consent, as determined by the attending emergency Physician or treating provider using appropriate medical judgment, and to provide informed consent under such section, in accordance with applicable state law.
- The provider or facility satisfies any additional requirements or prohibitions as may be imposed under state law.

A nonparticipating provider or nonparticipating facility described above will always be considered providing Emergency Room Services with respect to items or services furnished as a result of unforeseen, urgent medical needs that arise at the time an item or service is furnished, regardless of whether the nonparticipating provider or nonparticipating emergency facility satisfied the notice and consent requirement described above.

Coverage for Emergency Room Services will be provided consistent with the No Surprises Act and the terms of this Plan.

EMPLOYEE

See the Key Information section at the beginning of this document.

EMPLOYER

See the Key Information section at the beginning of this document.

ENROLLMENT DATE

The first day of coverage or, if there is a Waiting Period, the first day of the Waiting Period.

ESSENTIAL HEALTH BENEFITS

"Essential Health Benefits" include the following general categories and the items and services covered within the categories: Ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and

habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

EXTENDED CARE FACILITY

An institution (or a distinct part of an institution) which: (a) provides for Inpatients (1) 24-hour nursing care and related services for patients who require medical or nursing care, or (2) service for the rehabilitation of injured or sick persons; (b) has policies developed with the advice of (and subject to review by) professional personnel to cover nursing care and related services; (c) has a Physician, a registered professional nurse or a medical staff responsible for the execution of such policies; (d) requires that every patient be under the care of a Physician and makes a Physician available to furnish medical care in case of emergency; (e) maintains clinical records on all patients and has appropriate methods for dispensing drugs and biologicals; (f) has at least one registered professional nurse employed full time; (g) provides for periodic review by a group of Physicians to examine the need for admissions, adequacy of care, duration of stay and medical necessity of continuing confinement of patients; (h) is licensed pursuant to law, or is approved by appropriate authority as qualifying for licensing and is also approved by Medicare; (i) is not primarily a place for the elderly, a place for rest, or a place for custodial or educational care.

FAMILY DEDUCTIBLE

If the amount of Covered Services incurred by family members and applied toward the Deductible totals the amount shown in the Schedule of Covered Services and Provisions, the Deductible amount shall be waived for all other members of that family unit for that Calendar Year.

GENDER NEUTRAL WORDING

A masculine pronoun in this document shall at all times be considered synonymous with a feminine pronoun unless the context indicates otherwise.

GENETIC INFORMATION

The term "genetic information" is defined as 1) an individual's own genetic tests, 2) the genetic tests of family members of such individual, and 3) the manifestation of a disease or disorder in family members of such individual. The term “genetic information” also encompasses family medical history. The term "genetic information" additionally extends to genetic information of any fetus carried by a pregnant woman. With respect to an individual or family member utilizing an assisted reproductive technology, genetic information includes the genetic information of any embryo legally held by the individual or family member. The term “genetic information” further extends to dependents and family members defined as first-degree, second-degree, third-degree, or fourth-degree relatives of the individual. The term additionally includes participation in clinical research involving genetic services.

HOME HEALTH CARE AGENCY

A public or private agency that is primarily engaged in providing skilled nursing and other therapeutic services and is either (1) licensed or certified as a home health agency by the governing jurisdiction; or (2) certified as a home health agency by Medicare.

HOSPICE

A facility established to furnish terminally ill patients a coordinated program of Inpatient and home care of a palliative and supportive nature. A hospice must be approved as meeting established standards, including any legal licensing requirements.

HOSPITAL

An institution which meets all of the following requirements; (a) maintains permanent and full-time facilities for bed care of resident patients; (b) has a doctor in regular attendance; (c) continuously provides 24 hour a day nursing services by Registered Nurses (R.N.); (d) is primarily engaged in providing diagnostic and therapeutic services and facilities for medical and surgical care of Injuries or Illnesses on a basis other than a rest home, nursing home, convalescent home, or a home for the aged; (e) maintains facilities on the premises for surgery; (f) is operating lawfully as a Hospital in the jurisdiction where it is located; and (g) is either accredited by the Joint Commission on the Accreditation of Healthcare Organizations or is Medicare approved.

In addition, the term "Hospital" shall mean, as defined by Medicare, a Psychiatric Hospital, which is qualified to participate in and is eligible to receive payments under and in accordance with the provisions of Medicare; or, which meets the following requirements; (a) is licensed by the jurisdiction in which it operates; and (b) is accredited by the Joint Commission on the Accreditation of Healthcare Organizations.

HOSPITAL INTENSIVE CARE/CARDIAC CARE UNIT

Only a section, ward or wing within the Hospital which is distinguishable from other Hospital facilities because it (a) is operated solely for the purpose of providing room and board and professional care and treatment for critically ill patients, including constant observation and care by a Registered Nurse (R.N.) or other highly trained Hospital personnel, and (b) has special supplies and equipment necessary for such care and treatment, available on a standby basis for immediate use.

HOSPITAL SEMI-PRIVATE

The room and board charge is not to exceed the semi-private room rate. The difference between the semi-private room rate and the private room rate will be the patient's responsibility and will not apply to, or be affected by, any Out-of-Pocket Maximum provision. However, if 1) a private room is required due to Medical Necessity, or 2) the Hospital only has private rooms, the full private room charge will be considered.

ILLNESS

Only non-occupational sickness, disease, mental infirmity, or pregnancy (including surrogacy), all of which require treatment by a Physician.

INJURY

Only non-occupational bodily Injury which requires treatment by a Physician.

INPATIENT

A Covered Person shall be considered to be an "Inpatient" if he is treated at a Hospital and is confined for 23 or more consecutive hours. The term "Inpatient" shall also apply to those situations where "partial hospitalization" (defined as an on-going period of treatment involving full use of Hospital facilities excepting only room and board service) is recommended by the patient's Physician as an alternative to Hospital confinement.

LATE ENROLLMENT

An enrollment which takes place other than during the first period during which an individual was eligible for coverage, or other than during a period of Special Enrollment or Open Enrollment. See the Key Information section at the beginning of this document for applicability.

LIFETIME

Shall mean, "while covered under the Plan". Under no circumstances will the word "Lifetime" mean "during the lifetime of the Covered Person".

MEDICAL EMERGENCY

A "Medical Emergency" is defined as a medical condition, including a Mental/Nervous or Substance Use Disorder, manifesting itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in 1) a condition placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy; 2) serious impairment to bodily functions; or 3) serious dysfunction of any bodily organ or part.

MEDICALLY NECESSARY

Health care services, supplies or treatment which, in the judgment of the attending Physician, is appropriate and consistent with the diagnosis and which, in accordance with generally accepted medical standards, could not have been omitted without adversely affecting the patient's condition or the quality of medical care rendered. The service must be medically proven to be effective treatment of the condition, the most appropriate level of services which can be safely provided to the patient, and may not be performed mainly for the convenience of the patient or provider of medical services. The Plan Administrator has the discretionary authority to decide whether care or treatment is Medically Necessary.

MEDICARE DRG OR APC REIMBURSEMENT RATE

The inpatient and outpatient reimbursement rates set by Centers for Medicare and Medicaid Services (CMS).

MENTAL/NERVOUS AND SUBSTANCE USE DISORDER SERVICES

Services for diagnoses that are listed in the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association that is current as of the date services are rendered.

NAMED FIDUCIARY

The person or entity who has the complete authority to control and manage the operation and administration of the Plan. The Named Fiduciary for the Plan is the Employer, who is the sponsor of this Plan.

In exercising its fiduciary responsibilities, the Employer shall have sole, full and final discretionary authority to determine eligibility for benefits, review denied claims for benefits, construe and interpret all Plan provisions, construe disputed Plan terms, select managed care options, determine all questions of fact and law arising under this Plan, and to administer the Plan's subrogation and reimbursement rights. The Employer shall be deemed to have properly exercised such authority unless it has abused its discretion by acting arbitrarily and capriciously.

Any other individual or entity exercising any discretionary authority with respect to the Plan shall also be deemed to have properly exercised such authority unless it has abused its discretion by acting arbitrarily and capriciously.

OPEN ENROLLMENT

Each year, a period of time may be designated as an Open Enrollment period. Except for Special Enrollment or Late Enrollment, if applicable, it is only during this period that an Employee or Dependent who did not enroll during their initial eligibility period may enroll in a Plan. It is also only during this period that an Employee who is currently covered under one Plan may switch to another. Coverage will become effective on the date specified by Your Employer. See the Key Information section at the beginning of this document for applicability, as well as Your Employer for details.

OUT-OF-NETWORK RATE

With regard to services that are subject to balance billing protections (see the "Out-of-Network Benefits" section for more detail), the Out-of-Network Rate is the amount used to calculate the benefit payable to the out of network provider for Covered Services. The Out-of-Network Rate will equal (i) the Recognized Amount, (ii) an amount agreed to by the Plan and the provider, (iii) or the amount determined payable in accordance with the independent dispute resolution process set forth in PHS Act sections 2799A-1(c) and 2799A-2.

OUT-OF-POCKET MAXIMUM

The "Out-of-Pocket Maximum" is the total amount of co-pays, co-insurance and deductibles for which the Covered Person or covered family is responsible during the course of a Calendar Year. These amounts are shown in the "Schedule of Covered Services and Provisions," along with expenses not applicable towards the Out-of-Pocket maximum. Once this amount has been reached, 100% level of benefits applies for the remainder of that Calendar Year.

OUTPATIENT

A Covered Person shall be considered to be an "Outpatient" if he is treated at a Hospital and is confined less than 23 consecutive hours.

PHYSICIAN

A Physician who is duly qualified and licensed and/or certified by the state in which he is resident to practice medicine, perform surgery and to prescribe drugs, or who is licensed to practice as a dentist, podiatrist, chiropractor, psychologist, social worker or practitioner of healing arts, and who is practicing within the scope of his license and/or certification.

PLACEMENT FOR ADOPTION

The assumption and retention of a legal obligation for total or partial support in anticipation of adoption.

PLAN

The benefits and provisions for payment of same as described herein are the Employer Plan as described in the Key Information section at the beginning of this document. This is a group health plan.

PLAN ADMINISTRATOR

The entity responsible for the day-to-day functions and overall management of the Plan. The Plan Administrator may employ persons or firms to process claims and perform other Plan connected services. The Plan Administrator is the Employer.

PLAN YEAR

The 12-month period defined in the Key Information section at the beginning of this document. Fiscal records are maintained for a Plan Year ending as of the date specified under the Key Information section.

QUALIFIED MEDICAL CHILD SUPPORT ORDER

A legal order requiring the coverage of specified child(ren) under an individual's medical plan benefits. If Your employer determines that a separated or divorced spouse or any state child support or Medicaid agency has obtained a legal QMCSO, and Your current plan offers dependent coverage, You will be required to provide coverage for any child(ren) named in the QMCSO. If You do not enroll the child(ren), Your employer must enroll the child(ren) upon application from Your separated/divorced spouse, the state child support agency or Medicaid agency and withhold from Your pay Your share of the cost of such coverage. You may not drop coverage for the child(ren) unless You submit written evidence to Your employer that the child support order is no longer in effect. The plan may make benefit payments for the child(ren) covered by a QMCSO directly to the custodial parent or legal guardian of such child(ren). Group health plans may not deny enrollment of a child under the health coverage of the child's parent on the ground that the child is born out of wedlock, not claimed as a dependent on the parent's tax return, or not in residence with the parent or in the applicable service area. Additional information concerning "QMCSO" procedures are available from the Plan Administrator at no charge upon request.

REASONABLE/REASONABLENESS

"Reasonable" and/or "Reasonableness" shall mean in the Plan Administrator's discretion, services or supplies, or charges for services or supplies, which are necessary for the care and

treatment of Illness or Injury. Determination that charges or services/supplies are Reasonable will be made by the Plan Administrator, taking into consideration unusual circumstances or complications requiring additional time, skill and experience in connection with a particular service or supply; industry standards and practices as they relate to similar scenarios; and/or the cause of Injury or Illness necessitating the service(s) and/or charge(s).

This determination may consider, but not be limited to, the findings and assessments of the following entities: (a) national medical associations, societies, and organizations; and (b) The Food and Drug Administration. To be Reasonable, services, supplies and/or charges must be in compliance with the Plan Administrator's policies and procedures relating to billing practices for unbundling or multiple procedures. The Plan Administrator retains discretionary authority to determine whether services, supplies and/or charges are Reasonable based upon information presented to the Plan Administrator.

The Plan reserves for itself and parties acting on its behalf the right to review charges processed and/or paid by the Plan, and to identify charges and/or services that are not Reasonable, and therefore not eligible for payment by the Plan.

RECOGNIZED AMOUNT

For purposes of Covered Services that are subject to balance billing protections (see the "Out-of-Network Benefits" section for more details), the Recognized Amount is the amount used to calculate the Covered Person's cost share for such services. The Recognized Amount is typically the lesser of the billed charge or the qualifying payment amount. The methodology for determining the qualifying payment amount is set by federal regulations at 29 CFR 2590.716-6, and is adjusted from time to time*.

RECONSTRUCTIVE BREAST SURGERY COVERAGE

Medical benefits under the Plan will be administered according to the terms of the Women's Health and Cancer Rights Act of 1998. The Plan will provide to Covered Persons who are receiving Plan benefits in connection with such mastectomy coverage for: (1) all stages of reconstruction of the breast on which the mastectomy has been performed; (2) surgery and reconstruction of the other breast to produce symmetrical appearance; and (3) prostheses and physical complications of mastectomy, including lymphedemas; in a manner determined in consultation with the attending physician and the patient. The coverage will be subject to the terms of the Plan established for other coverage under the Plan, including the annual deductible and coinsurance provisions.

RETIREE

See the Key Information section at the beginning of this document.

*In some situations, different rules will apply and the Recognized Amount, as defined by federal rules at 29 CFR 2590.2590.716-3, will be used instead. The Recognized Amount takes into account whether a particular state has adopted an all-payer model agreement, or whether state law applies for setting fees. If neither an all-payer model agreement nor state law legally applies, the Recognized Amount would, in most cases, be the lesser of the qualifying payment amount or the amount the non-network provider actually billed.

SECOND SURGICAL OPINION

Shall mean a written statement on the necessity for the performance of a covered surgical procedure. This Second Surgical Opinion must be given by a board-certified specialist who, by the nature of the Physician's specialty, qualifies the Physician to consider the surgical procedure being proposed and who is otherwise not associated with the surgeon who initially recommended the surgery.

SPECIAL ENROLLMENT

An enrollment which takes place during the 30-day period following the date of the event which triggers the Special Enrollment period. See "Eligibility" section for details.

USUAL AND CUSTOMARY

"Usual and Customary" (U&C) shall mean Covered Services which are identified by the Plan Administrator, taking into consideration the charge(s) which the provider most frequently bills the majority of patients for the service or supply, the cost to the provider for providing the service or supply, the prevailing range of charges billed in the same "area" by providers of similar training and experience for the service or supply, and/or the Medicare reimbursement rates. The term(s) "same geographic locale" and/or "area" shall be defined as a metropolitan area, county, or such greater area as is necessary to obtain a representative cross-section of providers, persons or organizations rendering such treatment, service, or supply for which a specific charge is made. To be Usual and Customary, the charge must be in compliance with the Plan Administrator's policies and procedures relating to billing practices for unbundling or multiple procedures.

The term "Usual" refers to the amount of a charge made for medical services, care, or supplies, to the extent that the charge does not exceed the common level of charges made by other medical professionals with similar credentials, or health care facilities, pharmacies, or equipment suppliers of similar standing, which are located in the same geographic locale in which the charge is incurred.

The term "Customary" refers to the form and substance of a service, supply, or treatment provided in accordance with generally accepted standards of medical practice to one individual, which is appropriate for the care or treatment of the same sex, comparable age and who receive such services or supplies within the same geographic locale.

The term "Usual and Customary" does not necessarily mean the actual charge made nor the specific service or supply furnished to a Covered Person by a provider of services or supplies. The Plan Administrator will determine what the Usual and Customary charge is, for any procedure, service, or supply, and whether a specific procedure, service or supply is Usual and Customary.

Usual and Customary charges may, at the Plan Administrator's discretion, alternatively be determined and established by the Plan using normative data such as, but not limited to, average wholesale price (AWP) for prescriptions and/or manufacturer's retail pricing (MRP) for supplies and devices.

