

## Schedule of Medical Benefits City of Hendersonville - HDHP Option (Plan Year Basis)



### Features that Add Value

- MIT Health Benefits Trust and your employer have chosen MedCost Benefit Services to administer their health plan benefits. With over a decade of experience in the health care industry, MedCost is a leader in benefits administration because of our outstanding service, respect for your personal health information, and our commitment to offering products and services that are important to you.
- At MedCost, we recognize that affordable health care is vital to your wellbeing and that of your family. We are dedicated to educating our members about the health care options available to them and helping them to become more informed health care consumers. We offer several interactive online tools so you can easily access the most up-to-date information regarding your health benefits.

### Quality Service Is Part of Quality Care

- Service is at the heart of everything we do. Our goal is to give you: fast, accurate answers; responsive, courteous and professional assistance; and ease and convenience in finding the information you need to manage your health.
- [www.medcost.com](http://www.medcost.com) – For access to information 24/7, go to Member login to visit your personalized member website. You will need your ID card with your Member and Group ID numbers to create an account.
- If you have questions about claim status, benefits, or other general questions, you may contact MedCost Benefit Services Customer Service department at (800) 795-1023 or [mbscs@medcost.com](mailto:mbscs@medcost.com). Please include your Member ID number in the body of the email.

### Health & Wellness Toolkit

Start now taking the first step toward building a healthier you! Studies show that by making healthy choices part of your lifestyle, you are more likely to continue with them. We offer you an online Health & Wellness Toolkit to show you how to make those changes. This toolkit is separated into four main sections, each very different but equally important:

- Fitness will guide you through implementing a walking exercise plan and stretching routine to improve your overall health and flexibility. You'll also find tips on how to increase your physical activity at work.
- Nutrition is based on the USDA Food Pyramid and will guide you through the food groups, serving sizes and healthy food and beverage choices. Find healthy recipes, too!
- Health covers conversations to have with your doctor and provides basic information on common health concerns and preventive screenings.
- Lifestyle discusses tobacco cessation, stress relief, sleep habits, and germs to help you change bad habits into healthy ones.

### It's Your Choice

When you visit network providers, you get access to quality care at the lowest out-of-pocket costs available under your plan. Your plan also offers the freedom to choose the providers you prefer — even if they aren't part of the network. Your benefits are the highest when you see “participating providers,” but you're still covered for visits to other providers.

### Prescription Drug Card

MIT Health Benefits Trust has integrated an evidence-based prescription drug program into the prescription drug benefit. This evidence-based program is through “RxResults” and will allow our prescription benefit program to better conform to national guidelines and/or best practices with respect to drugs used to treat certain medical conditions. Under this program some of your previous prescriptions may not be covered the same. In almost all cases, there are alternative drug products that have the same effectiveness with a lower copay amount. Please note that final prescribing decisions rest with your doctor and you. Contact the prescription drug card administrator at the telephone number listed on your Identification Card with any questions regarding prescription drug card benefits.

### Wellness Requirements for 2016

Individual will pay 10% more premium if the following are not completed during Calendar Year 2015:

- Wellness screening through our Wellness Initiative onsite or through member's physician.
- Age appropriate cancer screenings per American Cancer Association guidelines.
- Participation in our Personal Care Management (PCM) program **only if you are contacted by a MedCost PCM nurse.**

Your health plan is committed to helping you achieve your best health. All employees have the ability to avoid any applicable penalties relating to the wellness programs. If you think you might be unable to meet a standard to avoid a penalty under this wellness program, you might qualify for an opportunity to avoid the penalty by different means. Contact Julie Hall at (919) 715-9782 or Lisa Ervin at (919) 715-7973 and we will work with you and, if you wish, with your doctor, to find a wellness program with the same reward that is right for you in light of your health status.

**SCHEDULE OF BENEFITS**  
**City of Hendersonville – HDHP Option – Plan Year**  
**2015**

For access to information 24/7, go to [www.medcost.com](http://www.medcost.com) and go to Member Login to visit the personalized website; use ID card with Member and Group ID numbers to create an account. For questions about claim status, benefits or other general questions, contact MedCost Benefit Services Customer Service at (800) 795-1023 or [mbscs@medcost.com](mailto:mbscs@medcost.com); please include Member ID in body of email.

This Schedule of Benefits is an outline of benefits of the Employee Benefit Plan provided by your Employer. The basis of payment of the benefits described in this Schedule of Benefits will be determined by the provider of services and claims rules of the Plan. All benefits described in this Schedule are subject to the exclusions and limitations described more fully in the Summary Plan Description including, but not limited to, the determination that care and treatment is Medically Necessary; that charges are Usual and Reasonable; and that services, supplies and care are not Experimental and/or Investigational.

