

**PLAN DOCUMENT
SUMMARY PLAN DESCRIPTION**

for the

**CITY OF ASPEN
MEDICAL AND DENTAL PLAN
(RETIRED EMPLOYEES)**

This booklet describes the Plan Benefits
in effect as of January 1, 2019

The Plan has been established for the benefit of
eligible Retirees of:

CITY OF ASPEN

Claims Processed By:

ALLEGIANCE BENEFIT PLAN MANAGEMENT, INC.

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INTRODUCTION

Effective January 1, 2016, City of Aspen, hereinafter referred to as the "City", restates the benefits, rights and privileges which will pertain to participating Retirees, referred to as "Participants," and which benefits are provided through a fund established by the City and referred to as the "Plan." **This Summary Plan Description includes changes reflected by Corrective Amendment (Medicare Part B), Second Corrective Amendment, Corrective Amendment (Medicare Part D), Amendment(s) #1, Second Corrected Amendment #2 and #3 to the Plan Document dated January 1, 2016.** This booklet describes the Plan in effect as of January 1, 2019.

Coverage provided under this Plan for Retirees will be in accordance with the Eligibility, Effective Date, Termination and other applicable provisions as stated in this Plan.

City of Aspen (the Plan Sponsor) has retained the services of an independent Plan Supervisor, experienced in claims processing, to handle health claims. The Plan Supervisor for the Plan is:

Allegiance Benefit Plan Management, Inc.
P.O. Box 3018
Missoula, MT 59806-3018

Please read this booklet carefully before incurring any medical expenses. For specific questions regarding coverage or benefits, please refer to the Plan Document which is available for review in the Personnel Office, at the office of the Plan Supervisor, or call or write to Allegiance Benefit Plan Management, Inc. regarding any detailed questions concerning the Plan.

Pre-certification or Pre-treatment Review by the Plan is strongly recommended for certain services. If Pre-certification or Pre-treatment Review is not obtained, the charge could be denied if the service, treatment or supply is not found to be Medically Necessary or found to be otherwise excluded by the Plan when the claim is submitted.

NETWORK PROVIDER BENEFIT

This Plan provides benefits through a group of contracted providers (Network Provider). A “Network Provider” means a provider that agrees to provide services as part of an agreement. Using Network Providers offers cost-saving advantages because a Covered Person pays only a percentage of the scheduled fee for services provided.

A Covered Person who uses a Non-Network Provider will pay more and may result in balance billing.

To determine if a provider qualifies as a Network Provider under this Plan, please consult Allegiance’s website at www.askallegiance.com/coa to access links for directories of Network Providers.

The Benefit Percentages for benefits may vary depending on the type of service and provider rendering the service or treatment. If a Non-Network Provider is chosen over a Network Provider, the Benefit Percentage will be lower (as stated in the following Schedule of Medical Benefits), unless one of the “Non-Network Benefit Exceptions” stated below applies.

NETWORK BENEFIT LEVEL¹

Includes any provider who bills under the Aspen Valley Hospital Tax Identification Number and any other Network Provider who agrees to provide services as part of an agreement.

NON-NETWORK BENEFIT LEVEL

Includes any provider who is not a Network Provider.

NON-NETWORK BENEFIT EXCEPTION

When a covered service is rendered by a Non-Network Provider, charges will be paid as if the service were rendered by a Network Provider under any of the following circumstances:

1. Charges for an Emergency as defined by this Plan, limited to only those emergency medical procedures necessary to treat and stabilize an eligible Injury or Illness and then only to the extent that the same are necessary in order for the Covered Person to be transported, at the earliest medically appropriate time to a Network Hospital, clinic or other facility, or discharged.
2. Charges which are incurred as a result of and related to confinement in or use of a Network Hospital, clinic or other facility only for Non-Network services and providers over whom or which the Covered Person does not have any choice in or ability to select.

¹ “Aspen Valley Hospital Provider Network Benefit Level” deleted and “Network Benefit Level” replaced (Network Provider Benefit) by Amendment #3 effective 1/1/2019

HOSPITAL EXPENSE AUDIT BONUS

The Plan offers an incentive to all Covered Persons to encourage examination and self-auditing of eligible Hospital bills to ensure the amounts billed by any Hospital accurately reflect the services and supplies received by the Covered Person. The Covered Person is asked to review all medical charges and verify that each itemized service has been received and that the bill does not represent either an overcharge or a charge for services never received. This self-auditing procedure is strictly voluntary; however, it is to the advantage of the Plan as well as the Covered Person to avoid unnecessary payment of health care costs.