WAITING PERIOD

The period of time before an individual is eligible to be covered under the terms of a group health plan. Any period before a Late Enrollment, Open Enrollment or Special Enrollment is not a Waiting Period.

YOU, YOUR, YOURSELF

A covered Employee or a covered Dependent. No person is eligible for health care benefits both as an Employee and as a Dependent under this Plan. When the Employer employs both husband and wife, any Dependent children may become covered hereunder only as Dependents of one spouse.

ELIGIBILITY

WHO IS ELIGIBLE

See the Key Information section at the beginning of this document.

NON-DISCRIMINATION

In regard to the offering of coverage, the Plan will not discriminate against any individual on the basis of health status, medical condition (physical or mental), claims experience, receipt of health care, medical history, genetic information, evidence of insurability or disability. No otherwise eligible individual will be refused the opportunity to enroll in the Plan due to participation in any particular activity, regardless of its hazardous nature. The Plan will not discriminate against similarly situated individuals in regard to eligibility or benefits (however, this does not limit the Plan's ability to treat participants classifiable through non-health related criteria as different groups in different ways.) The Plan will not knowingly discriminate against any individual on the basis of health factors. However, the Plan may impose coverage limits or exclusions on all similarly situated individuals which may have an effect on only some individuals.

EMPLOYEE COVERAGE

For date of eligibility, please see the Key Information section at the beginning of this document. Providing a new employee is actively at work on at least the first day of employment, the Plan will not exclude absences from work due to health related reasons from credit towards the waiting period, if applicable, as referenced in the Key Information section.

DEPENDENT COVERAGE

Each Dependent of the eligible Employee becomes eligible for Dependent coverage under the Plan on the later of the following:

1. The date the Employee is eligible; or
2. The date the individual becomes a Dependent of the Employee if on that date the Employee is covered.

INDIVIDUAL EFFECTIVE DATE

All persons become covered, as they become eligible subject to the following:

1. All Employees, who are eligible Employees, shall be covered on the day they become eligible, as discussed in the Key Information section at the beginning of this document.
2. Dependents shall be covered simultaneously with Employees covering them as Dependents.
3. Coverage for a spouse will begin from the date of marriage. Coverage for a newborn birth child will begin from the date of birth. Coverage for a child placed under legal guardianship, an adopted child or a child placed for adoption with the Employee will begin from the date of Placement for Adoption. Coverage for a stepchild or foster child will begin from the date the child meets the definition of "Dependent." With respect to

a spouse, the spouse must be formally enrolled and appropriate coverage arranged within 30 days from date of marriage. With respect to a newborn birth child, the child must be formally enrolled and appropriate coverage arranged within 30 days from birth. With respect to a child placed under legal guardianship, an adopted child or child placed for adoption, the child must be formally enrolled and appropriate coverage arranged within 30 days from the date of Placement For Adoption. With respect to a stepchild or a foster child, the child must be formally enrolled and appropriate coverage arranged within 30 days from the date that the child meets the definition of "Dependent."

OPEN ENROLLMENT

See the Key Information section at the beginning of this document for applicability.

LATE ENROLLMENT

See the Key Information section at the beginning of this document for applicability.

SPECIAL ENROLLMENT

The Plan permits a Special Enrollment period for an Employee (or a Dependent), who is eligible for coverage, but not enrolled, to enroll if the Employee (or Dependent) had other coverage and loses it, or if a person becomes a Dependent of the Employee through marriage, birth, adoption or Placement for Adoption. A person who enrolls during a Special Enrollment period is not treated as a late enrollee.

An individual may be eligible for Special Enrollment if the Employee, at the time coverage is declined, provides a statement, in writing, indicating the reason for declining coverage. To be eligible for Special Enrollment, the Employee must have declined coverage due to coverage under another plan. However, Special Enrollment will be available to Employees that decline coverage without having coverage under another plan and subsequently enroll in other coverage and lose that coverage. The Employee must have had an opportunity for Late Enrollment, Open Enrollment or Special Enrollment under this Plan but again chose not to enroll. Special Enrollment is also available to an Employee or Dependent who becomes eligible for a premium assistance subsidy under Medicaid or a state Children's Health Insurance (CHIP) program with respect to this Plan.

If the Employee declined coverage because the other coverage was COBRA coverage, then the COBRA coverage must be exhausted before Special Enrollment will be available. If the other coverage is not COBRA coverage, then to be eligible for Special Enrollment, the other coverage must be lost due to a loss of eligibility, or employer contributions must have ended. Loss of eligibility includes a loss of coverage due to:

- divorce;
- legal separation;
- death;
- termination of employment, or reduction in hours of employment;
- relocating outside of an HMO's service area (only if there is no access to other coverage through the HMO);

- a plan no longer offering benefits to a class of similarly situated individuals even if the plan continues to provide coverage to other individuals;
- the Employee or Dependent is covered under a Medicaid plan or under a state CHIP program, and coverage of the employee or dependent under such a plan/program is terminated as a result of loss of eligibility for such coverage.

An Employee who is already enrolled in a benefit option may enroll in another benefit option under the Plan if their Dependent has a Special Enrollment right because the Dependent lost other health coverage.

Under Special Enrollment, the Employee must request enrollment, in writing within 30 days after the exhaustion of COBRA, or termination of the other coverage (other than Medicaid or Children's Health Insurance, see below), or the date of the marriage, birth, adoption or placement for adoption. If eligible, enrollment in the Plan, in cases of marriage, birth or adoption/Placement for Adoption, will be effective as of the date of the event; otherwise, coverage will be available no later than the first day of the first month beginning after the completed request for enrollment is received.

Under Special Enrollment, the Employee must request enrollment, in writing within 60 days after the termination of Medicaid or Children's Health Insurance (CHIP) coverage, or when eligible for a premium assistance subsidy under Medicaid or a state CHIP program. If eligible, enrollment in the Plan will be effective no later than the first day of the first month beginning after the completed request for enrollment is received.

TERMINATION OF COVERAGE

See the Key Information section at the beginning of this document for details.

EMPLOYER POLICIES AND PROCEDURES

Except as required under the Americans with Disabilities Act, the Family and Medical Leave Act, or the Uniformed Services Employment and Reemployment Rights Act, the Employer's policies and procedures regarding waiting periods, continuation of coverage or reinstatement of coverage shall apply during the following situations: Employer certified disability, leave of absence, layoff, reinstatement, hire or rehire. Whether an Employee averages the requisite hours of service to be eligible for coverage shall be determined in accordance with the policies and procedures of the Employer.

INDIVIDUALS PARTICIPATING IN APPROVED CLINICAL TRIALS

The Plan may not 1) deny a Qualified Individual participation in an Approved Clinical Trial, 2) deny (or limit or impose additional conditions on) coverage of Routine Patient Costs for items and services furnished in connection with the Approved Clinical Trial, or 3) discriminate against the Qualified Individual based on his/her participation in the Approved Clinical Trial. However, if the Plan has a network of providers and one or more network providers is participating in an Approved Clinical Trial, the Qualified Individual must participate in the Approved Clinical Trial through such network provider if the provider will accept the Qualified Individual as a participant in the trial. This requirement to use network providers will not apply to a Qualified Individual participating in an Approved Clinical Trial that is conducted outside the state in which the Qualified Individual resides (unless the Plan does not otherwise provide out-of-network coverage generally).

The following definitions are applicable under this provision:

Qualified Individual

A Covered Person who meets the following conditions:

1. The Covered Person is eligible to participate in an Approved Clinical Trial according to the trial protocol with respect to treatment of cancer or other Life-Threatening Disease or Condition, and
2. Either:
    a. The referring health care professional is a participating health care provider and has concluded that the Covered Person's participation in such trial would be appropriate, or
    b. The Covered Person provides medical and scientific information establishing that the Covered Person's participation in such trial would be appropriate.

Approved Clinical Trial

A phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other Life-Threatening Disease or Condition, or Mental/Nervous and Substance Use Disorder Services, and is described in any of the following subparagraphs:

- Federally funded trials. The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
    1. The National Institutes of Health.
    2. The Centers for Disease Control and Prevention.
    3. The Agency for Health Care Research and Quality.
    4. The Centers for Medicare & Medicaid Services.
    5. A cooperative group or center of any of the entities described in clauses 1 through 4 above or the Department of Defense or the Department of Veterans Affairs.

6. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
7. Any of the following entities in clauses 7a. through 7c. below if the following conditions are met: the study or investigation has been reviewed and approved through a system of peer review that the Secretary of Health and Human Services determines to be comparable to the system of peer review of studies and investigations used by the National Institutes of Health, and assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
    a. The Department of Veterans Affairs.
    b. The Department of Defense.
    c. The Department of Energy.

- The study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration.
- The study or investigation is a drug trial that is exempt from having such an investigational new drug application.

Routine Patient Costs

All items and services consistent with the coverage provided by the Plan that is typically covered for a Qualified Individual who is not enrolled in a clinical trial. However, Routine Patient Costs do not include:

- the investigational item, device, or service, itself;
- items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or
- a service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

Life-Threatening Disease or Condition

Any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

NETWORK BENEFITS

Your Plan contains enhanced benefits through network providers. The name of the organization associated with these network providers is indicated on the front of Your ID card, along with instructions regarding where to file medical claims. Benefits are generally paid at a higher level when using network Hospitals and network Physicians than when using non-network providers. Please refer to the Schedule of Covered Services and Provisions for benefits payable according to type of provider used.

A Physician or Hospital's status within Your network can change. In order to access the most up-to-date list of in-network providers, visit alliedbenefit.com or call the customer service number on Your ID card.

When Your Provider Leaves the Network

If Your provider or facility is leaving/has left the Plan's network due to nonrenewal or expiration of the contract, the Plan will notify You. You, in turn, will need to notify the Plan if You require continuing transitional care with that provider or facility for certain serious or complex conditions, pregnancy, terminal illness, scheduled non-elective surgical care, or if You are undergoing Inpatient or institutional care. You may have a right to elect to continue transitional treatment and still be covered by the Plan under the same terms and conditions that existed when the provider or facility was part of the Plan's network. Such coverage would be temporary, up to a maximum of 90 days.

A Covered Person has a free choice of any provider for medical care. At any time, the Covered Person may choose any qualified provider with the understanding that different benefits may apply according to the provisions of the Plan. Please see the "Out-of-Network Benefits" section for an explanation of notice and consent requirements for non-network providers.

FOR FACILITY SERVICES IN THE MUNICIPALITY OF ANCHORAGE

When in Anchorage, this Plan has direct contracts with Alaska Regional Hospital, Alaska Surgery Center, Alpine Surgery Center, and the Surgery Center of Anchorage. When inpatient and outpatient Hospital services are provided in Anchorage and Alaska Regional Hospital, Alaska Surgery Center, Alpine Surgery Center, or the Surgery Center of Anchorage is used, the Plan Participant will receive a better benefit from the Plan.

In Anchorage, Alaska Regional Hospital, Alaska Surgery Center, Alpine Surgery Center, and the Surgery Center of Anchorage are the only PPO Provider facilities. All other facilities (Hospitals, outpatient surgical centers, outpatient imaging centers, etc.) are considered Out-of-Network Providers, even if they are in the Aetna network.

- Plan Participants may decide to use a Non-Participating Provider facility in Anchorage, but this will result in lower benefit percentages and higher out-of-pocket expense. For Out-of-Network Provider facility services in Anchorage, the Plan will pay 60% of the Covered Charge.
- For inpatient Out-of-Network Provider facility services in Anchorage, the Covered Charge will be limited to the contracted rate (either per diem or case rate) at the PPO Provider facility.

- For outpatient services at a Out-of-Network Provider facility in Anchorage, the Covered Charge will be the case rate at the PPO Provider facility, or if none, 50% of the billed charges.

This provision will not apply if the required services are not available at the PPO Provider facility.

OUT-OF-NETWORK BENEFITS

This Plan is designed for You to receive maximum benefits through its network Hospitals and network Physicians. As set forth in the Schedule of Covered Services and Provisions, benefits are payable at a different level for non-network providers, and the Plan Administrator, in its sole discretion, uses various methodologies for determining the Plan's reimbursable amount for Covered Services from non-network providers. When You choose a non-network provider, You are responsible for paying, directly to the non-network provider, any difference between the reimbursable amount and the amount the provider bills You. This is called "balance billing."

BALANCE BILLING PROTECTIONS

For Covered Services received on or after January 1, 2022, new federal rules apply to the following services provided by an out of network provider or facility to prevent You from being balanced billed:

- Emergency Room Services.
- Air Ambulance.
- Non-Emergency Care when provided by a non-network provider at certain in-network facilities (i.e., a Hospital, a Hospital Outpatient department, a critical access Hospital, an Ambulatory Surgical Center, and any other facility specified by the Secretary of HHS) for the categories of service listed below:
    - Ancillary Services (see the Definitions section);
    - Non-Ancillary Services, if the non-network provider has not given proper notice and You've not given proper consent;

For the services above, the most a provider may bill You is Your Plan's in-network cost-sharing amount (co-pay, Coinsurance and/or Deductible) that is based on the Recognized Amount for such services.

Your out-of-pocket amounts for the above mentioned services will be applied to Your in-network limits (e.g. deduction and/or Out-of-Pocket Maximum).

A note about Notice and Consent (where required). In certain situations described above, You can still be balance billed by a non-network provider or facility so long as You receive proper notice, and You (or Your authorized representative's) consent to waive Your rights to balance billing protections prior to the Covered Service.

If You believe You have been wrongly billed, You may contact the No Surprises Help Desk at 1-800-985-3059 from 8 am to 8 pm EST, 7 days a week, to submit Your question or a complaint. You can also submit a complaint online at:
https://www.cms.gov/nosurprises/consumers/complaints-about-medical-billing.

Visit https://www.cms.gov/nosurprises for more information about Your rights under federal law.

PROCEDURES FOR FILING CLAIMS

Remember to Pre-Certify by calling the toll-free number shown on Your ID card if required by Your Plan.

KEY POINTS TO REMEMBER

The claims filing address You must use for filing all medical claims is shown on Your ID card.

1. Each bill should be itemized as to services, show payment status, and include the name of the patient, the Employee's social security number or unique identification number ("UID"), and the name and/or group number of the Employer.
2. It is Your responsibility to see that all bills are submitted as indicated above. Proper payment cannot be made without the proper bills.
3. All charges, and corresponding requested documentation, must be submitted within the time frame specified in the Schedule of Covered Services and Provisions. Failure to do so will result in the denial of the charges.
4. From time to time, additional information may be requested to process Your claim. Any additional information, i.e. other insurance payments or information, completed claim forms or subrogation forms, accident details, police reports, etc. must be submitted by You or Your provider(s) when requested within the time frame specified in the Schedule of Covered Services and Provisions. Your failure to do so will result in the denial of the claim.
5. Only clean claims will be adjudicated by the Plan. A clean claim is one that is complete and accurate, does not require further information for processing from the provider, patient, or any other person or entity, and leaves no issues regarding the Plan's responsibility for payment.
6. Urgent care claims: The Plan will defer to the attending provider regarding the decision as to whether the claim constitutes an urgent care claim. Clean urgent care claims will be determined by the Plan as soon as possible (taking into account medical exigencies), but not later than 72 hours after receipt of the claim. For incomplete or incorrectly filed urgent care claims, You will be notified of the proper procedures to follow as soon as possible but no later than 24 hours after receipt of the claim.

FILING A HOSPITAL CLAIM

When a Covered Person is admitted as an Inpatient or is treated as an Outpatient, secure an itemized Hospital bill, including an admitting diagnosis. Check Your bill for any possible errors and then submit the charges as indicated above.

Always retain a copy of the hospital bill for Your records.

MISCELLANEOUS CLAIMS FILING CONSIDERATIONS

It is necessary to keep separate records of Your expenses with respect to each of Your Dependents and Yourself. The following items are important and should be carefully kept to be submitted with Your claim:

1. All Physician's bills should show the following:
    a. Name of patient and adequate membership information
    b. Dates and charges for services, and payment status of each
    c. Types of service rendered and procedure codes
    d. Diagnosis information
2. Prescription drug expenses should show the following:
    a. Name of patient and adequate membership information
    b. Prescription number and name of drug
    c. Cost of the drug and date of purchase. Cash register receipts and canceled checks cannot be accepted for payment.
    d. Generic Drugs should be indicated on the drug bill
3. Bills for all other covered medical charges, such as for ambulance service, durable medical equipment, etc. should show the following:
    a. Name of patient and adequate membership information
    b. Date of service
    c. Charge and description of each service/item
    d. Diagnosis information

Always retain a copy of the bill for Your records.