**See also Master Summary Plan Description for details of the Plan.**

<b>Waiting Period</b>	Effective on date deemed by the governmental unit
<b>Spousal Definition</b>	The term "Spouse" means the person of the opposite gender or same gender who is legally recognized as the husband or wife under the laws of the state where the marriage took place. The Employer may require documentation proving a legal marital relationship.
<b>Dependent Children</b>	To limiting age of 26 years
<b>Retirees / Board Members</b>	See Master Summary Plan Description / governmental unit for details.
<b>Open Enrollment</b>	Benefit choices made during Open Enrollment are effective on July 1 <sup>st</sup> unless otherwise specified by governmental unit's Human Resources department.
<b>Leave of Absence</b>	FMLA. See Master Summary Plan Description. Other than FMLA. See Master Summary Plan Description.
<b>Pre-Existing Conditions</b>	This Plan does not apply a Pre-Existing Conditions Exclusion Period to any member.

**Network and Health Management**

<b>Network / Travel Option</b>	As indicated on Identification card
<b>Precertification</b>	<ul style="list-style-type: none"> <li>• Hospital admissions*</li> <li>• Transplant services</li> <li>• Hospital observation unit stays of more than 48 hours</li> <li>• Dialysis services</li> </ul>
<i>Penalty</i>	*Non-precertified Room & Board charges will be denied.
<b>Case Management</b>	Case Management is a program that provides special intervention during care or treatment for serious illnesses and accidents. See Summary Plan Description for details
<b>Personal Care Management (PCM)</b>	Personal Care Management is a program to assist with early identification of individuals who may be at risk for developing serious and costly diseases. See Summary Plan Description for details.
<b>SmartStarts Prenatal Program</b>	SmartStarts is a voluntary Employee wellness program, focused on educating expectant mothers and mentoring them through each trimester of pregnancy.
<i>Incentive</i>	The Plan provides an incentive for participation in this program. If you are enrolled in SmartStarts during the first trimester, The MIT health plan will reimburse \$150 (via a check), or if during the second trimester, \$75 (via a check), upon completion of the program. For more information on the MedCost SmartStarts Program, call toll-free (800) 795-1023 and / or see Summary Plan Description (booklet).

**Benefit Maximums / Deductibles / Out-of-Pocket**

		<b>In-Network</b>	<b>Non-Network</b>
This Plan does not apply a Lifetime or Annual Benefit Maximum to each Plan Participant for the total claim expenses incurred and paid while covered under this Plan.			
<b>TOTAL</b>	Individual	\$10,000	\$10,000
<b>Deductible</b>	Family	\$20,000	\$20,000

**This High Deductible Health Plan (HDHP) is accompanied by a Medical Expense Reimbursement Plan (MERP) that contributes toward the overall deductible. After an Individual pays \$500 and a Family pays \$1,000 toward the deductible, the MERP pays for qualified expenses at 70% In-Network & 50% Non-Network (with plan participants paying 30% In-Network and 50% Non-Network) until the full overall deductible has been satisfied. At that point the HDHP pays as noted in this document.**

<b>Step 1 Benefit Year Deductible</b>	Individual	\$500	\$500
	Family	\$1,000	\$1,000
Network and Non-Network deductibles accumulate towards each other. <b>Benefit Year deductible is the responsibility of the member.</b>			
<b>Step 2 Benefit Year Deductible</b>	Individual	\$9,500	\$9,500
	Family	\$19,000	\$19,000
<b>MERP Reimbursement</b> Network and Non-Network deductibles accumulate towards each other. <b>Benefit Year deductible is partially the responsibility of the member.</b> MERP will reimburse a percentage of the Step 2 Deductible, payable to the provider. The percentage will depend on whether the provider is Network or Non-Network.			
<b>Network Provider Step 2</b>			
	Individual	MERP will reimburse 70% up to a maximum of <b>\$6,650</b> Member responsibility 30% = <b>\$2,850</b>	
	Family	MERP will reimburse 70% up to a maximum of <b>\$13,300</b> Member responsibility 30% = <b>\$5,700</b>	
<b>Non-Network Provider Step 2</b>			
	Individual	MERP will reimburse 50% up to a maximum of <b>\$4,750</b> Member responsibility 50% = <b>\$4,750</b>	
	Family	MERP will reimburse 50% up to a maximum of <b>\$9,500</b> Member responsibility 50% = <b>\$9,500</b>	
Copay Maximum	Individual	\$3,250	Not Applicable
	Family	\$6,500	
Out-of-Pocket Maximum	Individual	\$6,600	Unlimited
	Family	\$13,200	
Prescription drug copays accumulate toward the Copay Maximum. The Out-of-Pocket Maximum <b>INCLUDES</b> all cost sharing <b>EXCEPT</b> benefit penalties.			
Network and Non-Network Out-of-Pocket Maximums accumulate towards each other.			
Benefit Year	July 1 <sup>st</sup> through June 30 <sup>th</sup>		
Carryover Deductible	No.		
<b>Inpatient Hospital Services</b>			
	<b>In-Network</b>		<b>Non-Network</b>
<b>Room and Board</b> <i>Precertification required</i>	100% after deductible		100% after deductible
	Includes the medical services and supplies furnished by a Hospital, Ambulatory Surgical Center or a Birthing Center; after 48 observation hours, a confinement will be considered an inpatient confinement and will <i>require</i> precertification. If you occupy a private Hospital room, you will pay the difference between the Hospital's charges for a private room and the charge for a semiprivate room. If the Hospital does not have semiprivate rooms or a semiprivate room is unavailable, or your medical condition requires a private room (as determined by the Claims Administrator), the Plan will consider the private room rate. Payment for Critical Care Room and Board will be based on the Hospital's ICU charge.		
<b>Physician Inpatient Services</b>	100% after deductible		100% after deductible
	The Plan covers professional services of a Physician for Inpatient surgical or medical services. When multiple procedures are performed during the same operative session, benefits will be based on Medically Necessary services. Allowable expenses will be determined based on the complexity of the procedures. 100% of the allowable expense for the most complex will be considered and 50% of the allowable expense or billed charge will be considered for each additional procedure. An assistant surgeon will be considered eligible when Medical Necessity has been determined based on standard practices. Benefits will be based on 20% of the allowable expense or billed charge.		
<b>Other Inpatient Services</b>	100% after deductible		100% after deductible
<b>Emergency and Urgent Care Services</b>			