In the event a self-audit results in elimination or reduction of benefits paid, 50% of the amount saved will be reimbursed directly to the Participant (subject to a \$1,000 maximum payment per Calendar Year), provided the savings are accurately documented, and satisfactory evidence is submitted to the Plan Supervisor (e.g. a copy of the incorrect bill and a copy of the corrected billing).

This self-audit credit is in addition to the payment of all other applicable plan benefits for legitimate medical expenses.

This credit will not be payable for expenses in excess of the Maximum Eligible Expense which are not covered under the Plan, regardless of whether benefits paid are reduced.

SCHEDULE OF MEDICAL BENEFITS - GRANDFATHER RETIREE COPAY PPO PLAN OPTION²
FOR
COVERED RETIREES

ALL BENEFITS PAYABLE UNDER THIS PLAN ARE SUBJECT TO THE APPLICABLE PLAN
EXCLUSIONS AND MAXIMUM ELIGIBLE EXPENSE (MEE)

THE BENEFIT PERIOD IS A CALENDAR YEAR

COST SHARING PROVISIONS	IN-NETWORK	NON-NETWORK
DEDUCTIBLE Per Retiree Per Benefit Period	\$2,500	\$5,000
<p>The Deductible applies to all benefits unless specifically indicated as waived.</p> <p>In-Network and Non-Network Deductibles are completely separate and do not cross accumulate.</p>		
BENEFIT PERCENTAGE	70%	50%
<p>The Benefit Percentage applies after the Deductible is satisfied and applies to all benefits until the Combined Medical/Pharmacy Out-of-Pocket Maximum is met unless specifically stated otherwise. After satisfaction of Combined Medical/Pharmacy Out-of-Pocket Maximum, the Benefit Percentage will be 100%.</p>		
COPAYMENTS		
<p>Copayments are stated in this Schedule of Medical Benefits and apply to certain services such as office visits, emergency room visits, Urgent Care facility and are payable by the Covered Person. Copayments do not apply towards the Deductible but do apply towards the Combined Medical/Pharmacy Out-of-Pocket Maximum and after the Combined Medical/Pharmacy Out-of-Pocket Maximum is satisfied, Copayments will no longer apply for the remainder of the Benefit Period.</p>		
COMBINED MEDICAL/PHARMACY OUT-OF-POCKET MAXIMUM Per Covered Person Per Benefit Period Per Family Per Benefit Period	\$5,000 \$10,000	\$10,000 \$20,000
<p>Out-of-Pocket Maximum includes the Deductible, Medical Benefit Copayments, Eligible Expenses in excess of the Benefit Percentage and Pharmacy Copayments.</p> <p>In-Network and Non-Network Out-of-Pocket Maximums are completely separate and do not cross accumulate.</p>		
MAXIMUM BENEFIT PER BENEFIT PERIOD FOR ALL CAUSES	None	
MAXIMUM LIFETIME BENEFIT FOR ALL CAUSES	\$2,000,000	
PRE-CERTIFICATION/PRE-TREATMENT REVIEW		
<p>Pre-certification or Pre-treatment Review by the Plan is strongly recommended for certain services. If Pre-certification or Pre-treatment Review is not obtained, the charge could be denied if the service, treatment or supply is not found to be Medically Necessary or found to be otherwise excluded by the Plan when the claim is submitted. See Hospital Admission Certification and Pre-Treatment Review for further details.</p>		

² "Schedule of Medical Benefits-Copay PPO Plan Option", as amended, replaced by Amendment #3 effective 1/1/2019

