



Emerald Isle - Schedule of Medical Benefits HDHP 3000 (Health Savings Account-qualified)

Features that Add Value

- 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/HBT – 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 (888) 230-6873 or mbscs@medcost.com. Please include your Member ID number in the body of the email.

Health and 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 and 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

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 2023

*Individual will pay 10% more premium if the following are not completed during Calendar Year 2022:

- Wellness screening through our Wellness Initiative onsite or through member's Physician.
- Participation in our Personal Care Management (PCM) program only if you are contacted by a MedCost PCM nurse.

*Wellness Requirements are not applicable to COBRA participants. Wellness Requirements are not applicable to pre-65 retirees as defined by the applicable governmental entity, unless specifically designated to apply by such governmental entity.

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 MIT@nclm.org 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

Emerald Isle - HDHP 3000

This option is qualified for a Health Savings Account (HSA).

2022

For access to information 24/7, go to www.medcost.com/HBT 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 (888) 230-6873 or 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 herein 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.

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

Waiting Period	Effective on date deemed by the governmental unit
Spousal Definition	The Town of Emerald Isle does not offer spousal coverage for medical benefits.
Dependent Children	Coverage for Dependent children is extended to the end of the month during which the 26 th birthday occurs.
Retirees / Board Members	See Master Summary Plan Description / governmental unit for details.
Open Enrollment	Benefit choices made during Open Enrollment are effective on July 1 st unless otherwise specified by governmental unit's Human Resources department.
Leave of Absence	FMLA. See Master Summary Plan Description. Other than FMLA. See Master Summary Plan Description.

Network and Health Management

Network / Travel Option	As indicated on Identification card
Precertification	<ul style="list-style-type: none"> • Hospital admissions and Residential Treatment* • Transplant services** • Hospital observation unit stays of more than 48 hours • Certain diagnostic services rendered as Outpatient or in Physician's office; see Outpatient Review below*** • Dialysis services**** • Intensive Outpatient and Partial Hospitalization***** • Non-Emergent Air Ambulance*****
Penalties	<p>*Non-precertified room and board charges will be denied. **Failure to precertify Transplant Services will result in a 50% reduction in benefits. ***Non-precertified diagnostic services listed under Outpatient Review will be denied. ****Failure to precertify dialysis will result in associated charges from the first treatment date being denied. *****Non-precertified days / visits will be denied. See Medical Benefit Exclusions and Defined Terms in Summary Plan Description. *****Non-Emergent Air Ambulance services that are not precertified will be denied.</p>
Outpatient Review	Precertification is required for MRI, CT and PET scans performed in Physician's office or as an Outpatient. Services performed in emergent situations (to rule out need for surgery or urgent treatment) are not subject to the requirement for Outpatient Review / Precertification.
Penalty	Non-precertified diagnostic services listed under Outpatient Review will be denied.
Case Management	<p>Life-altering injuries, illnesses and diagnoses need specialized care. MedCost has individualized intervention and care for those navigating severe health conditions. The goal of Case Management is to promote improved quality of life outcomes while ensuring the best use of available resources.</p> <p>The Behavioral Health Solution program, a partnership with Carolina Behavioral Health Alliance (CBHA), is a component of Case Management that includes additional information, support and care for Plan Participants who are receiving Plan benefits for Mental Health and / or Substance Use Disorders.</p> <p>See the remainder of the Summary Plan Description for additional details</p>
Personal Care	Personal Care Management (PCM) is individualized care designed to help create

Management (PCM)	positive outcomes for those who are suffering from chronic conditions.		
SmartStarts Prenatal Program	SmartStarts is a voluntary Employee wellness program, focused on educating expectant mothers and mentoring them through each trimester of Pregnancy.		
Incentive	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 (888) 230-6873 and / or see Summary Plan Description (booklet).		
Benefit Maximums / Deductibles / Out-of-Pocket			
	In-Network	Non-Network	
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.			
Deductible	Individual	\$3,000	\$3,000
	Family	\$6,000	\$6,000
Benefits are payable for Individual once the Individual Deductible is met. Family Deductible does not have to be met before benefits can be paid for Individual.			
Out-of-Pocket Maximum	Individual	\$3,000	\$3,000
	Family	\$6,000	\$6,000
The Family Out-of-Pocket Maximum does not have to be met before an Individual's Out-of-Pocket Maximum is considered to be satisfied.			
Out-of-Pocket Maximum includes Copays if any, Coinsurance, and Deductibles, and excludes non-covered services, premiums, and any applicable penalties.			
Once the Out-of-Pocket Maximum is reached, the Plan pays 100% of eligible charges for the remainder of the Plan or Calendar Year, except for benefit penalties.			
Family members meet only their individual Out-of-Pocket and then their claims will be covered at 100%. If the family Out-of-Pocket has been met prior to their individual Out-of-Pocket being met, their claims will be paid at 100%.			
	Network and Non-Network Deductibles and Out-of-Pocket Maximums accumulate towards each other.		
Benefit Year	July 1 st through June 30 th		
Inpatient Hospital Services*			
	In-Network	Non-Network	
Room and Board Precertification required	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 require 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.		
Physician Inpatient Services	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.		
Other Inpatient Services	100% after Deductible	100% after Deductible	
* Pursuant to the No Surprises Act, certain services billed by Non-Network Providers for services performed in In-Network facilities will be covered at the In-Network benefit level. For additional information, see the discussion of Protections Against Surprise Medical Bills in the Coverage of Medical Expenses section.			