	<b><i>In-Network</i></b>	<b><i>Non-Network</i></b>
<b>Emergency Room Treatment</b> , including related services ( <i>meets the “prudent layperson” definition of emergency</i> )	100% after deductible Reimbursable under MERP as Network	100% after deductible Reimbursable under MERP as Network
<b>Non-Emergency Services</b> at Emergency Room	100% after deductible Reimbursable under MERP as Network	100% after deductible Reimbursable under MERP as Non-Network
<b>Urgent Care Facility</b>	100% after deductible	100% after deductible
<b>Urgent Care provided in a Physician’s Office</b>	Primary Care - \$30 copay per office visit Specialist - \$40 copay per office visit	
<b>Outpatient Hospital Services</b>		
	<b><i>In-Network</i></b>	<b><i>Non-Network</i></b>
<b>Pre-Admission Testing</b>	100% after deductible	100% after deductible
	The Plan will pay for diagnostic tests and X-rays when performed on an outpatient basis before a Hospital admission, provided the procedures are provided within 7 days of the admission, are related to the condition that causes the admission and are performed in lieu of tests while Hospital confined. Payment will be made even if tests show that the condition requires medical treatment prior to Hospital admission or the Hospital admission is not required.	
<b>Outpatient / Ambulatory Surgery</b> <i>Facility and Surgeon</i>	100% after deductible	100% after deductible
	When multiple procedures are performed during the same operative session, benefits will be based on Medically Necessary services. Allowable expenses will be determined based on the complexity of the procedures. 100% of the allowable expense for the most complex will be considered and 50% of the allowable expense or billed charge will be considered for each additional procedure. An assistant surgeon will be considered eligible when Medical Necessity has been determined based on standard practices. Benefits will be based on 20% of the allowable expense or billed charge.	
<b>Outpatient Laboratory &amp; X-Ray Services</b>	100%; deductible waived	100% after deductible
<b>Outpatient Diagnostic Scans</b> <i>MRI, CT, PET</i>	100% after deductible	100% after deductible
<b>Other Outpatient Services</b>	100% after deductible	100% after deductible
<b>Physician Services</b>		
	<b><i>In-Network</i></b>	<b><i>Non-Network</i></b>
<b>Office Visit for Injury / Illness</b>		
<b><i>Primary Care</i></b>	\$30 copay per office visit	\$30 copay then 100% after deductible per office visit
	General practitioner, family practitioner, internist, pediatrician and OB-GYN.	
<b><i>Specialist</i></b>	\$40 copay per office visit	\$40 copay then 100% after deductible per office visit
	Copay covers most services including In-office surgery, laboratory and X-ray services, chemotherapy, radiation therapy, infusion therapy (and injections other than Specialty Pharmacy) performed in and billed by the Network Physician’s office. See also Specialty Pharmacy under Prescription Drug Benefits.	
<b><i>Not covered by copay:</i></b>	Services not covered by an office visit copay include, but are not limited to: MRI, CT scan, PET scan, dialysis services, prenatal and postnatal Physician visits, physical therapy, speech therapy, occupational therapy, treatment for sleep disorders and TMJ services/supplies.	
<b>PCP Office Injectables</b>	100% after \$30 copay	100% after deductible after \$30 copay
<b>Specialist Office Injectables</b>	100% after \$40 copay	100% after deductible after \$40 copay
<b>Office Injectables</b>	Excludes high cost specialty drugs that <b>must</b> be purchased and dispensed under the Specialty Pharmacy Benefit. See <i>Prescription Drug Benefits, Limitations &amp; Exclusions</i> for details. <i>These drugs may not be covered by the Medical Plan.</i>	
<b>Second Surgical Opinions</b>	As any office visit	As any office visit