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK
ACUPUNCTURE TREATMENT		
	100% after \$50 Copayment, Deductible Waived	50% after Deductible
Benefit Limits: 12 visits per Benefit Period. The Copay applies to all charges provided and billed by the provider, including medications, treatments, vitamins and herbs. Benefit limits are for services received from Network or Non-Network Providers.		
ADVANCED RADIOLOGY IMAGING (MRI, MRA, CT, PET imaging, etc.)		
	70% after Deductible	50% after Deductible
ALCOHOLISM AND/OR CHEMICAL DEPENDENCY		
Inpatient Facility Services	70% after Deductible	50% after Deductible
Inpatient Professional Provider Services	70% after Deductible	50% after Deductible
Outpatient Facility Services	70% after Deductible	50% after Deductible
Office Visit Services	100% after \$40 Copayment, Deductible Waived	50% after Deductible
Outpatient Professional Provider Services	70% after Deductible	50% after Deductible
ALLERGY TREATMENT (Includes office visit, diagnostic testing and injections)		
Primary Care Physician	100% after \$40 Copayment, Deductible Waived	50% after Deductible
Specialty Care Physician	100% after \$50 Copayment, Deductible Waived	50% after Deductible
The Office Visit Copayment applies to charges for the office visit, diagnostic testing and injections billed by the provider for the office visit. The office visit Copayment is waived when an office visit charge is not assessed and charges are payable at 100%.		
"Primary Care Physician" includes Family Practice, General Practice, Internal Medicine, OB/Gyn (obstetrics/gynecology), Pediatrician, Licensed Nurse Practitioner or Physician Assistant.		
"Specialty Care Physician" includes any Physician who is practicing any branch of medicine or medical specialty other than Family Practice, General Practice, Internal Medicine, OB/Gyn (obstetrics/gynecology), Pediatrician, Licensed Nurse Practitioner or Physician Assistant.		
AMBULANCE SERVICE		
Air Ambulance	70% after Deductible	70% after Deductible
Ground Ambulance	70% after Deductible	70% after Deductible
AMBULATORY SURGICAL CENTER		
	70% after Deductible	50% after Deductible

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK
BIRTHING CENTER		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
CARDIAC REHABILITATION THERAPY - OUTPATIENT		
	70% after Deductible	50% after Deductible
CHEMOTHERAPY - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
CHIROPRACTIC CARE		
	100% after \$50 Copayment, Deductible Waived	50% after Deductible
The Copay applies to the first three (3) modalities for physical medicine. A separate Copayment applies to every additional three (3) modalities performed during the same visit. Includes x-rays performed by the Chiropractor and billed by the same provider. Visits beyond thirty (30) per Benefit Period will be reviewed for Medical Necessity.		
COLONOSCOPY		
Routine Colonoscopy	100%, Deductible Waived	50% after Deductible
Diagnostic Colonoscopy	70% after Deductible	50% after Deductible
CONTRACEPTIVES (Including Contraceptive Management)		
Administered during Office Visit	100%, Deductible Waived	50% after Deductible
Self-Administered - See Pharmacy Benefit for details		
DENTAL SERVICES (As a result of Accidental Injury)		
	70% after Deductible	50% after Deductible
DIETARY/NUTRITIONAL COUNSELING		
	70% after Deductible	50% after Deductible
Benefit Limits: 4 visits Maximum Lifetime Benefit. Physician diagnosed conditions: diabetes, hyperlipidemia, hypertension, obesity and cancer. Benefit limits are for services received from Network or Non-Network Providers.		
DIAGNOSTIC TESTS - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services (Radiologist, Pathologist, etc.)	70% after Deductible	50% after Deductible

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK

DIALYSIS TREATMENTS - OUTPATIENT

	70% after Deductible	50% after Deductible
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Benefit Limits: \$550 Maximum Benefit per dialysis* or MEE as applicable**. **Benefit limits are for services received from Network or Non-Network Providers.**

*Dialysis session includes charges for the dialysis, use of facility, professional fees and any and all drugs provided during the administration of a single course of dialysis.

**MEE applies if the \$550 benefit payment will result in a balance due to the Covered Person except for Deductible and Out-of-Pocket expenses provided the Covered Person has taken all actions available to prevent a balance due.

EMERGENCY ROOM SERVICES

Facility and Professional Provider Services for Emergency as defined	\$200 Copayment, then 70% after In-Network Deductible	
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Facility Services for Non-Emergency	70% after Deductible	50% after Deductible
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Professional Provider Services for Non-Emergency	70% after Deductible	50% after Deductible
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Copayment is waived if admitted as Inpatient immediately following the emergency room for an Emergency as defined.