Emergency and Urgent Care Services		
	In-Network	Non-Network
Emergency Room Treatment , including related services	100% after In-Network Deductible	
Non-Emergency Services at Emergency Room	100% after Deductible	100% after Deductible
Urgent Care Facility	100% after Deductible	100% after Deductible
Urgent Care provided in a Physician's Office – Primary Care	100% after Deductible	100% after Network Deductible
Urgent Care provided in a Physician's Office – Specialist	100% after Deductible	100% after Network Deductible
Outpatient Hospital Services*		
	In-Network	Non-Network
Pre-Admission Testing	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.	
Outpatient / Ambulatory Surgery		
Facility and Surgeon	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.	
Outpatient Laboratory and X-Ray Services	100% after Deductible	100% after Deductible
Outpatient Diagnostic Scans (MRI, CT, PET) Precertification required	100% after Deductible	100% after Deductible
Other Outpatient Services	100% after Deductible	100% after Deductible
* Pursuant to the No Surprises Act, certain services billed by Non-Network Providers for services performed in In-Network facilities will be covered at the In-Network benefit level. For additional information, see the discussion of Protections Against Surprise Medical Bills in the Coverage of Medical Expenses section.		
Physician Services		
	In-Network	Non-Network
Office Visit for Injury / Illness		
Primary Care	100% after Deductible	100% after Deductible
	General practitioner, family practitioner, internist, pediatrician and OB-GYN.	
Specialist	100% after Deductible	100% after Deductible
	Covers most services including In-office surgery, in-office laboratory and x-rays, chemotherapy, radiation therapy, high intensity focused ultrasound (HIFU) for treatment of prostate cancer, infusion therapy (and injections other than Specialty Pharmacy) performed in and billed by the Network Physician's office. See also Specialty Pharmacy under Prescription Drugs.	
	OB-GYN visits for the primary purpose of treating pregnancy will be covered under the Maternity benefit (below), not this Office Visit benefit.	
Services not covered as part of an office visit:	Services not covered as part of an office visit include, but are not limited to: Outpatient and independent laboratory and X-ray services; MRI, CT scan, PET scan; dialysis services; physical therapy; speech therapy; occupational therapy; sleep studies; and	

	TMJ services/supplies.	
PCP and Specialist Office Injectables	100% after Deductible	100% after Deductible
Office Injectables	Certain Prescription Drugs must be purchased through the Plan's Specialty Pharmacy and will not be paid or reimbursed by the Plan if they are not procured through the Plan's Specialty Pharmacy. See Prescription Drug Benefits, Limitations and Exclusions for more information.	
Second Surgical Opinions	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.	
Routine Wellness / Preventive Services		
	In-Network	Non-Network
Routine Wellness / Preventive Services	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, diabetes screening and education, pap smear, ovarian cancer screenings, PSAs, bone mass measurements, and family planning / contraceptive management. (Includes FDA approved contraceptive methods / devices 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 Card.) 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.</p> <p>See also Colonoscopy, Mammogram, and Nutritional Counseling. *Routine Wellness Non-Network limit coordinates with routine Colonoscopy, Mammogram and Nutritional Counseling.</p> <p>The Patient Protection and Affordable Care Act (PPACA), 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: https://www.healthcare.gov/coverage/preventive-care-benefits/</p> <p>Preventive Services for Women without cost share (The following list is not all-inclusive.)</p> <ul style="list-style-type: none"> • 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. • Screening for gestational diabetes. • Testing for human papillomavirus (HPV test) annually or as recommended by Physician. • Breastfeeding support and associated supplies and counseling. (Includes lactation support and counseling provided by a trained provider in conjunction with birth; and includes purchase, or rental cost up to purchase price, of breastfeeding equipment from a network provider or retail store (treated as In-Network). Purchase is limited to one per Pregnancy (at a maximum of \$300 for retail stores). • Screening and counseling for interpersonal and domestic violence 	