	Benefits will be provided to determine the Medical Necessity of an elective surgical procedure. The second opinion must be made by a board-certified Physician who is affiliated in the appropriate specialty, and who is not an associate of the attending Physician.	
<b>Routine Wellness / Preventive Services</b>		
	<b>In-Network</b>	<b>Non-Network</b>
<b>Routine Wellness / Preventive Services</b>	100%; deductible waived *Non-Network limited to \$500 maximum per Benefit Year	
	<p>Includes Physical or Gynecological exam, well child care, laboratory services, X-ray services, immunizations / vaccines / flu shots, health history, developmental assessment, colorectal screening, <b>diabetes screening and education</b>, pap smear, ovarian cancer screenings, PSAs, bone mass measurements, and family planning / contraceptive management (Includes FDA approved contraceptive methods / devices and sterilization procedures (other than surgical sterilization) and education and counseling for women, including devices, injectables and implants, excluding over-the counter products. Includes injectable contraceptives administered in the physician's office. Oral contraceptives and patches are covered under the Prescription Drug benefit.) Gynecologists may perform the Gynecological exam and pap smear, with the balance of the physical exam performed by another Physician. There will be no duplication of services. <i>See also Advanced Cancer Screening for Mammogram and Colonoscopy. *Routine Wellness Non-Network limit coordinates with Advanced Cancer Screening / Nutritional Counseling.</i></p> <p>The <i>Patient Protection and Affordable Care Act (PPACA)</i>, as part of Health Care Reform, contains a provision that requires your health plan to provide certain preventive care services with no cost-sharing, i.e., not subject to copays, coinsurance, or deductibles. * These services include, but are not limited to: Routine physicals; Pediatric wellness examination; Selected preventive, diagnostic, and cancer screenings; and Certain Pediatric Preventive Services, including but not limited to, oral health assessment, sensory screening, and developmental and behavioral assessment.</p> <p>These preventive services are covered based on the guidelines and recommendations of the United States Preventive Services Task Force (USPSTF). For a complete listing of these guidelines and recommendations please visit: <a href="https://www.healthcare.gov/what-are-my-preventive-care-benefits/">https://www.healthcare.gov/what-are-my-preventive-care-benefits/</a></p> <p>Preventive Services for Women without cost share (The following list is not all-inclusive.)</p> <ul style="list-style-type: none"> <li>• Well-woman visits: Well-woman preventive care visit annually for adult women to obtain the recommended preventive services that are age and developmentally appropriate, including prenatal visits billed outside of global obstetric care.</li> <li>• Screening for gestational diabetes.</li> <li>• Testing for human papillomavirus (HPV test) annually or as recommended by physician.</li> <li>• Sterilization procedures and associated services rendered on the same day (Reversal procedures are not covered).</li> <li>• Breastfeeding support and associated supplies and counseling. (Includes lactation support and counseling provided by a trained provider in conjunction with birth; also includes purchase, or rental cost up to purchase price, of breastfeeding equipment from a network provider if available. Purchase is limited to one per pregnancy and purchase from a retail store is not covered.)</li> <li>• Screening and counseling for interpersonal and domestic violence</li> </ul> <p>These preventive services for women are covered based on recommendations of the independent Institute of Medicine and supported by the Health Resources and Services Administration. <i>Unless otherwise stated in this Summary Plan Description, these services are provided with no cost-sharing for adult women only. See Defined Terms.</i></p>	

	<p>The services shown under this section, “<i>Routine Wellness / Preventive Services</i>,” are covered based on the guidelines and recommendations of the United States Preventive Services Task Force (USPSTF). For a complete listing of these guidelines and recommendations, please visit:  <a href="https://www.healthcare.gov/what-are-my-preventive-care-benefits/">https://www.healthcare.gov/what-are-my-preventive-care-benefits/</a></p> <p>*A plan may use reasonable medical management techniques to determine the frequency, method, treatment, or setting for which a recommended preventive service will be available without cost-sharing to the extent not specified in a recommendation or guideline.</p>	
<b>Nutritional Counseling</b> <i>other than Diabetes Care Management</i>	100%; deductible waived	
	*Non-Network limited / combined with Routine Wellness \$500 maximum per Benefit Year	
	<i>Medical Nutritional Counseling</i> is covered when rendered by a licensed health care provider, in-network when available, as required to provide appropriate guidance and education for diet related conditions or risk factors, including but not limited to diabetes, obesity, high cholesterol and high blood pressure. Includes up to 3 visits in a Benefit Year.	
<b>Advanced Cancer Screening</b>	100%; deductible waived	
	*Non-Network limited / combined with Routine Wellness \$500 maximum per Benefit Year	
	Includes Mammograms and Colonoscopies other than inpatient. Includes routine, diagnostic / therapeutic and related services. Includes polyp removal during routine colonoscopy when billed properly by the provider.	
<b>Other Services</b>		
	<b><i>In-Network</i></b>	<b><i>Non-Network</i></b>
<b>Advanced Imaging</b>	100% after deductible	
	MRI, CT, PET scans performed as an Outpatient or in a Physician’s Office.	
<b>Allergy Services</b> <i>Testing Treatment</i>	100%; deductible waived	100% after deductible
	As any office visit	100% after deductible
	The Plan will pay for Medically Necessary tests to determine the nature of allergies and for desensitization treatment (allergy “shots”) to treat allergies. Test and treatment materials are included.	
<b>Ambulance</b>	100% after deductible	100% after Network deductible
	Benefits are for local Medically Necessary professional land or air ambulance service. A charge for this item will be a Covered Charge only if the service is to the nearest Hospital or Skilled Nursing Facility where necessary treatment can be provided unless the Plan Administrator finds a longer trip is Medically Necessary.	
<b>Chemotherapy / Radiation / Infusion Therapy</b>	100% after deductible	100% after deductible
	Outpatient Facility. See also Office Visit. Benefit includes treatment with radioactive substances as well as materials and services of technicians.	
<b>Chiropractic Services</b>	\$40 copay per office visit	\$40 copay then 100% after deductible per office visit
	Benefits limited to Benefit Year maximum of 25 visits. Benefits covered when performed by a licensed M.D., D.O. or D.C.; the following services are not within the scope of a chiropractor’s scope of practice and are excluded by the Plan: administering or prescribing medicine or drugs; the practice of osteopathy; diagnostic services and surgery.	
<b>Dialysis Services</b> <i>Other than Inpatient – Precertification required</i>	100% after deductible	100% after deductible
	Charges for professional fees and services, supplies, medications, labs and facility fees related to outpatient dialysis are covered expenses. These services include but are not limited to hemodialysis, home hemodialysis, peritoneal dialysis and hemofiltration.	
<b>Durable Medical Equipment</b>	100% after deductible	100% after deductible
	The Plan has benefits for the rental of Durable Medical Equipment (DME) if deemed Medically Necessary. These items may be bought rather than rented, with the cost not to exceed the fair market value of the equipment at the time of purchase, but only if agreed to in advance by the Plan Administrator. DME includes, but is not limited to, crutches, apnea monitors, glucometers, oxygen	