FLU SHOT

	100%, Deductible Waived	
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Flu shots for all ages obtained at the office or pharmacy

HEARING AIDS

	70% after Deductible	50% after Deductible
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Benefit Limits: \$3,000 Maximum Benefit every five (5) Benefit Periods. Hearing aid benefit includes examination, fittings, hardware, repair and replacement. Batteries are specifically excluded. **Benefit limits are for services received from Network or Non-Network Providers.**

HEARING EXAM (DIAGNOSTIC)

	100% after \$40 Copayment, Deductible Waived	50% after Deductible
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HOME HEALTH CARE

	70% after Deductible	50% after Deductible
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HOSPICE CARE (Includes Bereavement Counseling)

	70% after Deductible	50% after Deductible
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TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK
HOSPITAL SERVICES		
Inpatient Facility Services	70% after Deductible	50% after Deductible
Inpatient Professional Provider Services	70% after Deductible	50% after Deductible
Outpatient Facility Services	70% after Deductible	50% after Deductible
Outpatient Professional Provider Services	70% after Deductible	50% after Deductible
INFERTILITY DIAGNOSTIC TESTING		
	70% after Deductible	50% after Deductible
Includes the initial testing and related services for diagnosis. No expenses for treatment of infertility are covered unless diagnosis constitutes a medical condition which is a threat to the Covered Person's health and such additional treatment is Medically Necessary for that condition.		
INFUSION SERVICES - OUTPATIENT		
	70% after Deductible	50% after Deductible
MAMMOGRAMS		
Routine Mammograms	100%, Deductible Waived	50% after Deductible
Diagnostic Mammograms	70% after Deductible	50% after Deductible
MASSAGE THERAPY		
	No Benefit	No Benefit
MEDICAL EQUIPMENT/SUPPLIES		
Durable Medical Equipment	70% after Deductible	50% after Deductible
Durable Medical Equipment (DME) purchased from a Non-Network Provider will be payable at the In-Network rate if proof is provided that the cost of the same equipment or supplies was less than if the equipment or supplies were purchased at an In-Network Provider.		
Prosthetic Appliances	70% after Deductible	50% after Deductible
Orthopedic Devices	70% after Deductible	50% after Deductible
Other Medical Supplies	70% after Deductible	50% after Deductible
MENTAL ILLNESS		
Inpatient Facility Services	70% after Deductible	50% after Deductible
Inpatient Professional Provider Services	70% after Deductible	50% after Deductible
Outpatient Facility Services	70% after Deductible	50% after Deductible
Office Visit Services	100% after \$40 Copayment, Deductible Waived	50% after Deductible
Outpatient Professional Provider Services	70% after Deductible	50% after Deductible

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK

MORBID OBESITY

	70% after Deductible	50% after Deductible
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Benefit Limits: \$5,000 Maximum Lifetime Benefit for surgical and non-surgical treatments for Clinically Severe Obesity only. **Benefit limits are for services received from Network or Non-Network Providers.**

NATUROPATHY/HOMEOPATHIC

	No Benefit	No Benefit
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NON-AMBULANCE TRAVEL BENEFIT

	70% after In-Network Deductible
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Benefits are payable up to \$10,000 Maximum Lifetime Benefit, limited to the following:

- Coach airfare.
- If driving, IRS standard mileage rate reimbursement.
- Meals limited to \$50 per day per person.
- Lodging not to exceed \$125 per day.

This benefit is available to the patient and one companion, limited to travel to a contracted Center of Excellence, if treatment at a contracted Center of Excellence is more cost effective than the same treatment if received from other providers.

OCCUPATIONAL THERAPY - OUTPATIENT

	100% after \$50 Copayment, Deductible Waived	50% after Deductible
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The Copay applies to the first three (3) modalities for physical medicine. A separate Copayment applies to every additional three (3) modalities performed during the same visit. Visits beyond thirty (30) per Benefit Period will be reviewed for Medical Necessity.

OFFICE VISITS/OFFICE SURGERY

Primary Care Physician	100% after \$40 Copayment, Deductible Waived	50% after Deductible
Specialty Care Physician	100% after \$50 Copayment, Deductible Waived	50% after Deductible

The Office Visit Copayment applies to diagnostic x-ray and lab charges billed by the provider for the office visit including, office surgery and allergy injections. Other office services are subject to the Deductible and Benefit Percentage.

“Primary Care Physician” includes Family Practice, General Practice, Internal Medicine, OB/Gyn (obstetrics/gynecology), Pediatrician, Licensed Nurse Practitioner or Physician Assistant.

“Specialty Care Physician” includes any Physician who is practicing any branch of medicine or medical specialty other than Family Practice, General Practice, Internal Medicine, OB/Gyn (obstetrics/gynecology), Pediatrician, Licensed Nurse Practitioner or Physician Assistant.

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK

ORGAN AND TISSUE TRANSPLANT SERVICES

	70% after Deductible	50% after Deductible
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Network is limited to a Center of Excellence.