THIS PLAN AND MEDICARE

1. Individuals who have earned the required number of quarters for Social Security benefits within the specified time frame are eligible for Medicare Part A at no cost. Participation in Medicare Part B is available to all individuals who make application and pay the full cost of the coverage.
2. When an Employee becomes entitled to Medicare coverage and is still actively at work, the Employee may continue health coverage under this Plan at the same level of benefits and contribution rate that applied before reaching Medicare entitlement.
3. When a Dependent becomes entitled to Medicare coverage and the Employee is still actively at work, the Dependent may continue health coverage under this Plan at the same level of benefits and contribution rate that applied before reaching Medicare entitlement.
4. If the Employee is still actively at work, and the Employee and/or Dependent are also enrolled in Medicare, this Plan shall pay as the primary plan. Medicare will pay as secondary plan.
5. If the Employee and/or Dependent elect to discontinue health coverage and enroll under the Medicare program, no benefits will be paid under this Plan. Medicare will be the only payor.

This section is subject to the terms of the Medicare laws and regulations. Any changes in these related laws and regulations will apply to the provisions of this section.

GENERAL PROVISIONS

ADMINISTRATION OF THE PLAN

The Plan is administered through the Human Resources Office of the Employer. The Employer has retained the services of an independent Claims Processor experienced in claims processing. Fiscal records are maintained for a Plan Year ending as of the date specified under the Key Information section at the beginning of this document.

The Plan is a legal entity. Legal notices may be filed with, and legal process served upon, the Plan Administrator at the address specified in the Key Information section at the beginning of this document.

APPEALING A CLAIM

CLAIMS PROCEDURES

An explanation of benefits or other written or electronic notification will be provided by the Plan Administrator showing the calculation of the total amount payable for the claim, charges not payable, and the reason. If the claim is denied or reduced in whole or in part, it is considered an "Adverse Benefit Determination." An Adverse Benefit Determination also includes a rescission of coverage, whether or not the rescission has an adverse effect on any particular benefit at the time of the rescission. A rescission is a cancellation or discontinuance of coverage that has retroactive effect, except to the extent it is attributable to a failure to timely pay required premiums or contributions towards the cost of coverage. An Adverse Benefit Determination is subject to the provisions detailed below.

The Plan Administrator will notify the claimant of an Adverse Benefit Determination within 30 days after receipt of the claim. However, in certain cases an extension of up to 15 days may be utilized if the Plan Administrator determines that the extension is necessary due to matters beyond the control of the Plan and the claimant is notified prior to the expiration of the initial 30 day period of the circumstances requiring the extension of time and the date by which the Plan Administrator expects to render a decision. If such an extension is necessary due to a failure of claimant to submit the information necessary to decide the claim, the notice of extension shall specifically describe the required information, and the claimant shall be given at least 45 days within which to provide the specified information. A notice of Adverse Benefit Determination will include the following:

- Sufficient information to identify the claim involved, including the date(s) of service, health care provider, and claim amount.
- The specific reason or reasons for the Adverse Benefit Determination, as well as the Plan's standard that was used in denying the claim, if applicable, and including identifying denial codes and providing their meaning.
- Reference to specific Plan provisions on which the Adverse Benefit Determination is based.
- A description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary.
- A description of the Plan's first level appeal procedures and the time limits applicable to such procedures, including information on how to initiate an appeal, the contact

information for the Employee Benefits Security Administration (1-866-444-EBSA (3272)) and the Department of Health and Human Services Health Insurance Assistance Team (1-888-393-2789) to assist individuals with the first level claim and appeal process and second level (external) appeal process if applicable (see below).

- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion will be set forth in the notice of Adverse Benefit Determination; or the notice will contain a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the Adverse Benefit Determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to the claimant upon request.
- If the Adverse Benefit Determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant's medical circumstances, will be set forth in the notice of Adverse Benefit Determination, or the notice will contain a statement that such explanation will be provided free of charge upon request.

FIRST LEVEL APPEALS PROCEDURE

If you receive an Adverse Benefit Determination, you or your authorized representative may appeal the determination by filing a written application with the Plan Administrator. In appealing an Adverse Benefit Determination, the Plan Administrator will provide you or your authorized representative:

- The opportunity to submit written comments, documents, records, and other information relating to the claim for benefits.
- Upon request and free of charge, reasonable access to, and copies of, all documents, records, the claim file, and other information relevant to the claim.
- A full and fair review that takes into account all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination. You must also be provided, free of charge, with any new or additional evidence considered, relied upon, or generated by the Plan Administrator, as well as any new or additional rationale relied upon by the Plan Administrator in reaching its determination on appeal, that differs from that which the Plan Administrator relied on in its Adverse Benefit Determination. Such evidence and/or rationale must be provided as soon as possible and sufficiently in advance of the date on which the Plan Administrator's determination is required to be provided to give you a reasonable opportunity to respond prior to that date.
- A full and fair review that does not afford deference to the initial benefit determination and is conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the initial Adverse Benefit Determination that is the subject of the appeal, nor the subordinate of such individual.
- In deciding an appeal of an Adverse Benefit Determination that is based in whole or in part on a medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate, that the appropriate named fiduciary shall consult with a health care

professional who has appropriate training and experience in the field of medicine involved in the medical judgment and that the health care professional consulted shall neither be an individual who was consulted in connection with the initial Adverse Benefit Determination that is the subject of the appeal, nor the subordinate of any such individual.

- Upon request, the identification of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with a claimant's Adverse Benefit Determination, without regard to whether the advice was relied upon in making the benefit determination.

A first level appeal must be filed within 180 days after the Adverse Benefit Determination is received. The Plan Administrator will notify you or your authorized representative of its determination within 60 days after receipt of an appeal.

The Plan Administrator's determination:

- Will contain sufficient information to identify the claim involved, including the date(s) of service, health care provider, claim amount, denial codes and their meaning, as well as the Plan's standard used in denying the claim.
- Will be in writing, setting forth specific reasons for the decision and reference to the specific Plan provisions upon which the determination is based.
- Will contain a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim for benefits.
- Will contain a description of the Plan's second level (external) review process (applicable solely where the Plan's underlying determination involved 1) a rescission of coverage or 2) medical judgment), including information on how to initiate a second level appeal, and the contact information for the Employee Benefits Security Administration (1-866-444-EBSA (3272)) and the Department of Health and Human Services Health Insurance Assistance Team (1-888-393-2789) to assist individuals with the second level review process.
- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the Adverse Benefit Determination, either the specific rule, guideline, protocol, or other similar criterion will be set forth in the determination; or the determination will contain a statement that such rule, guideline, protocol, or other similar criterion was relied upon in making the Adverse Benefit Determination and that a copy of the rule, guideline, protocol, or other similar criterion will be provided free of charge to the claimant upon request.
- If the Adverse Benefit Determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant's medical circumstances, will be set forth in the determination or the determination will contain a statement that such explanation will be provided free of charge upon request.

If the Plan does not strictly adhere to all the requirements of the first level claims and appeals process with respect to a claim, you are deemed to have exhausted the first level claims and appeals process (unless the Plan's failure to strictly adhere to these requirements is 1) de minimis, 2) non-prejudicial, 3) attributable to good cause or matters beyond the Plan's control, 4) in the context of an ongoing good faith exchange of information, and 5) not reflective of a pattern or practice of non-compliance). Accordingly, upon such a failure, you may initiate a second level (external) review (see below) or, if not applicable, pursue any available remedies under applicable law.

To the extent the Plan contends that it did not commit a procedural violation based on the five criteria referenced immediately above, you will be entitled, upon written request, to an explanation of the Plan's basis for such an assertion (to be provided within ten days), so that you can make an informed judgment about whether to seek immediate review from an external reviewer or, if not applicable, a court of law. Finally, if the external reviewer or the court of law (as applicable) rejects your request for immediate review on the basis that the Plan did not engage in a violation, you have the right to resubmit and pursue the first level claims and appeals process.

If the Plan denies Your first level appeal, in whole or in part, and You choose to bring a civil action, such action must be filed within 365 days of the date of the Plan's denial of Your first level appeal. This 365 day time period, however, will be temporarily suspended to the extent You are entitled to file a second level (external) appeal (see below) and do in fact file such an appeal. Under such circumstances, this 365 day time period will be suspended from the date You submit a request for a second level (external) appeal that is both complete and eligible until the date of the Independent Review Organization's decision (see below).

SECOND LEVEL (EXTERNAL) APPEALS PROCEDURE

If the Plan denies your first level appeal, in whole or in part, such denial is called a Final Internal Adverse Benefit Determination. You or your authorized representative may file a second level (external) appeal of the Final Internal Adverse Benefit Determination where the Plan's underlying determination involved 1) a rescission of coverage or 2) medical judgment. To file a second level appeal, you must file a written application with the Plan Administrator.

A second level appeal must be filed within 4 months after the Final Internal Adverse Benefit Determination is received. If the last filing date would fall on a Saturday, Sunday, or Federal holiday, the last filing date is extended to the next day that is not a Saturday, Sunday, or Federal holiday. The Plan reserves the right to charge a nominal filing fee, as allowed by applicable law.

Preliminary review. Within 5 business days following the date of receipt of the second level (external) review request, the Plan must complete a preliminary review of the request to determine whether:

- The claimant is or was covered under the Plan at the time the health care service was requested or, in the case of a retrospective review, was covered under the Plan at the time the health care service was provided;
- The Plan's underlying determination involved 1) a rescission of coverage or 2) medical judgment;
- The claimant has exhausted the Plan's first level appeal process; and
- The claimant has provided all the information and forms required to process a second level review.

Within one business day after completion of the preliminary review, the Plan must issue a notification in writing to the claimant. If the request is complete but not eligible for a second level review, such notification must include the reasons for its ineligibility and contact information for the Employee Benefits Security Administration (toll-free number 866-444-EBSA) and the Department of Health and Human Services Health Insurance Assistance Team (1-888-

393-2789). If the request is not complete, such notification must describe the information or materials needed to make the request complete, and the Plan must allow a claimant to perfect the request for the second level review within the four-month filing period or within the 48 hour period following the receipt of the notification, whichever is later.

Referral to Independent Review Organization. The Plan must assign an independent review organization ("IRO") to conduct the second level (external) review. The assigned IRO will timely notify the claimant in writing of the acceptance for the second level review. This notice will include a statement that the claimant may submit in writing to the IRO within 10 business days following the date of receipt of the notice additional information that the IRO must consider when conducting the second level review. The IRO is not required to, but may, accept and consider additional information submitted after 10 business days.

Within 5 business days after the date of assignment of the IRO, the Plan must provide to the assigned IRO the documents and any information considered in making the Final Internal Adverse Benefit Determination. If the Plan fails to timely provide the documents and information, the IRO may terminate the second level review and make a decision to reverse the Final Internal Adverse Benefit Determination. Within one business day after making the decision, the IRO must notify the claimant and the Plan.

Upon receipt of any information submitted by the claimant, the IRO must within one business day forward the information to the Plan. Upon receipt of any such information, the Plan may reconsider its Final Internal Adverse Benefit Determination that is the subject of the second level review. The second level review may be terminated as a result of the reconsideration only if the Plan decides, upon completion of its reconsideration, to reverse its Final Internal Adverse Benefit Determination and provide coverage or payment. Within one business day after making such a decision, the Plan must provide written notice of its decision to the claimant and the IRO. The IRO must terminate the second level review upon receipt of the notice from the Plan.

The IRO will review all of the information and documents timely received. In reaching a decision, the IRO will review the claim without deference to the Plan and not be bound by any decisions or conclusions reached during the Plan's internal claims and appeals process. The IRO may also consider the following additional information:

- The claimant's medical records;
- The attending health care professional's recommendation;
- Reports from other health care professionals and other documents submitted by the Plan, claimant or claimant's treating provider;
- The terms of the Plan to ensure that the IRO's decision is not contrary to the terms of the Plan, unless the terms are inconsistent with applicable law;
- Appropriate practice guidelines, including evidence-based standards and other guidelines developed by the Federal government, national or professional medical societies, boards and associations;
- Any applicable clinical review criteria developed and used by the Plan, unless such criteria are inconsistent with the terms of the Plan or applicable law; and

- The opinion of the IRO's clinical reviewer(s) to the extent the information or documents are available and the clinical reviewer(s) considers appropriate;

The IRO must provide written notice of its second level review decision within 45 days after it receives the request for the second level review. The notice must be provided to both the claimant and the Plan, and must include the following:

- A general description of the reason for the request for the review with enough information to identify the claim, and reason for the Final Internal Adverse Benefit Determination;
- The date the IRO received the assignment to conduct the second level review;
- The date of the IRO's decision;
- References to the evidence or documentation, including specific coverage provisions and evidence-based standards, considered in reaching its decision;
- A discussion of the principal reason(s) for its decision, including the rationale and any evidence-based standards used;
- A statement that the determination is binding, except to the extent other legal remedies may be available under Federal or state law to the Plan or claimant;
- A statement that judicial review may be available to the claimant; and
- Current contact information for the Employee Benefits Security Administration (toll-free number 866-444-EBSA (3272)) and the Department of Health and Human Services Health Insurance Assistance Team (1-888-393-2789).

The IRO must maintain records of all claims and notices associated with the second level review process for 6 years. An IRO must make such records available for examination by the claimant, Plan, or state or federal oversight agency upon request, except where such disclosure would violate state or federal privacy laws.

Reversal of the Plan's decision. Upon receipt of a notice of a final external review decision reversing the Final Internal Adverse Benefit Determination, the Plan must immediately pay the claim.

For questions about your appeal rights or for assistance, you can contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or the Department of Health and Human Services Health Insurance Assistance Team (1-888-393-2789).

ASSIGNMENT OF BENEFITS

An arrangement whereby the Plan Participant assigns their right to seek and receive payment of eligible Plan benefits. Plan Participants cannot assign, pledge, borrow against or otherwise promise any benefits payable under the Plan before receipt of the benefit. However, benefits will be provided to a Participant's qualified dependent if required by a Qualified Medical Child Support Order or National Medical Support Notice. In addition, subject to the written direction of a Participant, all or a portion of benefits provided by the Plan may, at the option of the Plan and unless a Participant requests otherwise in writing, be paid directly to the person rendering such service. The payment of benefits directly to a Provider, if any, is done as a convenience to the Plan Participant and does not constitute an assignment of rights or benefits under the Plan. Providers are not, and shall not be construed as, either "Participants" or "beneficiaries" under this Plan and have no rights to receive benefits from the Plan or to pursue legal causes of action

on behalf of (or in place of) Participants and beneficiaries under any circumstances. Any payment made by the Plan in good faith pursuant to this provision shall fully discharge the Plan and the Employer to the extent of such payment.

CLAIM AUDIT

Once a written claim for benefits is received, the Plan Administrator, at its discretion, may elect to have such claim reviewed or audited for accuracy, Reasonableness and/or the Usual and Customary nature of charges as part of the adjudication process. This process may include, but not be limited to, identifying charges for items/services that may not be covered or may not have been delivered, duplicate charges and charges beyond the Reasonable and/or Usual and Customary guidelines as determined by the Plan Administrator.

COMPLIANCE

The Plan shall comply with all federally mandated benefit laws and regulations pertaining to employee benefit plans. The intent of the Plan is to assure full compliance with all appropriate federal laws, rules and regulations and any act or omission through negligence or otherwise which results in any such violation, shall be construed as unintentional.

CONTACT INFORMATION FOR THE PLAN ADMINISTRATOR, NAMED FIDUCIARY, AND AGENT FOR SERVICE OF LEGAL PROCESS

Same as Employer.

CONTRIBUTIONS

The benefits provided under the terms of this Plan are purchased through Employer contributions. At the discretion of the Employer, Employees may be required to contribute on a payroll deduction basis.

FUNDING

This Plan is an Employer sponsored self-funded reimbursement program for the benefits described in the Key Information section at the beginning of this document.