	<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.</p> <p>The services shown under this section, "Routine Wellness / 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: https://www.healthcare.gov/coverage/preventive-care-benefits/</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> <p>This Plan also covers certain services as preventive as listed in IRS Notice 2019-45, including, but not limited to, blood pressure monitors, glucometers, and peak flow meters. In accordance with IRS guidance, these services are only covered as preventive under the Plan when provided in conjunction with a diagnosis of certain specified conditions (see IRS Notice 2019-45).</p>	
Surgical Sterilization Procedures for women	100%; Deductible waived	100% after Deductible
	All other surgical sterilization procedures are covered as any Covered Medical Expense. Reversal of sterilization is not covered.	
Nutritional Counseling See also Diabetes Care Management and non-surgical treatment of obesity / Morbid Obesity	100%; Deductible waived *Non-Network limited / combined with Routine Wellness \$500 maximum per Benefit Year	
	Medical Nutritional Counseling 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 6 visits in a Benefit Year.	
Other Services		
	In-Network	Non-Network
Advanced Imaging Precertification required	100% after Deductible	100% after Deductible
	MRI, CT, PET scans performed as an Outpatient or in a Physician's Office.	
Allergy Services		
Office Visit	100% after Deductible	100% after Deductible
Allergy Testing	100% after Deductible	100% after Deductible
Allergy Treatment (including injections and serums)	100% after Deductible	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. Allergy nurse visits, antigen / serum, testing, and treatment materials are also included.	
Ambulance, Air* Precertification required when non-emergent	100% after In-Network Deductible	
	Benefits are for Medically Necessary air ambulance services. A charge for this item will be a Covered Charge when services are provided by, and in, an air ambulance traveling from the original pickup site to a Hospital or treatment facility when such a facility is the closest one that can provide covered services appropriate to the Plan Participant's condition, unless the Plan Administrator finds a longer trip is Medically Necessary. Non-emergency air ambulance services are eligible for coverage only when ground transportation is not medically appropriate due to the severity of the Injury or Illness, or the pick-up point is inaccessible by land, and such services are precertified. Non-emergency air ambulance services require verification of Medical Necessity or services will not be covered.	
	* Pursuant to the No Surprises Act, certain services or items provided by Air Ambulance Providers will be covered at the In-Network benefit level. For additional information, see the discussion of Protections Against Surprise Medical Bills in the Coverage of Medical Expenses section.	
Ambulance, Ground	100% after In-Network Deductible	