Maximum Benefit for each Procedure:

Allogenic Stem Cell (related)	\$250,000
Allogenic Stem Cell (unrelated)	\$340,000
Autologous Stem Cell	\$140,000
Stem Cell Other	\$230,000
Heart.	\$275,000
Heart Lung	\$345,000
Intestine	\$485,000
Kidney	\$95,000
Kidney Pancreas	\$160,000
Liver	\$220,000
Lung	\$275,000
Pancreas	\$140,000
Solid Other	\$440,000
Other Eligible Transplant or Replacement Procedure	\$75,000

Benefit limits apply to all expenses in connection with any eligible organ or tissue transplant procedure as stated in Medical Benefits section under Organ and Tissue Transplant Services.

Services subject to the benefit limits include, but are not limited to: evaluation; pre-transplant, transplant and post-transplant care (not including Outpatient immunosuppressant drugs); organ donor search, procurement and retrieval; complications related to the procedure and follow-up care for services received during the 12-month period from the date of transplant. Charges for services incurred after such 12-month period are eligible under the Medical Benefits of this Plan and do not accrue toward the Transplant benefit limits.

Amounts exceeding the maximum case rate at contracted Center of Excellence (also known as outliers) will be eligible for reimbursement under Medical Benefits. Excess charges at non-contracted facilities will not be eligible for reimbursement.

ORTHOTICS (Foot)

	No Benefit	No Benefit
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PHYSICAL THERAPY - OUTPATIENT

	100% after \$40 Copayment, Deductible Waived	50% after Deductible
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The Copay applies to the first three (3) modalities for physical medicine. A separate Copayment applies to every additional three (3) modalities performed during the same visit. Includes x-rays performed by the physical therapist and billed by the same provider. Visits beyond thirty (30) will be reviewed for Medical Necessity.

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK
PREGNANCY/MATERNITY SERVICES		
Office Visit (if not part of a global charge)	100% after \$40 Copayment, Deductible Waived	50% after Deductible
Outpatient Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services (if billed as global fee)	70% after Deductible	50% after Deductible
Inpatient Facility Services	70% after Deductible	50% after Deductible
Inpatient Professional Provider Services	70% after Deductible	50% after Deductible
See Preventive Care Benefit for well-women prenatal visits.		
PRESCRIPTION DRUGS	See Pharmacy Benefit for details	
PREVENTIVE CARE		
	100%, Deductible Waived	50% after Deductible
<p>Covered Services:</p> <ul style="list-style-type: none"> ◆ Well-Child Care ◆ Physical examinations ◆ Pelvic examination and pap smear ◆ Laboratory and testing ◆ Hearing and vision screening ◆ Mammogram ◆ Prostate cancer screening (PSA) or Digital Rectal Examination (DRE) ◆ Cardiovascular screening blood tests ◆ Colorectal cancer screening tests ◆ Vaccinations and Immunizations recommended by Physician ◆ BRCA1 and BRCA2 when medically indicated ◆ Well Women Preventive Care subject to Plan limitations on sterilization procedures ◆ Thyroid screening <p>If any diagnostic x-rays, labs or other tests or procedures are ordered or provided in connection with any of the Preventive Care covered services, those tests or procedures will not be covered as Preventive Care and will be subject to the cost sharing that applies to those specific services. Complete list of recommended preventive services can be viewed at: https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>		
PREVENTIVE/PROPHYLACTIC MASTECTOMY/OOPHORECTOMY		
	No Benefit	No Benefit
RADIATION THERAPY - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
RESIDENTIAL TREATMENT		
	70% after Deductible	50% after Deductible