	equipment, Hospital type beds and wheelchairs.	
<b>Home Health Care</b> <i>including Private Duty Nursing, excluding Outpatient</i>	100% after deductible	100% after deductible
	Benefits limited to Daily maximum of 16 hours. Services and supplies are covered only for care and treatment of an Injury or Illness. The diagnosis, care and treatment must be certified by the attending Physician and be contained in a Home Health Care Plan. A home health care visit means a visit by a member of a home health care team. Each visit that lasts for a period of 4 hours or less is treated as one home health care visit. If the visit exceeds 4 hours, each period of 4 hours is treated as one visit, and any part of a 4-hour period that remains is treated as one home visit. Private duty nursing is covered when performed by a licensed nurse (R.N., L.P.N. or L.V.N.) and only when care is Medically Necessary, is not Custodial in nature and the Hospital's Intensive Care Unit is filled, or the Hospital has no Intensive Care Unit. The only charges covered for Outpatient nursing care are those shown under Home Health Care. Outpatient private duty nursing care on a 24-hour-shift basis is not covered.	
<b>Hospice Care</b>	100% after deductible	100% after deductible
	Hospice care can provide the physical, psychological, spiritual and social support needed to help terminally ill patients and their families cope with the Illness. Care includes services provided by a Hospice program in the patient's home, a Hospital or a Hospice. These services are covered as long as they are prescribed by a Physician and the covered patient's life expectancy is six months or less. Bereavement counseling services by a licensed social worker or a licensed pastoral counselor for the patient's immediate family (covered Employee, covered Spouse and/or covered Dependent Children) are covered. Bereavement services must be furnished within six months following the patient's death.	
<b>Infertility Diagnostic Services</b>	As any medical expense	As any medical expense
	The Plan will cover diagnostic services to determine the cause of infertility. Treatment of infertility is not covered by the Plan. Infertility Services are available to covered Employee and covered Spouse only.	
<b>Laboratory and X-Ray Services</b>	100%; deductible waived	100% after deductible
	Hospital Outpatient or Independent Outpatient Facility.	
<b>Medical Supplies</b>	100% after deductible	100% after deductible
<b>Maternity Care Services</b>		
<i>Initial Visit to Confirm Pregnancy</i>	As any physician office visit	As any physician office visit
<i>Physician (Global Fee)</i>	\$150 copay then 100%; deductible waived	\$150 copay then 100% after deductible
<i>Facility</i>	100% after deductible	100% after deductible
	Charges for the care and treatment of Pregnancy are covered the same as any other Illness for a covered Employee, covered Spouse and a covered Dependent child. See also SmartStarts description at front of this Summary.	
<b>Newborn Nursery – Well Child</b>		
	100% after deductible	100% after deductible
	Routine well newborn nursery/Physician care is care while the newborn is Hospital-confined after birth and includes room, board and other normal care for which a Hospital/Physician makes a charge. Hospital and Physician charges for routine Nursery Care of a covered newborn are considered part of the mother's charges, with physician charges subject to deductible.  This coverage is only provided if the newborn child is an eligible Dependent and is enrolled in the Plan within 30 days following its birth as specified in the section entitled "Enrollment Requirements for Newborn Children," or, if applicable, in accordance with the Special Enrollment provisions with coverage effective as of the date of birth, or, the next Open Enrollment.	
<b>Mental Health and Substance Use Disorders</b>		
<i>Inpatient</i>	100% after deductible	100% after deductible
<i>Outpatient Facility</i>	100% after deductible	100% after deductible
<i>Outpatient Physician</i>	100%; deductible waived per office visit	100% after deductible