	<p>Benefits are for local Medically Necessary ground 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.</p> <p>The Plan covers services in a ground ambulance traveling:</p> <ul style="list-style-type: none"> • from a Plan Participant’s home, scene of an Accident, or site of an emergency to a Hospital; • between Hospitals; and • between a Hospital and a Skilled Nursing Facility when such a facility is the closest one that can provide covered services appropriate to the Plan Participant’s condition. Benefits may also be provided for ambulance services from a Hospital or Skilled Nursing Facility to a Plan Participant’s home when this is Medically Necessary. 												
<p>Applied Behavioral Analysis (ABA) Therapy for Autism Spectrum Disorders (ASD)</p>	<p>100% after Deductible</p>	<p>100% after Deductible</p>											
	<p>Limited to a Benefit Year maximum of 150 visits or \$40,000, whichever is reached first. Additional coverage, exceeding the dollar/visit limit, may be approved when deemed Medically Necessary.</p> <p>ABA therapy is covered for the treatment of Autism Spectrum Disorders (ASD) provided services are rendered by an appropriately credentialed Physician who is licensed for the provision of such services. Short-Term Therapy other than ABA therapy may be required for treatment of ASD. See also Short-Term Therapy for coverage of physical therapy, occupational therapy, and speech therapy. See also exclusion for learning disorders / developmental testing.</p>												
<p>CAM Program (Complementary or Alternative Medicine)</p>	<p>100% after In-Network Deductible</p>												
	<p>Benefits limited to Benefit Year maximum of \$1,000 per covered Employee, covered Spouse and covered Dependent.</p> <p>MIT offers the CAM Program (<u>C</u>omplementary or <u>A</u>lternative <u>M</u>edicine) for all covered members to encourage the pursuit of wellness.</p> <p>When the Plan Participant is the recipient of one of the treatments listed below, the fee should be paid to the provider at the time the service is rendered. Please refer to Master Medical SPD, Claims Procedures and Appeals for claim steps in order to file for reimbursement. For a special claim form, visit www.medcost.com/HBT or contact MedCost Benefit Services Customer Service department at (888) 230-6873 or mbscs@medcost.com.</p> <p>*The CAM Program provides coverage of the following complementary and alternative treatments of medical conditions.</p> <table border="1" data-bbox="467 1350 1487 1967"> <tr> <td data-bbox="467 1350 1487 1409"> <p>Acupuncture – Acupuncture is a practice in which fine needles are inserted into the skin to stimulate specific points in the body.</p> </td> </tr> <tr> <td data-bbox="467 1409 1487 1467"> <p>Acupressure – Acupressure involves massaging certain points on the body to relax muscles, balance your natural energy flow, and relieve stress and pain.</p> </td> </tr> <tr> <td data-bbox="467 1467 1487 1545"> <p>Ayurvedic medicine – Ayurveda is based on the belief that health and wellness depend on a delicate balance between the mind, body, and spirit. Its main goal is to promote good health, not fight disease.</p> </td> </tr> <tr> <td data-bbox="467 1545 1487 1623"> <p>Biofeedback – Biofeedback is a method used to help a person learn stress-reduction skills by providing information about muscle tension, heart rate, and other vital signs as the person attempts to relax.</p> </td> </tr> <tr> <td data-bbox="467 1623 1487 1661"> <p>Energy medicine (see Qi Gong and Reiki)</p> </td> </tr> <tr> <td data-bbox="467 1661 1487 1688"> <p>Functional medicine. Please see Appendix B in Master Medical SPD for more information.</p> </td> </tr> <tr> <td data-bbox="467 1688 1487 1747"> <p>Homeopathy – Homeopathy is a medical system based on the belief that the body can cure itself. Those who practice it use tiny amounts of natural substances, like plants and minerals.</p> </td> </tr> <tr> <td data-bbox="467 1747 1487 1854"> <p>Hypnotherapy – Hypnotherapy uses guided relaxation, intense concentration, and focused attention to achieve a heightened state of awareness. Hypnotherapy can help some people change certain behaviors, such as to stop smoking or nail-biting. It can also help in treating certain kinds of pain.</p> </td> </tr> <tr> <td data-bbox="467 1854 1487 1881"> <p>Integrative medicine. Please see Appendix B in Master Medical SPD for more information.</p> </td> </tr> <tr> <td data-bbox="467 1881 1487 1940"> <p>Massage therapy – Massage therapy is a form of hand-applied pressure-point treatment that can reduce pain, anxiety, fatigue, and nausea.</p> </td> </tr> <tr> <td data-bbox="467 1940 1487 1967"> <p>Naturopathy – Naturopathic medicine is a system that uses natural remedies (including</p> </td> </tr> </table>		<p>Acupuncture – Acupuncture is a practice in which fine needles are inserted into the skin to stimulate specific points in the body.</p>	<p>Acupressure – Acupressure involves massaging certain points on the body to relax muscles, balance your natural energy flow, and relieve stress and pain.</p>	<p>Ayurvedic medicine – Ayurveda is based on the belief that health and wellness depend on a delicate balance between the mind, body, and spirit. Its main goal is to promote good health, not fight disease.</p>	<p>Biofeedback – Biofeedback is a method used to help a person learn stress-reduction skills by providing information about muscle tension, heart rate, and other vital signs as the person attempts to relax.</p>	<p>Energy medicine (see Qi Gong and Reiki)</p>	<p>Functional medicine. Please see Appendix B in Master Medical SPD for more information.</p>	<p>Homeopathy – Homeopathy is a medical system based on the belief that the body can cure itself. Those who practice it use tiny amounts of natural substances, like plants and minerals.</p>	<p>Hypnotherapy – Hypnotherapy uses guided relaxation, intense concentration, and focused attention to achieve a heightened state of awareness. Hypnotherapy can help some people change certain behaviors, such as to stop smoking or nail-biting. It can also help in treating certain kinds of pain.</p>	<p>Integrative medicine. Please see Appendix B in Master Medical SPD for more information.</p>	<p>Massage therapy – Massage therapy is a form of hand-applied pressure-point treatment that can reduce pain, anxiety, fatigue, and nausea.</p>	<p>Naturopathy – Naturopathic medicine is a system that uses natural remedies (including</p>
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	<p>herbs, massage, acupuncture, exercise, and nutritional counseling) to help the body heal itself. The Plan covers herbs purchased from the provider only / excludes retail purchase of herbs.</p> <p>Qi Gong – Qi Gong is a Chinese form of moving meditation.</p> <p>Reiki – Reiki is a form of “touch” therapy that realigns your body’s energy balance. It can make it easier to manage pain, stress, and worry.</p> <p>Traditional Chinese / Asian medicine.</p> <p>Yoga therapy – Yoga is a form of exercise with specific poses or sets of movements that can be combined with deep breathing to help ease stress, anxiety, and fatigue, and help you sleep better.</p>	
	<p>The above listed definitions are from https://www.webmd.com/ visited April 3, 2018.</p> <p style="text-align: center;">NOTICE</p> <p>By submitting a claim for reimbursement under this benefit, you are representing that the provider to be paid for the services rendered maintains all necessary and appropriate licensure and / or certification for the applicable services in the state where the services were rendered.</p> <p>See also the Master Medical SPD, Appendix B, for more information on the subjects of complementary medicine, alternative medicine, integrative medicine, and functional medicine.</p>	
Chemotherapy / Radiation / High Intensity Focused Ultrasound / Infusion Therapy	100% after Deductible	100% after Deductible
	<p>Outpatient facility. See also Office Visit for Injury / Illness. Benefit includes treatment with radioactive substances as well as materials and services of technicians, and high intensity focused ultrasound (HIFU) for treatment of prostate cancer.</p>	
Chiropractic Services	100% after Deductible	100% after Deductible
	<p>Benefits limited to Benefit Year maximum of 25 visits.</p> <p>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.</p>	
Colonoscopy – Routine –	<p>100%; Deductible waived</p> <p>*Non-Network limited/combined with Routine Wellness \$500 maximum per Benefit Year</p>	
	<p>Includes routine colonoscopy and related services, other than inpatient. Includes polyp removal during routine colonoscopy when billed properly by the provider.</p> <p>*Routine Wellness Non-Network limit coordinates with Nutritional Counseling and routine mammograms and colonoscopies.</p> <p>*Generic prep medication will be covered with no cost share to the member under the Prescription Drug Benefit.</p>	
Colonoscopy – Non-Routine	100% after Deductible	**100% after Deductible
	<p>Includes colonoscopies and related services, other than routine, and other than inpatient.</p> <p>**Non-Network limited to \$500 maximum per Benefit Year (separate from Routine Wellness / Routine mammogram / Routine colonoscopy limit).</p> <p>*Generic prep medication will be covered with no cost share to the member under the Prescription Drug Benefit.</p>	
COVID-19 Testing and testing related items and services	<p>100%; Deductible waived</p>	
	<p>This benefit includes testing for COVID-19 and related items and services to the extent required by the Families First Coronavirus Recovery Act (FFCRA). To the extent required by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), items and services provided by Non-Network providers will be reimbursed at the cash price listed on the provider’s website.</p> <p>Further details are available in MedCost Medical Policy #101 – COVID 19 Testing & Treatment.</p> <p>This benefit shall terminate upon the termination of the COVID-19 Public Health Emergency, as determined by the Secretary of the U.S. Department of Health and</p>	