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK
RESPIRATORY THERAPY - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
ROUTINE NEWBORN INPATIENT NURSERY/PHYSICIAN CARE		
Facility Services	100%, Deductible Waived	50% after Deductible
Professional Provider Services	100%, Deductible Waived	50% after Deductible
48 hours following a normal vaginal delivery, or less than 96 hours following a cesarean section.		
SKILLED NURSING FACILITY		
	70% after Deductible	50% after Deductible
SPEECH THERAPY - OUTPATIENT		
	100% after \$50 Copayment, Deductible Waived	50% after Deductible
The Copay applies to the first three (3) modalities for physical medicine. A separate Copayment applies to every additional three (3) modalities performed during the same visit. Includes x-rays performed by the physical therapist and billed by the same provider. Visits beyond thirty (30) will be reviewed for Medical Necessity.		
STERILIZATION PROCEDURES		
Female Sterilization Procedures	100%, Deductible Waived	50% after Deductible
Vasectomy Office Visit Charges	100% after \$40 Copayment for Primary Care Physician or \$50 Copayment for Specialty Care Physician, Deductible Waived	50% after Deductible
SURGERY - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE/COPAYMENT	
	IN-NETWORK	NON-NETWORK
SURGICAL IMPLANT AND/OR DEVICES AND RELATED SUPPLIES		
	70% after Deductible	50% after Deductible
Maximum Benefit per Implant for the following: \$40,000 for Orthopedic Implants \$60,000 for Cardiac Implants (except for LVAD and RVAD) \$85,000 for Cochlear Implants \$200,000 for LVAD / RVAD Implants Benefit limits apply to any implantable device and all supplies associated with that implantable device. Benefit limits are for services received from Network or Non-Network Providers.		
TELADOC CONSULTATIONS		
To access a TelaDoc consultation visit www.mydrconsult.com or call (800) 362-2667. Receipt must be submitted to the Plan Supervisor. Applies to the Deductible and Out-of-Pocket Maximum.		
TMJ/JAW DISORDERS		
	No Benefit	No Benefit
URGENT CARE FACILITY		
	100% after \$50 Copayment, Deductible Waived	
The facility copayment applies to all services performed in the facility and billed by the same provider.		
WEIGHT LOSS PROGRAMS		
	No Benefit	No Benefit
WELL-CHILD CARE - SEE PREVENTIVE CARE		
	100%, Deductible Waived	50% after Deductible
WIG		
	100% after In-Network Deductible	
Benefit Limits: \$500 Maximum Lifetime Benefit Loss of hair as a result of medical treatment, alopecia or trichotillomania. Benefit limits are for services received from Network or Non-Network Providers.		

**SCHEDULE OF MEDICAL BENEFITS - GRANDFATHER RETIREE HDHP OPTION³
FOR
COVERED RETIREES**

ALL BENEFITS PAYABLE UNDER THIS PLAN ARE SUBJECT TO THE APPLICABLE PLAN
EXCLUSIONS AND MAXIMUM ELIGIBLE EXPENSE (MEE)

THE BENEFIT PERIOD IS A CALENDAR YEAR

COST SHARING PROVISIONS	IN-NETWORK	NON-NETWORK
COMBINED MEDICAL/PHARMACY DEDUCTIBLE Per Retiree Per Benefit Period	\$1,500	\$2,000
The Deductible applies to all benefits unless specifically indicated as waived. In-Network and Non-Network Deductibles are completely separate and do not cross accumulate.		
BENEFIT PERCENTAGE	70%	50%
The Benefit Percentage applies after the Deductible is satisfied until the Combined Medical/Pharmacy Out-of-Pocket Maximum is met unless specifically stated otherwise. After satisfaction of Combined Medical/Pharmacy Out-of-Pocket Maximum the Benefit Percentage will be 100%.		
COMBINED MEDICAL/PHARMACY OUT-OF-POCKET MAXIMUM Per Retiree Per Benefit Period	\$4,450	\$4,450
Out-of-Pocket Maximum includes the Deductible and Eligible Expenses in excess of the Benefit Percentage. In-Network and Non-Network Out-of-Pocket Maximums are completely separate and do not cross accumulate.		
MAXIMUM BENEFIT PER BENEFIT PERIOD FOR ALL CAUSES	None	
MAXIMUM LIFETIME BENEFIT FOR ALL CAUSES	\$2,000,000	
PRE-CERTIFICATION/PRE-TREATMENT REVIEW Pre-certification or Pre-treatment Review by the Plan is strongly recommended for certain services. If Pre-certification or Pre-treatment Review is not obtained, the charge could be denied if the service, treatment or supply is not found to be Medically Necessary or found to be otherwise excluded by the Plan when the claim is submitted. See Hospital Admission Certification and Pre-Treatment Review for further details.		