	Psychiatrists (M.D.), psychologists (Ph.D.) or Masters of Social Work (M.S.W.) may bill the plan directly. Other licensed mental health practitioners may be asked to file claims under the direction of these professionals, depending on credentialing guidelines.	
<b>Obesity, Non-Surgical Medical Treatment</b>	As any covered medical expense	As any covered medical expense
	Medically Necessary treatment of obesity and/or Morbid Obesity is covered. This does not include any form of food supplement, exercise program, exercise equipment, weight control program, injection of any fluid, use of medications or educational program, if not otherwise covered.	
<b>Obesity, Surgical Treatment</b> <i>Precertification required</i>	As any covered medical expense	As any covered medical expense
	Medically Necessary charges for the surgical treatment of obesity will be covered, subject to these requirements and limitations: <ul style="list-style-type: none"> <li>• The Plan Participant must have a history of obesity and/or a Morbid Obesity Diagnosis for at least five years;</li> <li>• During the past two years that a Plan Participant has been covered by this Plan, he/she must have a documented history of participating in a 12-month medically supervised weight loss program;</li> <li>• The Plan Participant must have documented proof of adequate preoperative evaluations for surgery, which includes patient's understanding of the procedure, the procedure's risks and benefits, the length of stay in the Hospital, behavioral changes required prior to and after the surgery (including dietary and exercise requirements), follow-up requirements and anticipated psychological changes;</li> <li>• Psychological assessment by a mental health professional of the patient's ability to understand and adhere to the program. The assessment must include expected levels of depression, eating behaviors, stress management, cognitive abilities, social functioning, self-esteem, personality factors or other mental health diagnoses that may affect treatment, readiness and ability to adhere to required lifestyle modifications and follow-up/social support.</li> <li>• The Plan Participant must be an acceptable age (at least 18 years old at the time of the surgery) and risk for surgery as determined by his/her primary care or family Physician and the attending surgeon;</li> <li>• Precertification of the surgery is required.</li> </ul>	
<b>Orthotics</b>	100% after deductible	100% after deductible
	Orthotics are covered for the initial purchase and fitting of an appliance designed for the support of weak or ineffective joints or muscles as a result of a disabling congenital condition or an Injury or Illness. Orthopedic foot appliances, including custom molded foot orthotics, may be covered when used as an integral part of a brace, applied tightly thereto, or when used to treat a condition requiring more than a supportive device of the foot. Shoe inserts are not considered orthotic devices by this Plan and are not covered.	
<b>Prosthetics</b>	100% after deductible	100% after deductible
	Benefit covers the initial purchase and fitting of a fitted artificial device to replace or augment a missing or impaired part of the body. Prosthetic devices include, but are not limited to, artificial limbs, breast prosthesis, cochlear implants and implanted lenses after cataract surgery. Repair and replacement of a device will not be made more than once every 5 years, unless it is determined Medically Necessary due to a pathological change, such as growth, shrinkage, or atrophy that results in improper fit. Replacements will not be made because the device is lost, misplaced, or stolen.	
<b>Short-Term Therapy</b>	\$40 copay per office visit	\$40 copay then 100% after deductible per office visit
	The Plan provides coverage for short-term rehabilitative therapy that is part of a rehabilitation program, including the therapies listed when provided in the most medically appropriate setting.	
<i>Cardiac</i>	Covered as deemed Medically Necessary provided services are rendered (a) under the supervision of a Physician; (b) in connection with a myocardial infarction, coronary occlusion or coronary bypass surgery; (c) initiated within 12 weeks after other treatment for the medical condition ends; and (d) in a Medical Care Facility as defined by this Plan.	
<i>Cognitive</i>	Covered as deemed Medically Necessary provided services are rendered under the supervision of a Physician. The therapy must be in accord with a Physician's	