	Human Services.	
	Note: Services for Medically Necessary treatment will be covered as any Covered Medical Expense.	
Dialysis Management Program Other than Inpatient – Precertification required	100% after In-Network Deductible	
	Failure to precertify dialysis will result in associated charges from the first treatment date being denied.	
	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.	
	The Plan will allow billed charges at the defined benefit in the Schedule of Benefits for 42 Outpatient dialysis treatments. This Plan does not provide Network level benefits for dialysis providers; therefore, benefits are not subject to discount arrangements that the provider may have in place with any Network.	
	For subsequent treatments the Plan allowable for dialysis will be limited to 140% of current year Medicare composite allowable. The Plan will pay according to the schedule for the next 30 consecutive months of dialysis or until the Plan is secondary to other coverage, whichever occurs first. Thereafter, as permitted in 42 CFR § 411.161(c) and (d), Medicare will be the primary payer and the Plan will only pay secondary to Medicare or other coverage. The Plan will reimburse Medicare Part B premiums for the individual if and for as long as enrolled in Medicare Part B and receiving benefits under this provision. Note: Medicare Part B premiums shall be reimbursed quarterly.	
Durable Medical Equipment	100% after Deductible	100% after Deductible
	The Plan has benefits for the rental of Durable Medical Equipment (DME) if deemed Medically Necessary. DME includes, but is not limited to, crutches, apnea monitors, glucometers, oxygen equipment, Hospital type beds and wheelchairs. See Defined Terms. 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. Rentals are limited to a maximum of 13 months (or 36 months for oxygen equipment).	
	This Plan also covers certain services as preventive as listed in IRS Notice 2019-45 , including, but not limited to, blood pressure monitors, glucometers, and peak flow meters. In accordance with IRS guidance, these services are only covered as preventive under the Plan when provided in conjunction with a diagnosis of certain specified conditions (see IRS Notice 2019-45).	
Gender Identity Disorder (GID)	Not covered	
Hearing Aids	100% after Deductible	100% after Deductible
	Benefit limited to Benefit Year maximum of \$1,000.	
	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.	
Home Health Care and Private Duty Nursing	100% after Deductible	100% after Deductible
	Benefits limited to Daily maximum of 16 hours.	
	Home health services include physical therapy, occupational therapy, speech therapy, home health aide, and skilled nursing provided by a Home Health Agency.	
	Coverage of private duty nursing is limited to Medically Necessary services that (a) are not Custodial in nature; and (b) require the professional proficiency and skills of a licensed nurse (RN, LPN or LVN).	
	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.	
Hospice Care	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.	
Infertility Diagnostic Services	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. See also Infertility exclusion under Medical Benefit Exclusions.	
Laboratory and X-Ray Services (Independent, Radiologist, Pathologist) other than Inpatient	100% after Deductible	100% after Deductible
Mammogram – Routine -	100%; Deductible waived *Non-Network limited/combined with Routine Wellness \$500 maximum per Benefit Year	
	Includes routine mammogram and related services, other than inpatient. *Routine Wellness Non-Network limit coordinates with Nutritional Counseling and routine mammograms and colonoscopies.	
Mammogram – Non-Routine –	100% after Deductible	**100% after Deductible
	Includes mammogram and related services, other than routine, and other than inpatient. **Non-Network limited to \$500 maximum per Benefit Year (separate from Routine Wellness / Routine mammogram / Routine colonoscopy limit)	
Medical Supplies	100% after Deductible	100% after Deductible
	This Plan also covers certain services as preventive as listed in IRS Notice 2019-45 , including, but not limited to, blood pressure monitors, glucometers, and peak flow meters. In accordance with IRS guidance, these services are only covered as preventive under the Plan when provided in conjunction with a diagnosis of certain specified conditions (see IRS Notice 2019-45). There may be coverage available for Medical Supplies under your pharmacy benefits. Please see your ID card for the Pharmacy Benefit Manager's contact information.	
Maternity Care Services		
Physician (Global Fee)	100% after Deductible	100% after Deductible
Facility	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. Maternity Care Services for all covered adult women, including Dependent daughters, include Prenatal Care with no cost-share as required by PPACA, if billed independently. See Routine Wellness/Preventive Services. See Defined Terms. NOTE: This benefit applies to OB-GYN office visits when the primary purpose of the visit is treating pregnancy. Other OB-GYN visits will be covered under the office visit benefit.	
Newborn Nursery	Routine newborn nursery and Physician care while the newborn is Hospital-confined typically includes room and board along with ancillary charges for the normal care of a newborn. Charges in these circumstances will be applied to the Plan of the mother, with Physician charges subject to Deductible. Newborns must be properly enrolled for	