³ "Schedule of Medical Benefits-HDHP Option", as amended, replaced by Amendment #3 effective 1/1/2019

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE	
	IN-NETWORK	NON-NETWORK
ACUPUNCTURE TREATMENT		
	70% after Deductible	50% after Deductible
Benefit Limits: 12 visits per Benefit Period. Benefit limits are for services received from Network or Non-Network Providers.		
ADVANCED RADIOLOGY IMAGING (MRI, MRA, CT, PET imaging, etc.)		
	70% after Deductible	50% after Deductible
ALCOHOLISM AND/OR CHEMICAL DEPENDENCY		
Inpatient Facility Services	70% after Deductible	50% after Deductible
Inpatient Professional Provider Services	70% after Deductible	50% after Deductible
Outpatient Facility Services	70% after Deductible	50% after Deductible
Office Visit Services	70% after Deductible	50% after Deductible
Outpatient Professional Provider Services	70% after Deductible	50% after Deductible
ALLERGY TREATMENT (Includes office visit, diagnostic testing and injections)		
Primary Care Physician	70% after Deductible	50% after Deductible
Specialty Care Physician	70% after Deductible	50% after Deductible
AMBULANCE SERVICE		
Air Ambulance	70% after Deductible	70% after Deductible
Ground Ambulance	70% after Deductible	70% after Deductible
AMBULATORY SURGICAL CENTER		
	70% after Deductible	50% after Deductible
BIRTHING CENTER		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
CARDIAC REHABILITATION THERAPY - OUTPATIENT		
	70% after Deductible	50% after Deductible
CHEMOTHERAPY - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
CHIROPRACTIC CARE		
	70% after Deductible	50% after Deductible
Visits beyond thirty (30) will be reviewed for Medical Necessity.		

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE	
	IN-NETWORK	NON-NETWORK
COLONOSCOPY		
Routine Colonoscopy	100%, Deductible Waived	50% after Deductible
Diagnostic Colonoscopy	70% after Deductible	50% after Deductible
CONTRACEPTIVES (Including Contraceptive Management)		
Administered during Office Visit	100%, Deductible Waived	50% after Deductible
Self-Administered - See Pharmacy Benefit for details		
DENTAL SERVICES (As a result of Accidental Injury)		
	70% after Deductible	50% after Deductible
DIETARY/NUTRITIONAL COUNSELING		
	70% after Deductible	50% after Deductible
Benefit Limits: 4 visits Maximum Lifetime Benefit. Physician diagnosed conditions diabetes, hyperlipidemia, hypertension, obesity and cancer. Benefit limits are for services received from Network or Non-Network Providers.		
DIAGNOSTIC TESTS - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services (Radiologist, Pathologist, etc.)	70% after Deductible	50% after Deductible
DIALYSIS TREATMENTS - OUTPATIENT		
	70% after Deductible	50% after Deductible
Benefit Limits: \$550 Maximum Benefit per dialysis* or MEE as applicable**. Benefit limits are for services received from Network or Non-Network Providers.		
*Dialysis session includes charges for the dialysis, use of facility, professional fees and any and all drugs provided during the administration of a single course of dialysis.		
**MEE applies if the \$550 benefit payment will result in a balance due to the Covered Person except for Deductible and Out-of-Pocket expenses provided the Covered Person has taken all actions available to prevent a balance due.		
EMERGENCY ROOM SERVICES		
Facility and Professional Provider Services for Emergency as defined	70% after In-Network Deductible	
Facility Services for Non-Emergency	70% after Deductible	50% after Deductible
Professional Provider Services for Non-Emergency	70% after Deductible	50% after Deductible

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE	
	IN-NETWORK	NON-NETWORK
FLU SHOT		
	100%, Deductible Waived	
Flu shots for all ages obtained at the office or pharmacy.		
HEARING AIDS		
	70% after Deductible	50% after Deductible
Benefit Limits: \$3,000 Maximum Benefit every five (5) Benefit Periods. Hearing aid benefit includes examination, fittings, hardware, repair and replacement. Batteries are specifically excluded. Benefit limits are for services received from Network or Non-Network Providers.		
HEARING EXAM (DIAGNOSTIC)		
	70% after Deductible	50% after Deductible
HOME HEALTH CARE		
	70% after Deductible	50% after Deductible
HOSPICE CARE (Includes Bereavement Counseling)		
	70% after Deductible	50% after Deductible
HOSPITAL SERVICES		
Inpatient Facility Services	70% after Deductible	50% after Deductible
Inpatient Professional Provider Services	70% after Deductible	50% after Deductible
Outpatient Facility Services	70% after Deductible	50% after Deductible
Outpatient Professional Provider Services	70% after Deductible	50% after Deductible
INFERTILITY DIAGNOSTIC TESTING		
	70% after Deductible	50% after Deductible
Includes the initial testing and related services for diagnosis. No expenses for treatment of infertility are covered unless diagnosis constitutes a medical condition which is a threat to the Covered Person's health and such additional treatment is Medically Necessary for that condition.		
INFUSION SERVICES - OUTPATIENT		
	70% after Deductible	50% after Deductible
MAMMOGRAMS		
Routine Mammograms	100%, Deductible Waived	50% after Deductible
Diagnostic Mammograms	70% after Deductible	50% after Deductible
MASSAGE THERAPY		
	No Benefit	No Benefit