	exact orders as to type, frequency and duration and for conditions that are subject to significant improvement through short-term therapy.	
<i>Occupational</i>	Covered when performed by a licensed occupational therapist or a Physician working within the scope of his/her license. Therapy must be ordered by a Physician, result from an Injury or Illness and improve a body function. Covered Charges do not include recreational programs, maintenance therapy or supplies used in occupational therapy.	
<i>Physical</i>	Covered when performed by a licensed physical therapist or a Physician working within the scope of his/her license. The therapy must be in accord with a Physician's exact orders as to type, frequency and duration and for conditions that are subject to significant improvement through short-term therapy.	
<i>Pulmonary</i>	Covered when performed by a licensed respiratory therapist or a Physician working within the scope of his/her license. The therapy must be in accord with a Physician's exact orders as to type, frequency and duration and for conditions that are subject to significant improvement through short-term therapy.	
<i>Speech</i>	Covered when performed by a licensed speech therapist or a Physician working within the scope of his/her license; therapy must be ordered by a Physician: a) for speech disorders; b) following surgery for correction of a congenital condition of the oral cavity, throat or nasal complex; or c) to restore speech to a person who has lost existing speech function as a result of injury or an illness that is other than a learning or mental disorder.	
<b>Skilled Nursing Facility</b>	100% after deductible	100% after deductible
	Benefits limited to Benefit Year maximum of 100 days. Benefits are payable if and when the patient is confined as a bed patient in the facility; the attending Physician certifies that the confinement is needed for further care of the condition that caused the Hospital confinement; and the attending Physician completes a treatment plan that includes a diagnosis, the proposed course of treatment and the projected date of discharge from the Skilled Nursing Facility. Covered charges for a Plan Participant's care in these facilities are limited to the facility's semiprivate room rate.	
<b>Teladoc</b>	100%; deductible waived	
<b>Telemedicine</b>	As any other covered office service	As any other covered office service
<b>TMJ</b>	As any other covered medical expense	As any other covered medical expense
	Includes Surgical and Non-Surgical; excludes appliances and orthodontic treatment.	
<b>Transplant Services</b> <i>Precertification required</i>	<b>Approved / Designated Facility</b>	<b>Non-Approved / Non-Designated Facility</b>
	100%; deductible waived	100% after deductible
	MedCost Health Management must be notified PRIOR to a Transplant evaluation. All Transplant Services MUST be precertified. Failure to precertify may result in a 50% reduction in benefits. All Transplant Services REQUIRE Case Management. If you choose not to participate in Case Management benefits will be reduced by 50%. Human organ and tissue transplants are covered except those classified as "Experimental and/or Investigational."  Travel and lodging will be paid by the Plan for the patient and one companion or caregiver (for both parents or for both guardians if the patient is a minor), up to a Lifetime maximum of \$10,000. Travel must be to a Designated Transplant Provider that is more than 60 miles from the patient's home.  The Plan will pay for tissue typing, surgical procedure, storage expenses and transportation costs directly related to the donation of a human organ or human tissue used in a covered Transplant procedure. If the donor has other coverage, his or her plan will pay first. The benefits under this Plan will be reduced by those payable under the donor's plan.  If a Plan Participant wishes to be a donor, the Plan will cover donor charges only if the recipient is also a Plan Participant.	
	<b>In-Network</b>	<b>Non-Network</b>
<b>Wig Therapy following cancer treatment</b>	100% after deductible	100% after deductible
	Benefits limited to Lifetime maximum of one wig.	

All Other Covered Services	100% after deductible	100% after deductible
<b>Additional Services Covered Under the Medical Plan</b>		
<b>Anesthetics</b> and certain other items including administration	Certain items including anesthetics; oxygen; blood and blood derivatives that are not donated or replaced; intravenous injections and solutions are covered, including the administration thereof.	
<b>Attention Deficit / Hyperactivity Disorder</b>	Attention Deficit / Hyperactivity Disorder is covered as any other expense.	
<b>Dental Services</b>	<p>Certain dental procedures will be Covered Charges under Medical Benefits:</p> <ul style="list-style-type: none"> <li>• Removal of impacted teeth.</li> <li>• Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof and floor of the mouth.</li> <li>• Emergency repair due to Injury to sound natural teeth.</li> <li>• Surgery needed to correct accidental injuries to the jaws, cheeks, lips, tongue, floor and roof of the mouth.</li> <li>• Excision of benign bony growths of the jaw and hard palate.</li> <li>• External incision and drainage of cellulitis.</li> <li>• Incision of sensory sinuses, salivary glands or ducts.</li> <li>• Reduction of dislocations and excision of temporomandibular joints (TMJs).</li> <li>• Orthognathic surgery to repair or correct a severe facial deformity or disfigurement that orthodontics alone cannot correct, provided: <ul style="list-style-type: none"> <li>• the deformity or disfigurement is accompanied by a documented clinically significant functional impairment, and there is a reasonable expectation that the procedure will result in meaningful functional improvement; or</li> <li>• the orthognathic surgery is Medically Necessary as a result of tumor, trauma, disease; or</li> <li>• the orthognathic surgery is performed prior to age 19 and is required as a result of severe congenital facial deformity or congenital condition.</li> </ul> </li> </ul> <p>Repeat or subsequent orthognathic surgeries for the same condition are covered only when the previous orthognathic surgery met the above requirements, and there is a high probability of significant additional improvement as determined by the utilization review Physician.</p> <p>No charge will be covered under Medical Benefits for dental and oral surgical procedures involving orthodontic care of the teeth, periodontal disease and preparing the mouth for the fitting of or continued use of dentures. Oral surgeons will be paid at the Network level of benefits.</p>	
<b>Anesthesia and Facility for certain Dental Procedures</b>	<p>Charges are covered (under Medical Benefits) that are made by a Hospital or Ambulatory Surgical Facility for anesthesia and facility charges for services performed in the facility in connection with dental procedures for:</p> <p>(a) Dependent children below age 9;</p> <p>(b) Covered persons with serious mental or physical conditions; or</p> <p>(c) Covered persons with significant behavioral problems.</p> <p>The treating provider must certify that either hospitalization or general anesthesia is required in order to safely and effectively perform the procedure because of the person's age, condition or problem.</p>	
<b>Diabetes Care Management</b> <i>other than Nutritional Counseling</i>	The plan will provide coverage for Medically Necessary diabetes self-management training and educational services.	
<b>Eyeglasses, Lenses, Frames</b>	Medical Plan covers purchase of the first pair of eyeglasses, lenses, frames or contact lenses as prescribed following keratoconus or cataract surgery.	
<b>Family Therapy / Counseling</b>	Family Therapy/Counseling is considered an eligible expense when provided by a licensed mental health practitioner.	
<b>Genetic Testing</b>	<p>Charges made for genetic testing that uses a proven testing method for the identification of genetically-linked inheritable disease.</p> <p>Genetic testing is considered Medically Necessary (and therefore covered) based on the diagnosis, provided:</p> <ul style="list-style-type: none"> <li>• a person has symptoms or signs of a genetically-linked inheritable disease or</li> <li>• the testing is performed as part of oncology treatment.</li> </ul> <p>Genetic testing requires documentation of Medical Necessity via medical records</p>	