LIENS

To the full extent permitted by law, all rights and benefits accruing under this Plan shall be exempt from execution, attachment, garnishment, or other legal or equitable process, for the debts or liabilities of any Employee.

This Plan is not a substitute for and does not affect any requirement for coverage by Workers' Compensation Insurance.

NO WAIVER

A failure to enforce any provision of this Plan shall not affect any right thereafter to enforce any such provision, nor shall such failure affect any right to enforce any other provision of this Plan.

PLAN IS NOT A CONTRACT

The Plan shall not be deemed to constitute a contract between the Employer and any Employee or to be a consideration for, or an inducement or condition of, the employment of any Employee. Nothing in the Plan shall be deemed to give any Employee the right to be retained in the service of the Employer or to interfere with the right of the Employer to discharge any Employee at any time.

PLAN AMENDMENT, MODIFICATION OR TERMINATION

The Employer reserves the right to amend, modify, revoke or terminate the Plan, in whole or in part, at any time and such amendment, modification, revocation or termination of the Plan shall be made by a written Plan endorsement signed by an authorized representative of the Employer. Any such changes to the Plan, which affect participants, will be communicated to such participants by the Plan Administrator. Upon termination of the Plan, the rights of participants to benefits are limited to claims incurred and due up to the date of termination.

PROHIBITION ON RESCISSION

The Plan cannot rescind coverage except in the case of fraud or an intentional misrepresentation of a material fact. A rescission is a cancellation or discontinuance of coverage that has retroactive effect, unless it is attributable to a failure to pay timely required premiums or contributions towards the cost of coverage. The Plan must provide 30 calendar days advance notice to an individual before coverage may be rescinded.

REIMBURSEMENT AND SUBROGATION PROVISIONS

Payment Condition

The Plan, in its sole discretion, may elect to conditionally advance payment of benefits in those situations where an Illness, Injury, or disability is caused in whole or in part by, or results from the acts or omissions of, a Covered Person or a third party, where any party besides the Plan may be responsible for expenses arising from an incident, and/or other funds are available, including but not limited to no-fault, uninsured motorist, underinsured motorist, medical payment provisions, third party assets, third party insurance, and/or grantor(s) of a third party (collectively “Coverage”).

However, such payment of benefits by the Plan shall be made only if the Covered Person first provides a reimbursement agreement in writing. Notwithstanding the foregoing, payment of any claim in the absence of a signed reimbursement agreement shall not invalidate the obligation of the Covered Person to otherwise reimburse the Plan.

The Covered Person (including his attorney, and/or legal guardian of a covered minor or incapacitated individual) agrees that acceptance of the Plan’s conditional payment of medical benefits is constructive notice of these provisions in their entirety and agrees to maintain the full extent of payment from any one or combination of first and third party sources in trust, without disruption except for reimbursement to the Plan or the Plan’s assignee. By accepting benefits, the Covered Person agrees the Plan shall have an equitable lien on any funds received by the Covered Person and/or his attorney from any source and said funds shall be held in trust until such time as the obligations under this provision are fully satisfied. The Covered Person

agrees to include the Plan's name as a co-payee on any and all settlement drafts. Further, by accepting benefits, the Covered Person understands that any recovery obtained pursuant to this section is an asset of the Plan to the extent of the amount of benefits paid by the Plan and that the Covered Person shall be a trustee over those Plan assets.

In the event a Covered Person settles, recovers, or is reimbursed by any Coverage, the Covered Person agrees to reimburse the Plan for all benefits paid or that will be paid by the Plan on behalf of the Covered Person. If the Covered Person fails to reimburse the Plan out of any judgment or settlement received, the Covered Person will be responsible for any and all expenses (fees and costs) associated with the Plan's attempt to recover such money.

If there is more than one party responsible for charges paid by the Plan, or who may be responsible for charges paid by the Plan, the Plan will not be required to select a particular party from whom reimbursement is due. Furthermore, unallocated settlement funds meant to compensate multiple injured parties of which the Covered Person is only one, that unallocated settlement fund is considered designated as an "identifiable" fund from which the Plan may seek reimbursement.

Subrogation

As a condition to participating in and receiving benefits under this Plan, the Covered Person agrees to assign to the Plan the right to subrogate and pursue any and all claims, causes of action or rights that may arise against any person, corporation and/or entity and to any Coverage to which the Covered Person is entitled, regardless of how classified or characterized, at the Plan's discretion.

If a Covered Person receives or becomes entitled to receive benefits, an automatic equitable lien attaches in favor of the Plan to any claim, which any Covered Person may have against any Coverage and/or party causing the Illness, Injury or disability to the extent of such conditional payment by the Plan plus reasonable costs of collection. The Covered Person is obligated to notify the Plan or its authorized representative of any settlement prior to finalization of the settlement, execution of a release, or receipt of applicable funds. The Covered Person is also obligated to hold any and all funds so received in trust on the Plan's behalf and function as a trustee as applied to those funds until the Plan's rights described herein are honored and the Plan is reimbursed.

The Plan may, at its discretion, in its own name or in the name of the Covered Person commence a proceeding or pursue a claim against any party or Coverage for the recovery of all damages to the full extent of the value of any such benefits or conditional payments advanced by the Plan.

If the Covered Person fails to file a claim or pursue damages against:

1. the responsible party, its insurer, or any other source on behalf of that party;
2. any first party insurance through medical payment coverage, personal injury protection, no-fault coverage, uninsured or underinsured motorist coverage;
3. any policy of insurance from any insurance company or guarantor of a third party;
4. worker's compensation or other liability insurance company; or
5. any other source, including but not limited to crime victim restitution funds, any medical, disability or other benefit payments, and school insurance coverage;

The Covered Person authorizes the Plan to pursue, sue, compromise and/or settle any such claims in the Covered Person's and/or the Plan's name and agrees to fully cooperate with the Plan in the prosecution of any such claims. The Covered Person assigns all rights to the Plan or its assignee to pursue a claim and the recovery of all expenses from any and all sources listed above.

Right of Reimbursement

The Plan shall have the specific right of first recovery ("reimbursement"), and as such, shall be entitled to recover 100% of the benefits paid, without deduction for attorneys' fees and costs or application of the common fund doctrine, make whole doctrine, or any other equitable and/or legal theory, without regard to whether the Covered Person is fully compensated by his recovery from all sources. The Plan shall have an equitable lien which supersedes all common law or statutory rules, doctrines, and laws of any state prohibiting assignment of rights which interferes with or compromises in any way the Plan's equitable lien and right to reimbursement. The obligation to reimburse the Plan in full exists regardless of how the judgment or settlement is classified and whether or not the judgment or settlement specifically designates the recovery or a portion of it as including medical, disability, or other expenses. If the Covered Person's recovery is less than the benefits paid, then the Plan is entitled to be paid all of the recovery achieved. Any funds received by the Covered Person are deemed held in constructive trust and should not be dissipated or disbursed until such time as the Covered Person's obligation to reimburse the Plan has been satisfied in accordance with these provisions. The Covered Person is also obligated to hold any and all funds so received in trust on the Plan's behalf and function as a trustee as it applies to those funds until the Plan's rights described herein are honored and the Plan is reimbursed.

No court costs, experts' fees, attorneys' fees, filing fees, or other costs or expenses of litigation may be deducted from the Plan's recovery without the prior, express written consent of the Plan.

The Plan's right of subrogation and reimbursement will not be reduced or affected as a result of any fault or claim on the part of the Covered Person, whether under the doctrines of causation, comparative fault or contributory negligence, or other similar doctrine in law. Accordingly, any lien reduction statutes, which attempt to apply such laws and reduce a subrogating Plan's recovery will not be applicable to the Plan and will not reduce the Plan's reimbursement rights.

These rights of subrogation and reimbursement shall apply without regard to whether any separate written acknowledgment of these rights is required by the Plan and signed by the Covered Person.

This provision shall not limit any other remedies of the Plan provided by law. These rights of subrogation and reimbursement shall apply without regard to the location of the event that led to or caused the applicable sickness, injury, disease or disability.

Covered Person Is A Trustee Over Plan Assets

Any Covered Person who receives benefits and is therefore subject to the terms of this section is hereby deemed a recipient and holder of Plan assets and is therefore deemed a trustee of the Plan solely as it relates to possession of any funds which may be owed to the Plan as a result of any settlement, judgment or recovery through any other means arising from any injury or accident. By virtue of this status, the Covered Person understands that he/she is required to:

1. notify the Plan or its authorized representative of any settlement prior to finalization of the settlement, execution of a release, or receipt of applicable funds;
2. instruct his/her attorney to ensure that the Plan and/or its authorized representative is included as a payee on all settlement drafts;
3. in circumstances where the Covered Person is not represented by an attorney, instruct the insurance company or any third party from whom the Covered Person obtains a settlement, judgment or other source of coverage to include the Plan or its authorized representative as a payee on the settlement draft; and,
4. hold any and all funds so received in trust, on the Plan's behalf, and function as a trustee as it applies to those funds, until the Plan's rights described herein are honored and the Plan is reimbursed.

To the extent the Covered Person disputes his/her obligation to the Plan under this section, the Covered Person or any of his/her agents or representatives is also required to hold any/all settlement funds, including the entire settlement if the settlement is less than the Plan's interests, and without reduction in consideration of attorney's fees, for which he/she exercises control, in an account segregated from his/her general accounts or general assets until such time as the dispute is resolved.

No Covered Person, beneficiary, or the agents or representatives thereof, exercising control over Plan assets and incurring trustee responsibility in accordance with this section will have any authority to accept any reduction of the Plan's interest on the Plan's behalf.

Separation of Funds

Benefits paid by the Plan, funds recovered by the Covered Person, and funds held in trust over which the Plan has an equitable lien exist separately from the property and estate of the Covered Person(s), such that the death of the Covered Person, or filing of bankruptcy by the Covered Person(s), will not affect the Plan's equitable lien, the funds over which the Plan has a lien, or the Plan's right to subrogation and reimbursement.

Wrongful Death

In the event that the Covered Person dies as a result of his injuries and a wrongful death or survivor claim is asserted against a third party or any Coverage, the Plan's subrogation and reimbursement rights shall still apply.

Obligations

It is the Covered Person's obligation at all times, both prior to and after payment of medical benefits by the Plan:

1. to cooperate with the Plan, or any representatives of the Plan, in protecting its rights, including discovery, attending depositions, and/or cooperating in trial to preserve the Plan's rights;
2. to provide the Plan with pertinent information regarding the Illness, Injury, or disability, including accident reports, settlement information and any other requested additional information;

3. to take such action and execute such documents as the Plan may require to facilitate enforcement of its subrogation and reimbursement rights, including providing to the Plan an executed reimbursement agreement;
4. to do nothing to prejudice the Plan's rights of subrogation and reimbursement;
5. to promptly reimburse the Plan when a recovery through settlement, judgment, award or other payment is received; and
6. to not settle or release, without the prior consent of the Plan, any claim to the extent that the Covered Person may have against any responsible party or Coverage.

If the Covered Person and/or his attorney fails to reimburse the Plan for all benefits paid or to be paid, as a result of said injury or condition, out of any proceeds, judgment or settlement received, the Covered Person will be responsible for any and all expenses (whether fees or costs) associated with the Plan's attempt to recover such money from the Covered Person.

The Plan's rights to reimbursement and/or subrogation are in no way dependent upon the Covered Person's cooperation or adherence to these terms.

Offset

Failure by the Covered Person and/or his attorney to comply with any of these requirements may, at the Plan's discretion, result in a forfeiture of payment by the Plan of medical benefits, and any funds, or payments due under this Plan on behalf of the Covered Person may be withheld until the Covered Person satisfies his obligation.

Minor Status

In the event the Covered Person is a minor as that term is defined by applicable law, the minor's parents or court-appointed guardian shall cooperate in any and all actions by the Plan to seek and obtain requisite court approval to bind the minor and his estate insofar as these subrogation and reimbursement provisions are concerned.

If the minor's parents or court-appointed guardian fail to take such action, the Plan shall have no obligation to advance payment of medical benefits on behalf of the minor. Any court costs or legal fees associated with obtaining such approval shall be paid by the minor's parents or court-appointed guardian.

Severability

In the event that any section of this provision is considered invalid or illegal for any reason, said invalidity or illegality shall not affect the remaining sections of this provision and Plan. The section shall be fully severable. The Plan shall be construed and enforced as if such invalid or illegal sections had never been inserted in the Plan.

RIGHT TO RECEIVE AND RELEASE NECESSARY INFORMATION

For the purpose of determining the applicability of and implementing the terms of these benefits, the Plan Administrator may, without the consent of or notice to any person, release or obtain any information necessary to determine acceptability of any applicant for participation in the Plan.

In so acting, the Plan Administrator shall be free from any liability that may arise with regard to such action. Any person claiming benefits under this Plan shall furnish to the Plan Administrator such information as may be necessary to implement this provision.

RIGHTS OF RECOVERY

Whenever payments have been made by the Plan which are in excess of the maximum amount allowed under the Plan or are otherwise not covered under any provision of the Plan, the Claims Processor or Plan Administrator shall have the right to recover such payments from among one or more of the following: any persons to, for or with respect to whom such payments were made; any providers of service; any insurance companies or any other organizations. Current benefit payments may be reduced to satisfy outstanding reimbursements.

SEVERABILITY

Should any provision of this Summary Plan Description be declared invalid or illegal for any reason, such invalidity or illegality shall not affect the remaining portions of the Summary Plan Description. Any remaining portions shall remain in full force and effect, as if this Summary Plan Description did not contain the invalid or illegal provision.

SUBMISSION OF CLAIM

All charges, and corresponding requested documentation, must be submitted by the date specified in the Schedule of Covered Services and Provisions. Failure to do so will result in the denial of the charges.

SUMMARY OF MATERIAL MODIFICATIONS

Covered Persons shall be furnished summary descriptions of material modifications in the terms of this Plan and changes in the information required to be included in the Summary Plan Description pertaining to this Plan not later than 210 days after the end of the Plan Year in which the change is adopted. However, in the case of any modification or change that is a material reduction in Covered Services or benefits provided under the Plan, Covered Persons will be furnished a summary of such modification or change not later than 60 days after the adoption of the modification or change, unless the Employer provides summaries of modifications or changes at regular intervals of not more than 90 days.

SUMMARY PLAN DESCRIPTION

The Employer will issue to each Employee under the Plan, a document that shall summarize the benefits to which the person is entitled, to whom the benefits are payable, and the provisions of the Plan principally affecting the Employee. This document is intended to satisfy the requirement for both a Summary Plan Description and Plan Description.

SYSTEM FOR PROCESSING CLAIMS

Claims will be processed on the following basis: 1) first, any non-covered services or services in excess of Plan provisions will be subtracted from billed charges; 2) then, Reasonable and/or Usual and Customary limitations will be applied (if applicable); 3) then, any reduction authorized by agreements with provider networks will be applied to charges from network

providers; and 4) then, any Deductible/Co-Insurance or uncollected co-pays will be deducted from the remaining eligible amount prior to payment.

TYPE OF ADMINISTRATION

The Plan is self-administered by the Plan Administrator. The Plan Administrator has hired a Claims Processor to process claims and provide consulting services and ministerial functions.

COORDINATION OF BENEFITS (COB)

The Coordination of Benefits provision is intended to prevent payments of benefits that exceed expenses. It applies when any other plan or plans also cover the person covered by this Plan. When more than one coverage exists, one plan normally pays its benefits in full and the other plans pay a reduced benefit. This Plan will always pay either its benefits in full or a reduced amount which, when added to the benefits payable by the other plan or plans, will not exceed 100% of allowable expenses. Only the amount paid by the Plan will be charged against the Plan maximums. See Schedule of Covered Services and Provisions to determine the type of Coordination of Benefits this Plan provides.

To coordinate benefits, it is necessary to determine in what order the benefits of various Plans are payable. This is determined as follows:

1. If a plan does not have a provision for the coordination of benefits, its benefits are payable before this Plan.
2. If a plan covers a person other than as a Dependent, its benefits are payable before this Plan. This includes Medicare covering a person other than as a Dependent (e.g. a retired Employee) and any Medicare Supplement Plan. However, in all instances, federal regulations regarding Medicare as a secondary payer will apply.
3. If a plan covers an active Employee, its benefits are payable before this Plan. This order of determination does not supersede No. 2 above.
4. If an individual is covered as a Dependent under 2 separate plans, the benefits are payable first under the Employee's plan having the earliest birthday in a Calendar Year. However, if the Dependent is a child whose parents are separated or divorced, the "birthday rule" does not apply. The following order to determination will apply:

   If the parent with custody has not remarried:

   a. The plan of the parent with custody is primary.
   b. The plan of the parent without custody is secondary.