	<p>coverage to apply after the initial Hospital stay. Non-routine newborn nursery and Physician care will not be eligible for reimbursement under the Plan until the newborn is enrolled as a Dependent under the Plan enrollment provisions.</p> <p>Services related to non-routine newborn nursery will be paid under the Inpatient Hospital Service Benefit above.</p> <p>For details about enrolling newborn children, please see “Enrollment Requirements for Newborn Children,” the Special Enrollment provisions, and “Open Enrollment,” all in the Enrollment section.</p>	
Mental Health and Substance Use Disorders		
Inpatient	100% after Deductible	100% after Deductible
Outpatient Facility	100% after Deductible	100% after Deductible
Outpatient Physician	100% after Deductible	100% after Deductible
	<p>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.</p> <p>This Plan has partnered with an online service known as “myStrength” which offers web and mobile self-help resources, empowering Plan Participants to better manage depression, anxiety, and Substance Use Disorders while improving overall well-being. To obtain more information or to register, visit https://bh.mystrength.com/medcost.</p>	
Obesity, Non-Surgical Medical Treatment	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.	
Obesity, Surgical Treatment Precertification required	As any Covered Medical Expense	As any Covered Medical Expense
	<p>Medically Necessary charges for the surgical treatment of obesity will be covered, subject to these requirements and limitations:</p> <ul style="list-style-type: none"> • The Plan Participant must have a history of obesity and/or a Morbid Obesity Diagnosis for at least five years; • 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; • 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; • 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. • 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; • Precertification of the surgery is required. 	
Orthotics	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.	
Prosthetics and Implants	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. However, prosthetics that are implanted as part of a surgical procedure will be covered under the surgery benefit (above). 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.	
Service Animal	100% after In-Network Deductible	
	For covered Dependents to age 19 only: The Plan provides coverage for the purchase of a Medically Necessary service animal to a Lifetime maximum of \$20,000. This benefit is subject to written approval for determination of Medical Necessity by the Plan Administrator and approval of the service animal distributor.	
Short-Term Therapy	100% after Deductible	100% after Deductible
	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. See also Applied Behavioral Analysis (ABA) Therapy under Other Services in this Schedule of Benefits.	
Cardiac	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.	
Cognitive	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.	
Occupational	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.	
Physical	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.	
Pulmonary	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.	
Speech	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.	
Skilled Nursing Facility	100% after In-Network 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.	
Sleep Studies	100% after Deductible	100% after Deductible
	Sleep studies are covered when determined to be Medically Necessary.	
Teladoc	100% after In-Network Deductible	
Telemedicine Services - Office Visits other than	As any other covered office service	As any other covered office service