	<p>or a letter of Medical Necessity if:</p> <ul style="list-style-type: none"> <li>it has been determined that a person is at risk for carrier status as supported by existing peer-reviewed, evidence-based, scientific literature for the development of a genetically-linked inheritable disease when the results will impact clinical outcome or</li> <li>the therapeutic purpose is to identify specific genetic mutation that has been demonstrated in the existing peer reviewed, evidence-based, scientific literature to directly impact treatment options as outlined in the letter of Medical Necessity noted above.</li> </ul> <p>If genetic testing is determined to be Medically Necessary and meets the criteria outlined above, genetic counseling may be covered. Genetic counseling is limited to 3 visits per Benefit Year.</p>															
<b>Hearing Aids</b>	<i>For covered dependent children to age 19 only:</i> hearing aids ordered by a physician or audiologist are covered for one hearing aid per ear every 36 months, including related services for initial hearing aids, replacement hearing aids, new hearing aids when alterations cannot adequately meet the needs of the individual, initial hearing aid evaluation, fitting, adjustments and supplies including ear molds.															
<b>Reconstructive Surgery</b>	<p>Covered Charges are:</p> <ul style="list-style-type: none"> <li>surgical correction of a congenital anomaly in a covered Dependent child;</li> <li>treatment of an Accidental bodily Injury; and</li> <li>reconstructive breast surgery following mastectomy. This mammoplasty coverage, in compliance with the <i>Women's Health and Cancer Rights Act of 1998</i>, will include reimbursement for (1) reconstruction of the breast on which a mastectomy has been performed, (2) surgery and reconstruction of the other breast to produce a symmetrical appearance, and (3) coverage of prostheses and physical complications during all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending Physician and the patient.</li> </ul>															
<b>Sleep Disorders</b>	Treatment of sleep disorders is covered when determined to be medically necessary.															
<b>Sterilization Procedures</b>	Sterilization procedures are covered as any expense unless otherwise noted in the SPD. Reversal procedures are not covered.															
<b>Termination of Pregnancy</b>	<p>Abortions are covered for all Employees and Spouses who are Plan Participants when the life of the mother would be endangered if the unborn child was carried to term or the pregnancy is the result of rape or incest.</p> <p>Complications of abortion are covered for all Employees and Spouses who are Plan Participants.</p> <p>Abortions and / or complications of abortion are not covered for Dependent Daughters.</p>															
<b>Prescription Drug Benefits</b>																
Prescription drug copays accumulate toward the Plan's overall Copay Maximum.																
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Mandatory Specialty Pharmacy	Certain high cost specialty injectable drugs <b>must</b> be purchased and dispensed by the Plan's Specialty Pharmacy program. <i>Contact Prescription Drug Card administrator at telephone number on ID Card for more information. These drugs may not be covered by the Medical Plan.</i>															
<i>Miscellaneous Notes</i>	<p><b>Contraceptives:</b> Includes preventive services for women as required by Healthcare Reform without cost share for prescribed FDA approved contraceptives, whether generic or brand if generic is unavailable, including: oral contraceptives, transdermal and vaginal ring. (<i>Contraceptive devices, injectables and implants, while excluded under Prescription Drug Plan are included under the Medical Plan. See Contraceptive Management under Routine Wellness section.</i>)</p> <p><b>Smoking Cessation Products:</b> Included with prescription without cost share:</p>															

	<p>Nicotine replacement therapy (i.e., gum, lozenge, transdermal patches, inhaler and nasal spray), Sustained release Bupropion, Varenicline.</p> <p><b>Preventive Medications:</b> Includes certain prescribed over-the-counter products without cost share as required by PPACA.</p> <p>Contact the drug card administrator at the telephone number listed on your ID card with questions or more information about drug availability or coverage of specialty drugs.</p>
<p><b><i>Please refer to Summary Plan Description (SPD) for further details on benefit provisions, definitions and exclusions. In the event of discrepancy between this Schedule and the Summary Plan Description (booklet), the approved Summary Plan Description (booklet) will govern.</i></b></p>	