   If the parent with custody has remarried:

   a. The plan of the parent with custody is primary.
   b. The plan of the stepparent with custody is secondary.
   c. The plan of the parent without custody is tertiary (third).

   There may be a court decree that makes one parent financially responsible for the health care expenses incurred by the child. If a plan covers the child as a Dependent of that parent, its benefits are payable before those of a plan that covers the child as a Dependent of the parent without financial responsibility.
5. If a plan covers an individual who is also allowed to be covered by this Plan pursuant to COBRA continuation coverage, its benefits are payable before this Plan.
6. If items 1, 2, 3, 4 or 5 do not apply, the benefits of a plan that has covered the person for the longest period of time will be payable before those of the other plan.

To the extent that the Plan would be secondary to Medicare, if a Covered Person is eligible for Medicare Part A and/or Part B and does not elect to enroll in such Medicare coverage, then Plan benefits will be coordinated based on an estimate of what Medicare would have paid, regardless of whether benefits are actually received from Medicare.

Any other "plan" means and includes, but is not necessarily limited to the following: any policy, contract or other arrangement for group insurance benefits, including any Hospital or medical service organization plan or other service or prepayment plan arranged through any employer, union, trustee, Employee benefit association, government agency or professional association; or any homeowner's policy or other policy providing liability coverage; or any coverage for students sponsored by or provided through a school or other educational institution; or any coverage provided by a licensed Health Maintenance Organization (HMO); or any individual or non-group health coverage, of which the Plan Administrator is actually aware, including but not limited to a plan or policy purchased or made available through a state or federally managed Health Insurance Marketplace; or any benefits payable under Medicare (to the extent permitted by law); or any government program or any coverage provided by statute.

The term "plan" shall also mean any mandatory "no-fault" automobile insurance coverage providing benefits under a medical expense reimbursement provision for Hospital, medical, or other health care services and treatment because of accidental bodily Injuries arising out of a motor vehicle accident; and any other payment received under any automobile policy.

To administer this provision, the Employer has the right to:

1. Release or obtain data needed to determine the benefits payable under this provision
2. Recover any sum paid above the amount that is required by this provision and
3. Repay any party for a payment made by the party, when the Employer should have made the payment.

COMPLIANCE REGULATIONS

STATEMENT OF RIGHTS UNDER THE NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or 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, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96 hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

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

SOURCE OF INJURY RESTRICTIONS

The Plan will not limit coverage for Injuries or Illnesses resulting from 1) domestic violence, or 2) self-inflicted injury or attempted suicide. Further, the Plan will not limit coverage for Injuries or Illnesses resulting from participation in any activity if such Illness or Injury is as a result of a physical or mental condition.

WELLNESS VS. RISK FACTORS

The Plan will not charge Covered Persons who have adverse health factors, or who participate in certain adverse lifestyle activities, more than those similarly situated Covered Persons who do not have such factors or participate in such activities.* Further, the Plan will not provide rewards to Covered Persons who participate in, or meet the requirements of, positive lifestyle activities in excess of what is offered to those similarly situated Covered Persons who do not participate in, or meet the requirements of, such activities.*

* Except as such differential treatment is allowed through the incorporation of wellness program(s) meeting federally approved guidelines.

FAMILY MEDICAL LEAVE ACT (FMLA)

The following applies to companies with 50 or more employees

If the Covered Person is entitled to, and elects to take, a family or medical leave solely under the terms of the Family and Medical Leave Act of 1993 (FMLA), the Covered Person and his covered Dependents shall continue to be covered under this Plan while the Covered Person is absent from work on an FMLA leave as if there were no interruption of active employment. Provided the applicable premium is paid, such coverage will continue until the earlier of the expiration of such leave or the date notice is given to the Employer that the Covered Person does not intend to return to work at the end of the FMLA leave.

The Covered Person may choose not to retain health coverage during the FMLA leave. If he returns to active working status on or before the expiration of the leave, he is entitled to have coverage reinstated on the same basis as it would have been if the leave had not been taken. (Coverage will be reinstated without any additional qualification requirements imposed by this Plan. This Plan's provisions with respect to Deductibles and percentage of payments will apply on the same basis as they did prior to the FMLA leave.)

MILITARY LEAVES

If You are absent from work due to military service, You may elect to continue coverage under the Plan (including coverage for enrolled Dependents) for up to 24 months from the first day of absence (or, if earlier, until the day after the date You are required to apply for or return to active employment with Your Employer under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)). Your contributions for continued coverage will be the same as for a COBRA beneficiary, except that, if You are absent for 30 days or less, Your contribution will be the same as for similarly situated active participants in the Plan.

Whether or not You continue coverage during military service, You may reinstate coverage under the Plan on Your return to employment under USERRA. The reinstatement will be without any waiting period otherwise required under the Plan, except to the extent that You had not fully completed any required waiting period prior to the start of military service.

GENETIC INFORMATION

The Plan may not adjust premium or contribution amounts for those covered under the Plan on the basis of genetic information. The Plan may also not request, require or purchase genetic information for underwriting purposes (or in connection with any individual prior to such individual's enrollment under the Plan). The term "underwriting" covers rules relating to the determination of eligibility (including enrollment and continued eligibility) for Plan benefits or coverage, the computation of premium or contribution amounts and any activities relating to the creation, renewal, or replacement of the Plan.

This Plan is prohibited from requesting or requiring genetic testing on the part of an individual or his family members. Genetic tests include analysis of human DNA, RNA, chromosomes, proteins, or metabolites that detect genotypes, mutations, or chromosomal changes. The term "genetic test" does not mean an analysis of proteins or metabolites that does not detect genotypes, mutations, or chromosomal changes; or an analysis of proteins or metabolites that is directly related to a manifested disease, disorder, or pathological condition that could reasonably be detected by a health care professional with appropriate training and expertise in the field of medicine involved.

The Plan may obtain and use the results of a genetic test when making payment determinations (so long as only the minimum amount of information is utilized necessary for the determination).

A plan may request (but not require) that a participant undergo a genetic test if 1) the plan clearly indicates that compliance is voluntary, and that noncompliance will have no effect on enrollment status or premium/contribution amounts, 2) no genetic information collected is used for underwriting purposes, and 3) the plan notify the applicable federal government agency that the plan is conducting activities pursuant to this exception and includes a description of the activities.

NOTICE OF CONTINUATION COVERAGE RIGHTS UNDER COBRA

INTRODUCTION

This notice contains important information about Your rights to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice generally explains COBRA continuation coverage, when it may become available to You and Your family, and what You need to do to protect the right to receive it.**

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to You and other members of Your family when group health coverage would otherwise end. For more information about Your rights and obligations under the Plan and under federal law, You should review the Plan's Summary Plan Description or contact the Plan Administrator.

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

WHAT IS COBRA CONTINUATION COVERAGE?

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event. This is also called a “qualifying event”. Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” You, Your spouse, and Your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If You're an employee, You'll become a qualified beneficiary if You lose Your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than Your gross misconduct.
- If You're the spouse of an employee, You will become a qualified beneficiary if You lose Your coverage under the Plan because of the following qualifying events:
- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from Your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the plan as a “dependent child.”

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to Your employer, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary with respect to the bankruptcy. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

WHEN IS COBRA COVERAGE AVAILABLE?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, commencement of a proceeding in bankruptcy with respect to the employer (if the Plan provides retiree coverage), or the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), You must notify the Plan Administrator within 60 days after the qualifying event occurs. You must send this notice in writing to the Plan Administrator. IF YOU, YOUR SPOUSE OR YOUR DEPENDENT FAIL TO PROVIDE TIMELY WRITTEN NOTICE TO THE PLAN ADMINISTRATOR AFTER A DIVORCE, LEGAL SEPARATION OR LOSS OF DEPENDENT CHILD ELIGIBILITY, THE RIGHT TO ELECT TO PURCHASE COBRA CONTINUATION COVERAGE IS WAIVED.

HOW IS COBRA COVERAGE PROVIDED?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18 month period of COBRA continuation coverage can be extended.

DISABILITY EXTENSION OF 18-MONTH PERIOD OF CONTINUATION COVERAGE

If You or anyone in Your family covered under the Plan is determined by the Social Security Administration to be disabled and You notify the Plan Administrator in a timely fashion, You and Your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage. A copy of the determination of disability by the Social Security Administration must be sent to the Plan Administrator within 60 days after the date the determination is issued and before the end of the 18-month maximum coverage period that applies to the qualifying event. Any individual who is either the employee, a qualified beneficiary with respect to the qualifying event, or any representative acting on behalf of the employee or qualified beneficiary, may send the written notice to the Plan Administrator. Such individual(s) must further notify the Plan Administrator in writing within 30 days after a determination has been made that the person is no longer disabled. The Plan may require the payment of an amount that is up to 150 percent of the applicable premium for the period of extended coverage as long as the disabled individual is included in the extended coverage period.

SECOND QUALIFYING EVENT EXTENSION OF 18-MONTH PERIOD OF CONTINUATION COVERAGE

If Your family experiences another qualifying event while receiving 18 months of COBRA continuation coverage, the spouse and dependent children in Your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the Plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

ARE THERE OTHER COVERAGE OPTIONS BESIDES COBRA CONTINUATION COVERAGE?

Yes, instead of enrolling in COBRA continuation coverage, there may be other coverage options for You and Your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a “special enrollment period.” Some of these options may cost less than COBRA continuation coverage. You can learn more about these options at www.HealthCare.gov.

You should compare Your other coverage options with COBRA continuation coverage and choose the coverage that is best for You. For example, if You move to other coverage You may pay more out of pocket than You would under COBRA because the new coverage may impose a new deductible.

When You lose job-based health coverage, it’s important that You choose carefully between COBRA continuation coverage and other coverage options, because once You’ve made Your

choice, it can be difficult or impossible to switch to another coverage option.

WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace allows You to find and compare private health insurance options. In the Marketplace, You could be eligible for a new kind of tax credit that lowers Your monthly premiums and cost-sharing reductions (amounts that lower Your out-of-pocket costs for deductibles, coinsurance, and copayments) right away, and You can see what Your premium, deductibles, and out-of-pocket costs will be before You make a decision to enroll. Through the Marketplace You'll also learn if You qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program (CHIP). You can access the Marketplace for Your state at www.HealthCare.gov.

Coverage through the Health Insurance Marketplace may cost less than COBRA continuation coverage.

WHEN CAN I ENROLL IN MARKETPLACE COVERAGE?

You always have 60 days from the time You lose Your job-based coverage to enroll in the Marketplace. That is because losing Your job-based health coverage is a "special enrollment" event. **After 60 days Your special enrollment period will end and You may not be able to enroll, so You should take action right away.** In addition, during what is called an "open enrollment" period, anyone can enroll in Marketplace coverage.

To find out more about enrolling in the Marketplace, such as when the next open enrollment period will be and what You need to know about qualifying events and special enrollment periods, visit www.HealthCare.gov.

IF I SIGN UP FOR COBRA CONTINUATION COVERAGE, CAN I SWITCH TO COVERAGE IN THE MARKETPLACE? WHAT ABOUT IF I CHOOSE MARKETPLACE COVERAGE AND WANT TO SWITCH BACK TO COBRA CONTINUATION COVERAGE?

If You sign up for COBRA continuation coverage, You can switch to a Marketplace plan during a Marketplace open enrollment period. You can also end Your COBRA continuation coverage early and switch to a Marketplace plan if You have another qualifying event such as marriage or birth of a child through something called a "special enrollment period." But be careful though - if You terminate Your COBRA continuation coverage early without another qualifying event, You'll have to wait to enroll in Marketplace coverage until the next open enrollment period, and could end up without any health coverage in the interim.

Once You've exhausted Your COBRA continuation coverage and the coverage expires, You'll be eligible to enroll in Marketplace coverage through a special enrollment period, even if Marketplace open enrollment has ended.

If You sign up for Marketplace coverage instead of COBRA continuation coverage, You cannot switch to COBRA continuation coverage under any circumstances.

WHAT FACTORS SHOULD I CONSIDER WHEN CHOOSING COVERAGE OPTIONS?

When considering Your options for health coverage, You may want to think about:

- Premiums: Your previous plan can charge up to 102% of total plan premiums for COBRA coverage. Other options, like coverage on a spouse's plan or through the Marketplace, may be less expensive.
- Provider Networks: If You're currently getting care or treatment for a condition, a change in Your health coverage may affect Your access to a particular health care provider. You may want to check to see if Your current health care providers participate in a network as You consider options for health coverage.
- Drug Formularies: If You're currently taking medication, a change in Your health coverage may affect Your costs for medication – and in some cases, Your medication may not be covered by another plan. You may want to check to see if Your current medications are listed in drug formularies for other health coverage.
- Severance payments: If You lost Your job and got a severance package from Your former employer, Your former employer may have offered to pay some or all of Your COBRA payments for a period of time. In this scenario, You may want to contact the Department of Labor at 1-866-444-3272 to discuss Your options.
- Service Areas: Some plans limit their benefits to specific service or coverage areas – so if You move to another area of the country, You may not be able to use Your benefits. You may want to see if Your plan has a service or coverage area, or other similar limitations.
- Other Cost-Sharing: In addition to premiums or contributions for health coverage, You probably pay copayments, deductibles, coinsurance, or other amounts as You use Your benefits. You may want to check to see what the cost-sharing requirements are for other health coverage options. For example, one option may have much lower monthly premiums, but a much higher deductible and higher copayments.

IF YOU HAVE QUESTIONS

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

KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

In order to protect Your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for Your records, of any notices You sent to the Plan Administrator.

PLAN CONTACT INFORMATION

If You have any questions regarding COBRA Continuation Coverage under the Plan, please contact Your Plan Administrator.

STANDARDS FOR PRIVACY OF INDIVIDUALLY IDENTIFIABLE HEALTH INFORMATION (THE "PRIVACY STANDARDS")

ISSUED PURSUANT TO

The Health Insurance Portability and Accountability Act of 1996, as amended ("HIPAA")

1. Disclosure of Summary Health Information to the Plan Sponsor

In accordance with the Privacy Standards, the Plan may disclose Summary Health Information to the Plan Sponsor if the Plan Sponsor requests the Summary Health Information for the purpose of (a) obtaining premium bids from health plans for providing health insurance coverage under this Plan or (b) modifying, amending or terminating the Plan.

"Summary Health Information" may be individually identifiable health information and it summarizes the claims history, claims expenses or the type of claims experienced by individuals in the Plan, but it excludes all identifiers that must be removed for the information to be de-identified, except that it may contain geographic information to the extent that it is aggregated by five-digit zip code.

2. Disclosure of Protected Health Information ("PHI") to the Plan Sponsor for Plan Administration Purposes

In order that the Plan Sponsor may receive and use PHI for Plan Administration purposes, the Plan Sponsor agrees to:

a. Not use or further disclose PHI other than as permitted or required by the Plan Documents or as required by law (as defined in the Privacy Standards);

b. Ensure that any agents, including a subcontractor, to whom the Plan Sponsor provides PHI received from the Plan agree to the same restrictions and conditions that apply to the Plan Sponsor with respect to such PHI;

c. Not use or disclose PHI for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the Plan Sponsor, except pursuant to an authorization which meets the requirements of the Privacy Standards;

d. Report to the Plan any PHI use or disclosure that is inconsistent with the uses or disclosures provided for of which the Plan Sponsor becomes aware;

e. Make available PHI in accordance with Section 164.524 of the Privacy Standards (45 CFR 164.524);

f. Make available PHI for amendment and incorporate any amendments to PHI in accordance with Section 164.526 of the Privacy Standards (45 CFR 164.526);

g. Make available the information required to provide an accounting of disclosures in accordance with Section 164.528 of the Privacy Standards (45 CFR 164.528);

h. Make its internal practices, books and records relating to the use and disclosure of PHI received from the Plan available to the Secretary of the U.S. Department of Health and Human Services ("HHS"), or any other officer or employee of HHS

to whom the authority involved has been delegated, for purposes of determining compliance by the Plan with Part 164, Subpart E, of the Privacy Standards (45 CFR 164.500 *et seq*);

i. If feasible, return or destroy all PHI received from the Plan that the Plan Sponsor still maintains in any form and retain no copies of such PHI when no longer needed for the purpose for which disclosure was made, except that, if such return or destruction is not feasible, limit further uses and disclosures to those purposes that make the return or destruction of the PHI infeasible; and

j. Ensure that adequate separation between the Plan and the Plan Sponsor, as required in Section 164.504(f)(2)(iii) of the Privacy Standards (45 CFR 164.504(f)(2)(iii)), is established as follows:

   i. The access to and use of PHI by the individuals described in the Key Information section at the beginning of this document shall be restricted to the Plan Administration functions that the Plan Sponsor performs for the Plan.

   ii. In the event any of the individuals described in the Key Information section do not comply with the provisions of the Plan Documents relating to use and disclosure of PHI, the Plan Administrator shall impose reasonable sanctions as necessary, in its discretion, to ensure that no further non-compliance occurs. Such sanctions shall be imposed progressively (for example, an oral warning, a written warning, time off without pay and termination), if appropriate, and shall be imposed so that they are commensurate with the severity of the violation.