Teladoc		
Telemedicine Services – COVID-19 Public Health Emergency other than Teladoc	As any Covered Medical Expense	As any Covered Medical Expense
	This benefit includes coverage of Covered Medical Expenses that are delivered by means of Telemedicine as identified on the Centers for Medicare and Medicaid Services (CMS) listing of “Covered Telehealth Services for PHE for the COVID-19 pandemic.”*	
	This benefit shall terminate upon the termination of the COVID-19 Public Health Emergency, as determined by the Secretary of the U.S. Department of Health and Human Services. *Note: This listing is currently available (as of April 28, 2020) at https://www.cms.gov/Medicare/Medicare-General-Information/Telehealth/Telehealth-Codes . The Plan will also maintain a copy of this listing.	
TMJ	As any other Covered Medical Expense	As any other Covered Medical Expense
	Includes Surgical and Non-Surgical; excludes appliances and orthodontic treatment.	
Transplant Services Precertification required	Approved / Designated Facility	NON-Approved / NON-Designated Facility
	100% after In-Network Deductible	100% after Non-Network Deductible
	MedCost Health Management must be notified PRIOR to a Transplant evaluation. All Transplant Services MUST be precertified and require participation in Case Management to qualify for Precertification. Failure to precertify will result in a 50% reduction in benefits. Refer to Health Management Services for details.	
	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.	
Donor Charges: Both the recipient and the donor are entitled to benefits of Transplant Service coverage under this Plan when the recipient is a Plan Participant. Benefits provided to the donor will be charged against the recipient’s coverage.		
The Plan will pay for typing, surgical procedure, mobilization, storage expenses, and costs directly related to the donation of a human organ or human tissue used in a covered Transplant procedure.		
If a Plan Participant wishes to be a donor, the Plan will cover donor charges only if the recipient is also a Plan Participant. Donor expenses for recipients who are not Plan Participants are not covered under this Plan.		
Claim Steps:		
<ul style="list-style-type: none"> • When a Plan Participant is the recipient of an organ from a non-Plan donor, eligible expenses should be filed using the Plan Participant’s name and his or her alternate identification number. • To help identify non-Plan donor claims billed under the Plan Participant recipient’s information, the donor claim should include the following: <ul style="list-style-type: none"> ○ Diagnosis that indicates donor; ○ Attachment that indicates the patient is a donor; and ○ Donor’s information in the comments field of the UB-04 or other electronic claim. 		
*Exclusions: Charges for the following are not covered:		
<ul style="list-style-type: none"> • Mileage for sightseeing or visits to friends / relatives. • Alcohol. 		

	<ul style="list-style-type: none"> • Clothing. • Entertainment (i.e., movies or rentals, visits to museums, mileage for sightseeing, compact discs, games, etc.). • Expense for persons other than the patient and his / her covered companion or caregiver. • Expenses for lodging when member or companion is staying with a relative or friend. • Travel and non-medical room and board for a live donor or for family members of the donor. • Gift cards. • Groceries (i.e., grocery stores, Wal-Mart, K-Mart, etc.). • Laundry service / supplies. • Non-legible receipts (i.e., food or lodging). • Paper products (i.e., paper plates, paper towels, napkins, etc.). • Parking fees incurred other than at hotel / motel or hospital. • Personal care services (i.e., massage, spa, hair care services, etc.). • Personal hygiene items (i.e., toothbrush, deodorant, etc.). • Personal services (i.e., child care, house sitting, kennel care, etc.). • Shoes / slippers. • Souvenirs (i.e., T-shirts, sweatshirts, toys, etc.). • Telephone bills / calls / phone cards. • Tobacco or medical marijuana. • Valet parking. 	
	In-Network	Non-Network
Wig Therapy (following cancer treatment)	100% after Deductible	100% after Deductible
	Benefits limited to Lifetime maximum of one wig.	
All Other Covered Services	100% after Deductible	100% after Deductible
Additional Services Covered Under the Medical Benefits		
Anesthetics 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.	
Attention Deficit / Hyperactivity Disorder	Attention Deficit / Hyperactivity Disorder is covered as any other expense.	
Dental Services	<p>Certain dental procedures will be Covered Charges under Medical Benefits:</p> <ul style="list-style-type: none"> • Removal of wisdom teeth. • Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof and floor of the mouth. • Emergency repair due to Injury to sound natural teeth. • Surgery needed to correct accidental injuries to the jaws, cheeks, lips, tongue, floor and roof of the mouth. • Excision of benign bony growths of the jaw and hard palate. • External incision and drainage of cellulitis. • Incision of sensory sinuses, salivary glands or ducts. • Reduction of dislocations and excision of temporomandibular joints (TMJs). • When Medically Necessary, replacement of teeth lost as a direct result of chemotherapy and/or radiation treatment. • Orthognathic surgery to repair or correct a severe facial deformity or disfigurement that orthodontics alone cannot correct, provided: <ul style="list-style-type: none"> • 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 • the orthognathic surgery is Medically Necessary as a result of tumor, trauma, disease; or • the orthognathic surgery is performed prior to age 19 and is required as a result of severe congenital facial deformity or congenital condition. <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</p>	