"Plan Administration" functions are activities that would meet the definitions of treatment, payment and health care operations. "Plan Administration" functions include, but are not limited to quality assurance, claims processing, auditing, monitoring, management, stop loss underwriting, stop loss claims filing, eligibility information requests, medical necessity reviews, certain appeal determinations, utilization review, case management and disease management. It does not include any employment-related functions or functions in connection with any other benefit or benefit plans.

The Plan shall disclose PHI to the Plan Sponsor only upon receipt of a certification by the Plan Sponsor that (a) the Plan Documents have been amended to incorporate the above provisions and (b) the Plan Sponsor agrees to comply with such provisions.

3. Disclosure of Certain Enrollment Information to the Plan Sponsor

Pursuant to Section 164.504(f)(1)(iii) of the Privacy Standards (45 CFR 164.504(f)(1)(iii)), the Plan may disclose to the Plan Sponsor information on whether an individual is participating in the Plan or is enrolled in or has disenrolled from a health insurance issuer or health maintenance organization offered by the Plan to the Plan Sponsor.

4. Other Disclosures and Uses of PHI

With respect to all other uses and disclosures of PHI, the Plan shall comply with the Privacy Standards.

NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT COVERED PERSONS MAY BE USED AND DISCLOSED AND HOW COVERED PERSONS CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This Notice of Privacy Practices ("Notice") describes how protected health information may be used or disclosed by this Plan to carry out treatment, payment, health care operations and for other purposes that are permitted or required by law. This Notice also sets out this Plan's legal obligations concerning a Covered Person's protected health information and describes a Covered Person's rights to access, amend and manage that protected health information.

Protected health information ("PHI") is individually identifiable health information, including demographic information, collected from a Covered Person or created or received by a health care provider, a health plan, an employer (when functioning on behalf of the group health plan), or a health care clearinghouse and that relates to: (1) a Covered Person's past, present or future physical or mental health or condition; (2) the provision of health care to a Covered Person; or (3) the past, present or future payment for the provision of health care to a Covered Person.

This Notice has been drafted to be consistent with what is known as the "HIPAA Privacy Rule," and any of the terms not defined in this Notice should have the same meaning as they have in the HIPAA Privacy Rule.

If You have any questions or want additional information about the Notice or the policies and procedures described in the Notice, please contact the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document:

THE PLAN'S RESPONSIBILITIES

The Plan is required by law to maintain the privacy of a Covered Person's PHI. The Plan is obligated to provide the Covered Person with a copy of this Notice of the Plan's legal duties and of its privacy practices with respect to the Covered Person's PHI, abide by the terms of the Notice that is currently in effect, and notify the Covered Person in the event of a breach of the Covered Person's unsecured PHI. The Plan reserves the right to change the provisions of this Notice and make the new provisions effective for all PHI that is maintained. If the Plan makes a material change to this Notice, a revised Notice will be mailed to the address that the Plan has on record.

When using or disclosing PHI or when requesting PHI from another covered entity, the Plan will make reasonable efforts not to use, disclose or request more than the minimum amount of PHI necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations.

Genetic information shall be treated as health information pursuant to the Health Insurance Portability and Accountability Act. The use or disclosure by the Plan of protected health information that is genetic information about an individual for underwriting purposes under the Plan shall not be a permitted use or disclosure.

However, the minimum necessary standard will not apply in the following situations:

- disclosures to or requests by a health care provider for treatment;
- uses or disclosures made to the individual;
- disclosures made to the Secretary of the U.S. Department of Health and Human Services;
- uses or disclosures that are required by law;
- uses or disclosures that are required for compliance with the HIPAA Privacy Rule; and
- uses or disclosures made pursuant to an authorization.

This Notice does not apply to information that has been de-identified. De-identified information is health information that does not identify an individual and with respect to which there is no reasonable basis to believe that the information can be used to identify an individual. It is not individually identifiable health information.

PERMISSIBLE USES AND DISCLOSURES OF PHI

The following is a description of how the Plan is most likely to use and/or disclose a Covered Person's PHI.

Treatment, Payment and Health Care Operations

The Plan has the right to use and disclose a Covered Person's PHI for all activities that are included within the definitions of "treatment, payment and health care operations" as described in the HIPAA Privacy Rule.

Treatment

The Plan will use or disclose PHI so that a Covered Person may seek treatment. Treatment is the provision, coordination or management of health care and related services. It also includes, but is not limited to consultations and referrals between one or more of a Covered Person's providers. For example, the Plan may disclose to a treating specialist the name of a Covered Person's primary care physician so that the specialist may request medical records from that primary care physician.

Payment

The Plan will use or disclose PHI to pay claims for services provided to a Covered Person and to obtain stop-loss reimbursements, if applicable, or to otherwise fulfill the Plan's responsibilities for coverage and providing benefits. For example, the Plan may disclose PHI when a provider requests information regarding a Covered Person's eligibility for coverage under this Plan, or the Plan may use PHI to determine if a treatment that was received was medically necessary.

Health Care Operations

The Plan will use or disclose PHI to support its business functions. These functions include, but are not limited to quality assessment and improvement, reviewing provider performance, licensing, stop-loss underwriting, business planning and business development. For example, the Plan may use or disclose PHI: (1) to provide a Covered Person with information about a disease management program; (2) to respond to a customer service inquiry from a Covered Person or (3) in connection with fraud and abuse detection and compliance programs.

POTENTIAL IMPACT OF STATE LAW

The HIPAA Privacy Regulations generally do not "preempt" (or take precedence over) state privacy or other applicable laws that provide individuals greater privacy protections. As a result, to the extent state law applies, the privacy laws of a particular state, or other federal laws, rather than the HIPAA Privacy Regulations, might impose a privacy standard under which the Plan will be required to operate. For example, where such laws have been enacted, the Plan will follow more stringent state privacy laws that relate to uses and disclosures of PHI concerning HIV or AIDS, mental health, substance abuse/chemical dependency, genetic testing, reproductive rights, etc.

OTHER PERMISSIBLE USES AND DISCLOSURES OF PHI

The following is a description of other possible ways in which the Plan may (and is permitted to) use and/or disclose PHI.

Required by Law

The Plan may use or disclose PHI to the extent the law requires the use or disclosure. When used in this Notice, "required by law" is defined as it is in the HIPAA Privacy Rule. For example, the Plan may disclose PHI when required by national security laws or public health disclosure laws.

Public Health Activities

The Plan may use or disclose PHI for public health activities that are permitted or required by law. For example, the Plan may use or disclose information for the purpose of preventing or controlling disease, injury, or disability, or it may disclose such information to a public health authority authorized to receive reports of child abuse or neglect. The Plan also may disclose PHI, if directed by a public health authority, to a foreign government agency that is collaborating with the public health authority.

Health Oversight Activities

The Plan may disclose PHI to a health oversight agency for activities authorized by law, such as: audits; investigations; inspections; licensure or disciplinary actions; or civil, administrative, or criminal proceedings or actions. Oversight agencies seeking this information include government agencies that oversee: (1) the health care system; (2) government benefit programs; (3) other government regulatory programs and (4) compliance with civil rights laws.

Abuse or Neglect

The Plan may disclose PHI to a government authority that is authorized by law to receive reports of abuse, neglect or domestic violence. Additionally, as required by law, the Plan may disclose to a governmental entity, authorized to receive such information, a Covered Person's PHI if there is reason to believe that the Covered Person has been a victim of abuse, neglect, or domestic violence.

Legal Proceedings

The Plan may disclose PHI: (1) in the course of any judicial or administrative proceeding; (2) in response to an order of a court or administrative tribunal (to the extent such disclosure is expressly authorized) and (3) in response to a subpoena, a discovery request, or other lawful

process, once the Plan has met all administrative requirements of the HIPAA Privacy Rule. For example, the Plan may disclose PHI in response to a subpoena for such information, but only after first meeting certain conditions required by the HIPAA Privacy Rule.

Law Enforcement

Under certain conditions, the Plan also may disclose PHI to law enforcement officials. For example, some of the reasons for such a disclosure may include, but not be limited to: (1) it is required by law or some other legal process; (2) it is necessary to locate or identify a suspect, fugitive, material witness, or missing person or (3) it is necessary to provide evidence of a crime.

Coroners, Medical Examiners, Funeral Directors, and Organ Donation Organizations

The Plan may disclose PHI to a coroner or medical examiner for purposes of identifying a deceased person, determining a cause of death or for the coroner or medical examiner to perform other duties authorized by law. The Plan also may disclose, as authorized by law, information to funeral directors so that they may carry out their duties. Further, the Plan may disclose PHI to organizations that handle organ, eye or tissue donation and transplantation.

Research

The Plan may disclose PHI to researchers when an institutional review board or privacy board has: (1) reviewed the research proposal and established protocols to ensure the privacy of the information and (2) approved the research.

To Prevent a Serious Threat to Health or Safety

Consistent with applicable federal and state laws, the Plan may disclose PHI if there is reason to believe that the disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public. The Plan also may disclose PHI if it is necessary for law enforcement authorities to identify or apprehend an individual.

Military Activity and National Security, Protective Services

Under certain conditions, the Plan may disclose PHI if Covered Persons are, or were, Armed Forces personnel for activities deemed necessary by appropriate military command authorities. If Covered Persons are members of foreign military service, the Plan may disclose, in certain circumstances, PHI to the foreign military authority. The Plan also may disclose PHI to authorized federal officials for conducting national security and intelligence activities, and for the protection of the President, other authorized persons or heads of state.

Inmates

If a Covered Person is an inmate of a correctional institution, the Plan may disclose PHI to the correctional institution or to a law enforcement official for: (1) the institution to provide health care to the Covered Person; (2) the Covered Person's health and safety and the health and safety of others or (3) the safety and security of the correctional institution.

Workers' Compensation

The Plan may disclose PHI to comply with workers' compensation laws and other similar programs that provide benefits for work-related injuries or illnesses.

Emergency Situations

The Plan may disclose PHI of a Covered Person in an emergency situation, or if the Covered Person is incapacitated or not present, to a family member, close personal friend, authorized disaster relief agency, or any other person previously identified by the Covered Person. The Plan will use professional judgment and experience to determine if the disclosure is in the best interests of the Covered Person. If the disclosure is in the best interest of the Covered Person, the Plan will disclose only the PHI that is directly relevant to the person's involvement in the care of the Covered Person.

Fundraising Activities

The Plan may use or disclose the PHI of a Covered Person for fundraising activities, such as raising money for a charitable foundation or similar entity to help finance its activities. If the Plan does contact the Covered Person for fundraising activities, the Plan will give the Covered Person the opportunity to opt-out, or stop, receiving such communications in the future.

Group Health Plan Disclosures

The Plan may disclose the PHI of a Covered Person to a sponsor of the group health plan – such as an employer or other entity – that is providing a health care program to the Covered Person. The Plan can disclose the PHI of the Covered Person to that entity if that entity has contracted with the Plan to administer the Covered Person's health care program on its behalf.

Underwriting Purposes

The Plan may use or disclose the PHI of a Covered Person for underwriting purposes, such as to make a determination about a coverage application or request. If the Plan does use or disclose the PHI of the Covered Person for underwriting purposes, the Plan is prohibited from using or disclosing in the underwriting process the PHI of the Covered Person that is genetic information.

Others Involved In Your Health Care

Using its best judgment, the Plan may make PHI known to a family member, other relative, close personal friend or other personal representative that the Covered Person identifies. Such use will be based on how involved the person is in the Covered Person's care or in the payment that relates to that care. The Plan may release information to parents or guardians, if allowed by law.

If a Covered Person is not present or able to agree to these disclosures of PHI, then, using its professional judgment, the Plan may determine whether the disclosure is in the Covered Person's best interest.

REQUIRED DISCLOSURES OF PHI

The following is a description of disclosures that the Plan is required by law to make.

Disclosures to the Secretary of the U.S. Department of Health and Human Services

The Plan is required to disclose PHI to the Secretary of the U.S. Department of Health and Human Services when the Secretary is investigating or determining the Plan's compliance with the HIPAA Privacy Rule.

Disclosures to Covered Persons

The Plan is required to disclose to a Covered Person most of the PHI in a "designated record set" when that Covered Person requests access to this information. Generally, a designated record set contains medical and billing records, as well as other records that are used to make decisions about a Covered Person's health care benefits. The Plan also is required to provide, upon the Covered Person's request, an accounting of most disclosures of his PHI that are for reasons other than treatment, payment and health care operations and are not disclosed through a signed authorization.

The Plan will disclose a Covered Person's PHI to an individual who has been designated by that Covered Person as his personal representative and who has qualified for such designation in accordance with relevant state law. However, before the Plan will disclose PHI to such a person, the Covered Person must submit a written notice of his designation, along with the documentation that supports his qualification (such as a power of attorney).

Even if the Covered Person designates a personal representative, the HIPAA Privacy Rule permits the Plan to elect not to treat that individual as the Covered Person's personal representative if a reasonable belief exists that: (1) the Covered Person has been, or may be, subjected to domestic violence, abuse or neglect by such person; (2) treating such person as his personal representative could endanger the Covered Person, or (3) the Plan determines, in the exercise of its professional judgment, that it is not in its best interest to treat that individual as the Covered Person's personal representative.

Business Associates

The Plan contracts with individuals and entities (Business Associates) to perform various functions on its behalf or to provide certain types of services. To perform these functions or to provide the services, the Plan's Business Associates will receive, create, maintain, use or disclose PHI, but only after the Plan requires the Business Associates to agree in writing to contract terms designed to appropriately safeguard PHI. For example, the Plan may disclose PHI to a Business Associate to administer claims or to provide service support, utilization management, subrogation or pharmacy benefit management. Examples of the Plan's Business Associates would be its third party administrator, broker, preferred provider organization and utilization review vendor.

Other Covered Entities

The Plan may use or disclose PHI to assist health care providers in connection with their treatment or payment activities or to assist other covered entities in connection with payment activities and certain health care operations. For example, the Plan may disclose PHI to a health care provider when needed by the provider to render treatment to a Covered Person, and the Plan may disclose PHI to another covered entity to conduct health care operations in the areas of fraud and abuse detection or compliance, quality assurance and improvement activities or accreditation, certification, licensing or credentialing. This also means that the Plan may disclose or share PHI with other insurance carriers in order to coordinate benefits, if a Covered Person has coverage through another carrier.

Plan Sponsor

The Plan may disclose PHI to the Plan Sponsor of the group health plan for purposes of plan administration or pursuant to an authorization request signed by the Covered Person. Also, the Plan may use or disclose "summary health information" to the Plan Sponsor for obtaining premium bids or modifying, amending or terminating the group health plan. Summary health information summarizes the claims history, claims expenses or types of claims experienced by individuals for whom a Plan Sponsor has provided health benefits under a group health plan and from which identifying information has been deleted in accordance with the HIPAA Privacy Rule.

USES AND DISCLOSURES OF PHI THAT REQUIRE A COVERED PERSON'S AUTHORIZATION

Sale Of PHI

The Plan will request the written authorization of a Covered Person before the Plan makes any disclosure that is deemed a sale of the Covered Person's PHI, meaning that the Plan is receiving compensation for disclosing the PHI in this manner.

Marketing

The Plan will request the written authorization of a Covered Person to use or disclose the Covered Person's PHI for marketing purposes with limited exceptions, such as when the Plan has face-to-face marketing communications with the Covered Person or when the Plan provides promotional gifts of nominal value.

Psychotherapy Notes

The Plan will request the written authorization of a Covered Person to use or disclose any of the Covered Person's psychotherapy notes that the Plan may have on file with limited exception, such as for certain treatment, payment or health care operation functions.

Other uses and disclosures of PHI that are not described previously will be made only with a Covered Person's written authorization. If the Covered Person provides the Plan with such an authorization, he/she may revoke the authorization in writing, and this revocation will be effective for future uses and disclosures of PHI. However, the revocation will not be effective for information that has already been used or disclosed, relying on the authorization.

A COVERED PERSON'S RIGHTS

The following is a description of a Covered Person's rights with respect to PHI:

Right to Request a Restriction

A Covered Person has the right to request a restriction on the PHI the Plan uses or discloses about him/her for treatment, payment or health care operations. The Plan is not required to agree to any restriction that a Covered Person may request. If the Plan does agree to the restriction, it will comply with the restriction unless the information is needed to provide emergency treatment.

A Covered Person may request a restriction by contacting the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document. It is important that the Covered Person directs his request for restriction to this individual or office so that the Plan can begin to process Your request. Requests sent to individuals or offices other than the one indicated might delay processing the request.

The Plan will want to receive this information in writing and will instruct the Covered Person where to send the request when the Covered Person's call is received. In this request, it is important that the Covered Person states: (1) the information whose disclosure he/she wants to limit and (2) how he/she wants to limit the Plan's use and/or disclosure of the information.

Right to Request Confidential Communications

If a Covered Person believes that a disclosure of all or part of his PHI may endanger him/her, that Covered Person may request that the Plan communicates with him/her regarding PHI in an alternative manner or at an alternative location. For example, the Covered Person may ask that the Plan only contact the Covered Person at a work address or via the Covered Person's work e-mail.

The Covered Person may request a restriction by contacting the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document. It is important that the request for confidential communications is addressed to this individual or office so that the Plan can begin to process the request. Requests sent to individuals or offices other than the one indicated might delay processing the request.

The Plan will want to receive this information in writing and will instruct the Covered Person where to send a written request upon receiving a call. This written request should inform the Plan: (1) that he/she wants the Plan to communicate his PHI in an alternative manner or at an alternative location and (2) that the disclosure of all or part of this PHI in a manner inconsistent with these instructions would put the Covered Person in danger.

The Plan will accommodate a request for confidential communications that is reasonable and that states that the disclosure of all or part of a Covered Person's PHI could endanger that Covered Person. As permitted by the HIPAA Privacy Rule, "reasonableness" will (and is permitted to) include, when appropriate, making alternate arrangements regarding payment.

Accordingly, as a condition of granting a Covered Person's request, he/she will be required to provide the Plan information concerning how payment will be handled. For example, if the Covered Person submits a claim for payment, state or federal law (or the Plan's own contractual obligations) may require that the Plan disclose certain financial claim information to the Plan Participant under whose coverage a Covered Person may receive benefits (e.g., an Explanation of Benefits "EOB"). Unless the Covered Person has made other payment arrangements, the EOB (in which a Covered Person's PHI might be included) will be released to the Plan Participant.

Once the Plan receives all the information for such a request (along with the instructions for handling future communications), the request will be processed usually within 2 business days or as soon as reasonably possible.

Prior to receiving the information necessary for this request, or during the time it takes to process it, PHI may be disclosed (such as through an EOB). Therefore, it is extremely important that the Covered Person contact the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document as soon as the Covered Person determines the need to restrict disclosures of his PHI.

If the Covered Person terminates his request for confidential communications, the restriction will be removed for all of the Covered Person's PHI that the Plan holds, including PHI that was

previously protected. Therefore, a Covered Person should not terminate a request for confidential communications if that person remains concerned that disclosure of PHI will endanger him/her.

Right to Inspect and Copy

A Covered Person has the right to inspect and copy PHI that is contained in a "designated record set." Generally, a designated record set contains medical and billing records, as well as other records that are used to make decisions about a Covered Person's health care benefits. However, the Covered Person may not inspect or copy psychotherapy notes or certain other information that may be contained in a designated record set.

To inspect and copy PHI that is contained in a designated record set, the Covered Person must submit a request by contacting the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document. It is important that the Covered Person contact this individual or office to request an inspection and copying so that the Plan can begin to process the request. Requests sent to individuals or offices other than the one indicated might delay the processing of the request. If the Covered Person requests a copy of the information, the Plan may charge a fee for the costs of copying, mailing or other supplies associated with that request.

The Plan may deny a Covered Person's request to inspect and copy PHI in certain limited circumstances. If a Covered Person is denied access to information, he/she may request that the denial be reviewed. To request a review, the Covered Person must contact the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document. A licensed health care professional chosen by the Plan will review the Covered Person's request and the denial. The person performing this review will not be the same one who denied the Covered Person's initial request. Under certain conditions, the Plan's denial will not be reviewable. If this event occurs, the Plan will inform the Covered Person through the denial that the decision is not reviewable.

Right to Amend

If a Covered Person believes that his PHI is incorrect or incomplete, he/she may request that the Plan amend that information. The Covered Person may request that the Plan amend such information by contacting the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document. Additionally, this request should include the reason the amendment is necessary. It is important that the Covered Person direct this request for amendment to this individual or office so that the Plan can begin to process the request. Requests sent to individuals or offices other than the one indicated might delay processing the request.

In certain cases, the Plan may deny the Covered Person's request for an amendment. For example, the Plan may deny the request if the information the Covered Person wants to amend is not maintained by the Plan, but by another entity. If the Plan denies the request, the Covered Person has the right to file a statement of disagreement with the Plan. This statement of disagreement will be linked with the disputed information and all future disclosures of the disputed information will include this statement.

Right of an Accounting

The Covered Person has a right to an accounting of certain disclosures of PHI that are for reasons other than treatment, payment or health care operations. No accounting of disclosures is required for disclosures made pursuant to a signed authorization by the Covered Person or his personal representative. The Covered Person should know that most disclosures of PHI will be for purposes of payment or health care operations, and, therefore, will not be subject to this right. There also are other exceptions to this right.

An accounting will include the date(s) of the disclosure, to whom the Plan made the disclosure, a brief description of the information disclosed and the purpose for the disclosure.

A Covered Person may request an accounting by submitting a request in writing to the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document. It is important that the Covered Person direct the request for an accounting to this individual or office so that the Plan can begin to process the request. Requests sent to individuals or offices other than the one indicated might delay processing the request.

A Covered Person's request may be for disclosures made up to 6 years before the date of the request, but not for disclosures made before April 14, 2004. The first list requested within a 12-month period will be free. For additional lists, the Plan may charge for the costs of providing the list. The Plan will notify the Covered Person of the cost involved and he/she may choose to withdraw or modify the request before any costs are incurred.

Right to a Copy of This Notice

The Covered Person has the right to request a copy of this Notice at any time by contacting the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document. If You receive this Notice on the Plan's website or by electronic mail, You also are entitled to request a paper copy of this Notice.

COMPLAINTS

A Covered Person may complain to the Plan if he/she believes that the Plan has violated these privacy rights. The Covered Person may file a complaint with the Plan by contacting the person(s) or office identified under Plan Contact Information in the Key Information section at the beginning of this document. A copy of a complaint form is available from this contact office.

A Covered Person also may file a complaint with the Secretary of the U.S. Department of Health and Human Services. Complaints filed directly with the Secretary must: (1) be in writing; (2) contain the name of the entity against which the complaint is lodged; (3) describe the relevant problems and (4) be filed within 180 days of the time the Covered Person became or should have become aware of the problem.

The Plan will not penalize or in any other way retaliate against a Covered Person for filing a complaint with the Secretary or with the Plan.

STANDARDS FOR SECURITY OF INDIVIDUALLY IDENTIFIABLE HEALTH INFORMATION (THE "SECURITY STANDARDS")

1. DEFINITIONS

a. The term "Electronic Protected Health Information" ("EPHI") has the meaning set forth in Section 160.103 of the Security Standards (45 C.F.R. 160.103) and generally means individually identifiable health information that is transmitted or maintained in any electronic media.

b. The term "Security Incidents" has the meaning set forth in Section 164.304 of the Security Standards (45 C.F.R. 164.304) and generally means the attempted or successful unauthorized access, use, disclosure, modification, or destruction of information or interference with systems operations in an information system.

2. PLAN SPONSOR OBLIGATIONS

Where EPHI will be created, received, maintained, or transmitted to or by the Plan Sponsor on behalf of the Plan, the Plan Sponsor shall reasonably safeguard the EPHI as follows:

a. Plan Sponsor shall implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of EPHI that Plan Sponsor creates, receives, maintains, or transmits on behalf of the Plan;

b. Plan Sponsor shall ensure that the adequate separation that is required by Section 164.504 (f) (2) (iii) of the Security Standards (45 C.F.R. 164.504 (f) (2) (iii)) is supported by reasonable and appropriate security measures;

c. Plan Sponsor shall ensure that any agents, including a subcontractor, to whom it provides EPHI agrees to implement reasonable and appropriate security measures to protect such EPHI; and

d. Plan Sponsor shall report to the Plan any Security Incidents of which it becomes aware as described below:

   i.) Plan Sponsor shall report to the Plan within a reasonable time after the Plan Sponsor becomes aware of any Security Incident that results in unauthorized access, use, disclosure, modification, or destruction of the Plan's EPHI; and

   ii.) Plan Sponsor shall report to the Plan any other Security Incident on an aggregate basis every quarter, or more frequently upon the Plan's request.

e. Plan Sponsor shall make its internal practices, books, and records relating to its compliance with the Security Standards to the Secretary of the U.S. Department of Health and Human Services ("HHS"), or any other officer or employee of HHS to whom the authority involved has been delegated, for purposes of determining compliance by the Plan with the Security Standards.

CPT LISTING FOR TRANSCARANT

43845	Gastroplasty duodenal switch
43653	Laparoscopy gastrostomy
43644	Lap gastric bypass/roux-en-y
43645	Lap gastr bypass incl smll i
43770	Lap place gastr adj device
43774	Lap rmvl gastr adj all parts
43775	Lap sleeve gastrectomy
33820	Revise major vessel
33840	Remove aorta constriction
33860	Ascending aortic graft
33863	Ascending aortic graft
33228	Remv&replc pm gen dual lead
33229	Remv&replc pm gen mult leads
33233	Removal of pm generator
33235	Removal pacemaker electrode
33241	Remove pulse generator
33244	Remove elctrd transvenously
33262	Rmvl& replc pulse gen 1 lead
33263	Rmvl & rplcmt dfb gen 2 lead
33264	Rmvl & rplcmt dfb gen mlt ld
33266	Ablate atria x10sv endo
33270	Ins/rep subq defibrillator
33361	Replace aortic valve perq
33647	Repair heart septum defects
33681	Repair heart septum defect
33405	Replacement aortic valve opn
33416	Revise ventricle muscle
33426	Repair of mitral valve
33427	Repair of mitral valve
33430	Replacement of mitral valve
33463	Valvuloplasty tricuspid
33475	Replacement pulmonary valve
33617	Repair single ventricle
33641	Repair heart septum defect
33533	Cabg arterial single
33534	Cabg arterial two
33535	Cabg arterial three
21936	Resect back tum 5 cm/>
60252	Removal of thyroid
60254	Extensive thyroid surgery
40720	Repair cleft lip/nasal

43264	Ercp remove duct calculi
43274	Ercp duct stent placement
43275	Ercp remove forgn body duct
43276	Ercp stent exchange w/dilate
43277	Ercp ea duct/ampulla dilate
43279	Lap myotomy heller
43280	Laparoscopy fundoplasty
43281	Lap paraesophag hern repair
43820	Fusion of stomach and bowel
43830	Place gastrostomy tube
49500	Rpr ing hernia init reduce
55845	Extensive prostate surgery
55866	Laparo radical prostatectomy
55875	Transperi needle place pros
21556	Exc neck tum deep < 5 cm
24071	Exc arm/elbow les sc 3 cm/>
26111	Exc hand les sc 1.5 cm/>
27337	Exc thigh/knee les sc 3 cm/>
21931	Exc back les sc 3 cm/>
27043	Exc hip pelvis les sc 3 cm/>
21932	Exc back tum deep < 5 cm
21933	Exc back tum deep 5 cm/>
22900	Exc abdl tum deep < 5 cm
22901	Exc abdl tum deep 5 cm/>
22903	Exc abd les sc 3 cm/>
23071	Exc shoulder les sc 3 cm/>
23073	Exc shoulder tum deep 5 cm/>
23076	Exc shoulder tum deep < 5 cm
21014	Exc face tum deep 2 cm/>
21016	Resect face/scalp tum 2 cm/>
43282	Lap paraesoph her rpr w/mesh
45342	Sigmoidoscopy w/us guide bx
45349	Sigmoidoscopy w/resection
45390	Colonoscopy w/resection
15756	Free myo/skin flap microvasc
15757	Free skin flap microvasc
15758	Free fascial flap microvasc
45391	Colonoscopy w/endoscope us
45395	Lap removal of rectum
45397	Lap remove rectum w/pouch
45400	Laparoscopic proc
45505	Repair of rectum
43870	Repair stomach opening

44050	Reduce bowel obstruction
44055	Correct malrotation of bowel
44120	Removal of small intestine
52601	Prostatectomy (turp)
52630	Remove prostate regrowth
52649	Prostate laser enucleation
69436	Create eardrum opening
69631	Repair eardrum structures
69635	Repair eardrum structures
47562	Laparoscopic cholecystectomy
47563	Laparo cholecystectomy/graph
47564	Laparo cholecystectomy/explr
47600	Removal of gallbladder
47605	Removal of gallbladder
49505	Prp i/hern init reduc >5 yr
49507	Prp i/hern init block >5 yr
49520	Rerepair ing hernia reduce
49521	Rerepair ing hernia blocked
49525	Repair ing hernia sliding
49550	Rpr rem hernia init reduce
49553	Rpr fem hernia init blocked
49560	Rpr ventral hern init reduc
49561	Rpr ventral hern init block
49565	Rerepair ventrl hern reduce
49566	Rerepair ventrl hern block
49572	Rpr epigastric hern blocked
49580	Rpr umbil hern reduc < 5 yr
49585	Rpr umbil hern reduc > 5 yr
49587	Rpr umbil hern block > 5 yr
54163	Repair of circumcision
43632	Removal of stomach partial
69641	Revise middle ear & mastoid
69642	Revise middle ear & mastoid
69643	Revise middle ear & mastoid
69644	Revise middle ear & mastoid
69645	Revise middle ear & mastoid
69646	Revise middle ear & mastoid
69660	Revise middle ear bone
69661	Revise middle ear bone
69662	Revise middle ear bone
44140	Partial removal of colon
44141	Partial removal of colon
44143	Partial removal of colon

44145	Partial removal of colon
44146	Partial removal of colon
44150	Removal of colon
47780	Fuse bile ducts and bowel
48105	Resect/debride pancreas
48140	Partial removal of pancreas
49650	Lap ing hernia repair init
49651	Lap ing hernia repair recur
49652	Lap vent/abd hernia repair
49653	Lap vent/abd hern proc comp
49654	Lap inc hernia repair
49655	Lap inc hern repair comp
49656	Lap inc hernia repair recur
49657	Lap inc hern recur comp
54300	Revision of penis
54304	Revision of penis
54322	Reconstruction of urethra
54324	Reconstruction of urethra
54326	Reconstruction of urethra
54332	Revise penis/urethra
54344	Secondary urethral surgery
21196	Reconst lwr jaw w/fixation
54640	Suspension of testis
54650	Orchiopexy (fowler-stephens)
54692	Laparoscopy orchiopexy
54860	Removal of epididymis
55040	Removal of hydrocele
55041	Removal of hydroceles
55060	Repair of hydrocele
55175	Revision of scrotum
55180	Revision of scrotum
55535	Revise spermatic cord veins
25071	Exc forearm les sc 3 cm/>
47120	Partial removal of liver
47130	Partial removal of liver
44160	Removal of colon
44186	Lap jejunostomy
44188	Lap colostomy
44202	Lap enterectomy
44204	Laparo partial colectomy
44205	Lap colectomy part w/ileum
44206	Lap part colectomy w/stoma
44207	L colectomy/coloproctostomy