	<p>procedures involving orthodontic care of the teeth, periodontal disease and preparing the mouth for the fitting of or continued use of dentures.</p> <p>Note: The Plan will pay for anesthesia and Hospital or facility charges for services performed in a Hospital or Ambulatory Surgical Center in connection with dental procedures for (1) Dependent Children under the age of 9 and (2) Plan Participants with physical or mental conditions for which such services are Medically Necessary. The Physician must certify that anesthesia is required to safely and effectively perform the procedures. Prior authorization is required.</p> <p>Oral surgeons will be paid at the Network level of benefits.</p>
Anesthesia and Facility for certain Dental Procedures	The Plan will pay for anesthesia and Hospital or facility charges for services performed in a Hospital or Ambulatory Surgical Center in connection with dental procedures for (1) Dependent Children under the age of 9 and (2) Plan Participants with physical or mental conditions for which such services are Medically Necessary. The Physician must certify that anesthesia is required to safely and effectively perform the procedures. Prior authorization is required.
Diabetes Care Management other than Nutritional Counseling	The Plan will provide coverage for Medically Necessary diabetes self-management training and educational services.
Eyeglasses, Lenses, Frames	Medical benefits cover purchase of the first pair of eyeglasses, lenses, frames or contact lenses as prescribed following keratoconus or cataract surgery.
Family Therapy / Counseling	Family Therapy/Counseling is considered an eligible expense when provided by a licensed mental health practitioner.
Genetic Testing	<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"> • A person has symptoms or signs of a genetically-linked inheritable disease or • The testing is performed as part of oncology treatment. <p>Genetic testing requires documentation of Medical Necessity via medical records or a letter of Medical Necessity if:</p> <ul style="list-style-type: none"> • 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 • 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; or • in accordance with the guidelines and recommendations established under PPACA for preventive services for women with no cost-share. <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>
Hearing Aids	For covered dependent children to age 19 only: 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.
Reconstructive Surgery	<p>Covered Charges are:</p> <ul style="list-style-type: none"> • Surgical correction of a congenital anomaly in a covered Dependent child; • Treatment of an Accidental bodily Injury; and • Reconstructive breast surgery following mastectomy. This mammoplasty coverage, in compliance with the Women's Health and Cancer Rights Act of 1998, 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.	
Routine Costs Associated with a Clinical Trial	Includes charges for Routine Patient Costs incurred by a Qualified Individual in an Approved Clinical Trial subject to the terms of this Plan. The Plan may require a copy of the Approved Clinical Trial's patient consent packet before determining if any benefits are payable by the Plan (see Routine Patient Costs). Coverage is provided only for Routine Patient Costs of services associated with the Approved Clinical Trial, and only to the extent such Routine Patient Costs have not been, or are not, funded by other resources. See also Medical Benefit Exclusions and Defined Terms for more information regarding coverage of Routine Patient Costs associated with an Approved Clinical Trial.	
Sterilization Procedures	Sterilization procedures are covered as any expense unless otherwise noted in the SPD. Reversal procedures are not covered.	
Termination of Pregnancy	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. Complications of abortion are covered for all Employees and Spouses who are Plan Participants. Abortions and / or complications of abortion are not covered for Dependent Daughters.	
Prescription Drug Benefits		
Prescription Drug cost-sharing accumulates toward the Plan's overall Network Deductible and Out-of-Pocket Maximum.		
Note: When a Plan Participant uses a pharmaceutical manufacturer's drug coupon to obtain Plan Participant's prescription medications, the amount of the coupon will not accumulate toward the Prescription Drug Out-of-Pocket Maximum.		
Deductibles and Out-of-Pocket Maximums are shared between the Pharmacy vendor and Medical benefits.		
	Retail Pharmacy 30 day supply	Mail Order 90 day supply
Generic	100% after Network Deductible	100% after Network Deductible
Preferred		
Non-Preferred		
Mandatory Specialty Pharmacy		
	Certain Prescription Drugs must be purchased through the Plan's Specialty Pharmacy and will not be paid or reimbursed by the Plan if they are not procured through the Plan's Specialty Pharmacy. See Prescription Drug Benefits, Limitations and Exclusions for more information.	
Miscellaneous Notes	<p>Mandatory generic: Except as required by PPACA, a Plan Participant will be required to pay the Brand Name Copay plus the difference in cost between the Brand Name and Generic if (a) he/she chooses Brand Name when a Generic is available; or (b) when the Physician orders Brand Name dispensing on the prescription and a Generic is available.</p> <p>Contraceptives: 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. (Contraceptive devices, injectables and implants, while excluded under Prescription Drug benefits are included under the medical benefits. See Contraceptive Management under Routine Wellness section.)</p> <p>If a Generic Drug version is not available or would not be medically appropriate (as determined by your health care provider) a prescribed FDA-approved Brand Name contraceptive method will be paid by the Plan with no cost-sharing.</p> <p>Smoking Cessation Products: Included with prescription without cost share: Nicotine replacement therapy (i.e., gum, lozenge, transdermal patches, inhaler and nasal spray), Sustained release Bupropion, and Chantix (or generic equivalent, if available).</p> <p>Preventive Medications: Includes certain prescribed over-the-counter products without</p>	

cost share as required by PPACA.

The Prescription Drug Card is administered by the pharmacy vendor listed on the ID card. 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.

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.