44208	L colectomy/coloproctostomy
44210	Laparo total proctocolectomy
44227	Lap close enterostomy
44310	Ileostomy/jejunostomy
44602	Suture small intestine
44604	Suture large intestine
44620	Repair bowel opening
44625	Repair bowel opening
44626	Repair bowel opening
44640	Repair bowel-skin fistula
44970	Laparoscopy appendectomy
45110	Removal of rectum
44320	Colostomy
44361	Small bowel endoscopy/biopsy
44366	Small bowel endoscopy
44377	Small bowel endoscopy/biopsy
48150	Partial removal of pancreas
48153	Pancreatectomy
49002	Reopening of abdomen
54410	Remove/replace penis prosth
54520	Removal of testis
54530	Removal of testis
38570	Laparoscopy lymph node biop
38571	Laparoscopy lymphadenectomy
38572	Laparoscopy lymphadenectomy
38724	Removal of lymph nodes neck
38740	Remove armpit lymph nodes
38745	Remove armpit lymph nodes
42815	Excision of neck cyst
42820	Remove tonsils and adenoids
42821	Remove tonsils and adenoids
42825	Removal of tonsils
42826	Removal of tonsils
42830	Removal of adenoids
42831	Removal of adenoids
42835	Removal of adenoids
42836	Removal of adenoids
42145	Repair palate pharynx/uvula
42200	Reconstruct cleft palate
42210	Reconstruct cleft palate
38120	Laparoscopy splenectomy
11970	Replace tissue expander
60210	Partial thyroid excision

60212	Partial thyroid excision
60220	Partial removal of thyroid
60225	Partial removal of thyroid
60240	Removal of thyroid
60260	Repeat thyroid surgery
60271	Removal of thyroid
60502	Re-explore parathyroids
60650	Laparoscopy adrenalectomy
40700	Repair cleft lip/nasal
42440	Excise submaxillary gland
30115	Removal of nose polyp(s)
30130	Excise inferior turbinate
30520	Repair of nasal septum
30630	Repair nasal septum defect
31200	Removal of ethmoid sinus
31225	Removal of upper jaw
31239	Nasal/sinus endoscopy surg
31240	Nasal/sinus endoscopy surg
31255	Removal of ethmoid sinus
31276	Sinus endoscopy surgical
31288	Nasal/sinus endoscopy surg
31541	Larynscop w/tumr exc + scope
31561	Larynscop remve cart + scop
31571	Laryngoscop w/vc inj + scope
31591	Laryngoplasty medialization
32220	Release of lung
32320	Free/remove chest lining
32480	Partial removal of lung
50080	Removal of kidney stone
50081	Removal of kidney stone
50220	Remove kidney open
50230	Removal kidney open radical
50240	Partial removal of kidney
50543	Laparo partial nephrectomy
50544	Laparoscopy pyeloplasty
50545	Laparo radical nephrectomy
50546	Laparoscopic nephrectomy
50548	Laparo remove w/ureter
50715	Release of ureter
51500	Removal of bladder cyst
51595	Remove bladder/revise tract
51596	Remove bladder/create pouch
52234	Cystoscopy and treatment

52235	Cystoscopy and treatment
52240	Cystoscopy and treatment
52260	Cystoscopy and treatment
52276	Cystoscopy and treatment
52318	Remove bladder stone
52327	Cystoscopy inject material
52341	Cysto w/ureter stricture tx
52344	Cysto/uretero stricture tx
52345	Cysto/uretero w/up stricture
52351	Cystouretero & or pyeloscope
52352	Cystouretero w/stone remove
52353	Cystouretero w/lithotripsy
52354	Cystouretero w/biopsy
52356	Cysto/uretero w/lithotripsy
52640	Relieve bladder contracture
53410	Reconstruction of urethra
53415	Reconstruction of urethra
53440	Male sling procedure
53450	Revision of urethra
53460	Revision of urethra
23470	Reconstruct shoulder joint
23472	Reconstruct shoulder joint
25332	Revise wrist joint
25447	Repair wrist joints
27130	Total hip arthroplasty
27132	Total hip arthroplasty
27134	Revise hip joint replacement
27137	Revise hip joint replacement
27138	Revise hip joint replacement
27446	Revision of knee joint
27447	Total knee arthroplasty
27486	Revise/replace knee joint
27487	Revise/replace knee joint
61618	Repair dura
61624	Transcath occlusion cns
61626	Transcath occlusion non-cns
64702	Revise finger/toe nerve
64704	Revise hand/foot nerve
64708	Revise arm/leg nerve
64712	Revision of sciatic nerve
64713	Revision of arm nerve(s)
62140	Repair of skull defect
62141	Repair of skull defect

62142	Remove skull plate/flap
62143	Replace skull plate/flap
64831	Repair of digit nerve
62223	Establish brain cavity shunt
62230	Replace/revise brain shunt
62256	Remove brain cavity shunt
61548	Removal of pituitary gland
61590	Infratemporal approach/skull
61592	Orbitocranial approach/skull
61595	Transtemporal approach/skull
64718	Revise ulnar nerve at elbow
64721	Carpal tunnel surgery
21600	Partial removal of rib
21615	Removal of rib
24105	Removal of elbow bursa
25210	Removal of wrist bone
25215	Removal of wrist bones
25260	Repair forearm tendon/muscle
25275	Repair forearm tendon sheath
25280	Revise wrist/forearm tendon
25295	Release wrist/forearm tendon
26121	Release palm contracture
26123	Release palm contracture
26145	Tendon excision palm/finger
26850	Fusion of knuckle
26860	Fusion of finger joint
26862	Fusion/graft of finger joint
27347	Remove knee cyst
27350	Removal of kneecap
27360	Partial removal leg bone(s)
27380	Repair of kneecap tendon
27385	Repair of thigh muscle
27600	Decompression of lower leg
27602	Decompression of lower leg
27625	Remove ankle joint lining
27626	Remove ankle joint lining
27870	Fusion of ankle joint open
28320	Repair of foot bones
29804	Jaw arthroscopy/surgery
29806	Shoulder arthroscopy/surgery
29807	Shoulder arthroscopy/surgery
29851	Knee arthroscopy/surgery
29855	Tibial arthroscopy/surgery

29862	Hip arthr0 w/debridement
29868	Meniscal trnspl knee w/scpe
29871	Knee arthroscopy/drainage
29873	Knee arthroscopy/surgery
29874	Knee arthroscopy/surgery
29876	Knee arthroscopy/surgery
29877	Knee arthroscopy/surgery
29879	Knee arthroscopy/surgery
29880	Knee arthroscopy/surgery
29822	Shoulder arthroscopy/surgery
29823	Shoulder arthroscopy/surgery
29824	Shoulder arthroscopy/surgery
29825	Shoulder arthroscopy/surgery
29827	Arthroscop rotator cuff repr
29828	Arthroscopy biceps tenodesis
29837	Elbow arthroscopy/surgery
29838	Elbow arthroscopy/surgery
29845	Wrist arthroscopy/surgery
29846	Wrist arthroscopy/surgery
29848	Wrist endoscopy/surgery
29881	Knee arthroscopy/surgery
29882	Knee arthroscopy/surgery
29883	Knee arthroscopy/surgery
29887	Knee arthroscopy/surgery
29888	Knee arthroscopy/surgery
29889	Knee arthroscopy/surgery
29891	Ankle arthroscopy/surgery
29892	Ankle arthroscopy/surgery
29895	Ankle arthroscopy/surgery
29897	Ankle arthroscopy/surgery
29898	Ankle arthroscopy/surgery
21627	Sternal debridement
24140	Partial removal of arm bone
24147	Partial removal of elbow
26410	Repair hand tendon
26418	Repair finger tendon
26432	Repair finger tendon
26433	Repair finger tendon
26437	Realignment of tendons
26440	Release palm/finger tendon
26442	Release palm & finger tendon
26445	Release hand/finger tendon
27403	Repair of knee cartilage

27405	Repair of knee ligament
27415	Osteochondral knee allograft
27418	Repair degenerated kneecap
27420	Revision of unstable kneecap
27422	Revision of unstable kneecap
27427	Reconstruction knee
27428	Reconstruction knee
27429	Reconstruction knee
27640	Partial removal of tibia
27641	Partial removal of fibula
27650	Repair achilles tendon
27652	Repair/graft achilles tendon
27654	Repair of achilles tendon
27658	Repair of leg tendon each
27659	Repair of leg tendon each
27675	Repair lower leg tendons
27676	Repair lower leg tendons
27680	Release of lower leg tendon
21046	Remove mandible cyst complex
24341	Repair arm tendon/muscle
24342	Repair of ruptured tendon
24343	Repr elbow lat ligmnt w/tiss
24344	Reconstruct elbow lat ligmnt
24346	Reconstruct elbow med ligmnt
24357	Repair elbow perc
24358	Repair elbow w/deb open
24359	Repair elbow deb/attch open
24366	Reconstruct head of radius
28737	Revision of foot bones
25320	Repair/revise wrist joint
25337	Reconstruct ulna/radioulnar
25390	Shorten radius or ulna
25400	Repair radius or ulna
25405	Repair/graft radius or ulna
26230	Partial removal of hand bone
26235	Partial removal finger bone
26350	Repair finger/hand tendon
26356	Repair finger/hand tendon
26370	Repair finger/hand tendon
23120	Partial removal collar bone
23130	Remove shoulder bone part
25440	Repair/graft wrist bone
27091	Removal of hip prosthesis

27430	Revision of thigh muscles
27472	Repair/graft of thigh
27479	Surgery to stop leg growth
27485	Surgery to stop leg growth
27488	Removal of knee prosthesis
27495	Reinforce thigh
27687	Revision of calf tendon
27690	Revise lower leg tendon
27691	Revise lower leg tendon
27695	Repair of ankle ligament
27696	Repair of ankle ligaments
27698	Repair of ankle ligament
27702	Reconstruct ankle joint
27720	Repair of tibia
27724	Repair/graft of tibia
27726	Repair fibula nonunion
27279	Arthrodesis sacroiliac joint
28715	Fusion of foot bones
28725	Fusion of foot bones
28730	Fusion of foot bones
28735	Fusion of foot bones
29906	Subtalar arthro w/deb
29914	Hip arthro w/femoroplasty
29915	Hip arthro acetabuloplasty
29916	Hip arthro w/labral repair
27570	Fixation of knee joint
25651	Pin ulnar styloid fracture
25810	Fusion/graft of wrist joint
25825	Fuse hand bones with graft
27766	Optx medial ankle fx
26520	Release knuckle contracture
26525	Release finger contracture
26531	Revise knuckle with implant
26536	Revise/implant finger joint
26540	Repair hand joint
26541	Repair hand joint with graft
26542	Repair hand joint with graft
26546	Repair nonunion hand
26548	Reconstruct finger joint
23462	Repair shoulder capsule
23473	Revis reconst shoulder joint
23474	Revis reconst shoulder joint
23485	Revision of collar bone

23700	Fixation of shoulder
26567	Correct finger deformity
26587	Reconstruct extra finger
27187	Reinforce hip bones
21335	Open tx nose & septal fx
21336	Open tx septal fx w/wo stabj
21365	Opn tx complx malar fx
25020	Decompress forearm 1 space
25105	Remove wrist joint lining
25107	Remove wrist joint cartilage
25118	Excise wrist tendon sheath
23410	Repair rotator cuff acute
23412	Repair rotator cuff chronic
23420	Repair of shoulder
23430	Repair biceps tendon
23440	Remove/transplant tendon
23455	Repair shoulder capsule
63005	Remove spine lamina 1/2 lmbr
63015	Remove spine lamina >2 crvcl
63020	Neck spine disk surgery
63030	Low back disk surgery
63042	Laminotomy single lumbar
63662	Remove spine eltrd plate
63664	Revise spine eltrd plate
63688	Revise/remove neuroreceiver
63707	Repair spinal fluid leakage
63709	Repair spinal fluid leakage
63045	Remove spine lamina 1 crvl
63046	Remove spine lamina 1 thrc
63047	Remove spine lamina 1 lmbr
63056	Decompress spinal cord lmbr
63081	Remove vert body dcmprn crvl
63090	Remove vert body dcmprn lmbr
63200	Release spinal cord lumbar
62355	Remove spinal canal catheter
22551	Neck spine fuse&remov bel c2
22558	Lumbar spine fusion
22600	Neck spine fusion
22610	Thorax spine fusion
22612	Lumbar spine fusion
22630	Lumbar spine fusion
22633	Lumbar spine fusion combined
22802	Post fusion 7-12 vert seg

22804	Post fusion 13/> vert seg
22533	Lat lumbar spine fusion
22849	Reinsert spinal fixation
22850	Remove spine fixation device
22852	Remove spine fixation device
22856	Cerv artific diskectomy
35301	Rechanneling of artery
35371	Rechanneling of artery
37700	Revise leg vein
35556	Art byp grft fem-popliteal
35566	Art byp fem-ant-post tib/prl
35646	Art byp aortobifemoral
35656	Art byp femoral-popliteal
35661	Art byp femoral-femoral
34201	Removal of artery clot
45126	Pelvic exenteration
19307	Mast mod rad
58951	Resect ovarian malignancy
58952	Resect ovarian malignancy
58956	Bso omentectomy w/tah
58957	Resect recurrent gyn mal
51992	Laparo sling operation
53500	Urethrlys transvag w/ scope
19318	Reduction of large breast
19301	Partial mastectomy
19302	P-mastectomy w/ln removal
19303	Mast simple complete
19304	Mast subq
19316	Suspension of breast
19325	Enlarge breast with implant
19328	Removal of breast implant
19340	Immediate breast prosthesis
19357	Breast reconstruction
19361	Breast reconstr w/lat flap
19364	Breast reconstruction
19366	Breast reconstruction
19367	Breast reconstruction
19370	Surgery of breast capsule
19371	Removal of breast capsule
19380	Revise breast reconstruction
56620	Partial removal of vulva
56810	Repair of perineum
57106	Remove vagina wall partial

57200	Repair of vagina
57240	Repair bladder & vagina
57250	Repair rectum & vagina
57260	Repair of vagina
57265	Extensive repair of vagina
57280	Suspension of vagina
57287	Revise/remove sling repair
57288	Repair bladder defect
57295	Revise vag graft via vagina
57300	Repair rectum-vagina fistula
57425	Laparoscopy surg colpopexy
57720	Revision of cervix
58140	Myomectomy abdom method
58145	Myomectomy vag method
58146	Myomectomy abdom complex
58150	Total hysterectomy
58152	Total hysterectomy
58180	Partial hysterectomy
58210	Extensive hysterectomy
58260	Vaginal hysterectomy
58262	Vag hyst including t/o
58263	Vag hyst w/t/o & vag repair
58270	Vag hyst w/enterocele repair
58290	Vag hyst complex
58291	Vag hyst incl t/o complex
58345	Reopen fallopian tube
58541	Lsh uterus 250 g or less
58542	Lsh w/t/o ut 250 g or less
58544	Lsh w/t/o uterus above 250 g
58545	Laparoscopic myomectomy
58546	Laparo-myomectomy complex
58548	Lap radical hyst
58550	Laparo-asst vag hysterectomy
58552	Laparo-vag hyst incl t/o
58553	Laparo-vag hyst complex
58554	Laparo-vag hyst w/t/o compl
58559	Hysteroscopy lysis
58560	Hysteroscopy resect septum
58561	Hysteroscopy remove myoma
58570	Tlh uterus 250 g or less
58571	Tlh w/t/o 250 g or less
58572	Tlh uterus over 250 g
58573	Tlh w/t/o uterus over 250 g

58661	Laparoscopy remove adnexa
58670	Laparoscopy tubal cautery
58671	Laparoscopy tubal block
58672	Laparoscopy fimbrioplasty
58673	Laparoscopy salpingostomy
58740	Adhesiolysis tube ovary
58925	Removal of ovarian cyst(s)
58940	Removal of ovary(s)
58953	Tah rad dissect for debulk
58954	Tah rad debulk/lymph remove
59320	Revision of cervix
59870	Evacuate mole of uterus
S2068	Breast diep or siea flap