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE	
	IN-NETWORK	NON-NETWORK
MEDICAL EQUIPMENT/SUPPLIES		
Durable Medical Equipment	70% after Deductible	50% after Deductible
Durable Medical Equipment (DME) purchased from a Non-Network Provider will be payable at the In-Network rate if proof is provided that the cost of the same equipment or supplies was less than if the equipment or supplies were purchased at an In-Network Provider.		
Prosthetic Appliances	70% after Deductible	50% after Deductible
Orthopedic Devices	70% after Deductible	50% after Deductible
Other Medical Supplies	70% after Deductible	50% after Deductible
MENTAL ILLNESS		
Inpatient Facility Services	70% after Deductible	50% after Deductible
Inpatient Professional Provider Services	70% after Deductible	50% after Deductible
Outpatient Facility Services	70% after Deductible	50% after Deductible
Office Visit Services	70% after Deductible	50% after Deductible
Outpatient Professional Provider Services	70% after Deductible	50% after Deductible
MORBID OBESITY		
	70% after Deductible	50% after Deductible
Benefit Limits: \$5,000 Maximum Lifetime Benefit for surgical and non-surgical treatments for Clinically Severe Obesity only. Benefit limits are for services received from Network or Non-Network Providers.		
NATUROPATHY/HOMEOPATHIC		
	No Benefit	No Benefit
NON-AMBULANCE TRAVEL BENEFIT		
	70% after In-Network Deductible	
<p>Benefits are payable up to \$10,000 Maximum Lifetime Benefit, limited to the following:</p> <ul style="list-style-type: none"> Coach airfare. If driving, IRS standard mileage rate reimbursement. Meals limited to \$50 per day per person. Lodging not to exceed \$125 per day. <p>This benefit is available to the patient and one companion, limited to travel to a contracted Center of Excellence, if treatment at a contracted Center of Excellence is more cost effective than the same treatment if received from other providers.</p>		
OCCUPATIONAL THERAPY - OUTPATIENT		
	70% after Deductible	50% after Deductible
Visits beyond thirty (30) will be reviewed for Medical Necessity.		

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE	
	IN-NETWORK	NON-NETWORK

OFFICE VISITS/OFFICE SURGERY

Primary Care Physician	70% after Deductible	50% after Deductible
Specialty Care Physician	70% after Deductible	50% after Deductible

ORGAN AND TISSUE TRANSPLANT SERVICES

	70% after Deductible	50% after Deductible
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Network is limited to a Center of Excellence

Maximum Benefit for each Procedure:

Allogenic Stem Cell (related)	\$250,000
Allogenic Stem Cell (unrelated)	\$340,000
Autologous Stem Cell	\$140,000
Stem Cell Other	\$230,000
Heart	\$275,000
Heart Lung	\$345,000
Intestine	\$485,000
Kidney	\$95,000
Kidney Pancreas	\$160,000
Liver	\$220,000
Lung	\$275,000
Pancreas	\$140,000
Solid Other	\$440,000
Other Eligible Transplant or Replacement Procedure	\$75,000

Benefit limits apply to all expenses in connection with any eligible organ or tissue transplant procedure as stated in Medical Benefits section under Organ and Tissue Transplant Services.

Services subject to the benefit limits include, but are not limited to: evaluation; pre-transplant, transplant and post-transplant care (not including Outpatient immunosuppressant drugs); organ donor search, procurement and retrieval; complications related to the procedure and follow-up care for services received during the 12-month period from the date of transplant. Charges for services incurred after such 12-month period are eligible under the Medical Benefits of this Plan and do not accrue toward the Transplant benefit limits.

Amounts exceeding the maximum case rate at contracted Center of Excellence (also known as outliers) will be eligible for reimbursement under Medical Benefits. Excess charges at non-contracted facilities will not be eligible for reimbursement.

ORTHOTICS (Foot)

	No Benefit	No Benefit
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PHYSICAL THERAPY - OUTPATIENT

	70% after Deductible	50% after Deductible
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Visits beyond thirty (30) will be reviewed for Medical Necessity.

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE	
	IN-NETWORK	NON-NETWORK

PREGNANCY/MATERNITY SERVICES

Office Visit Services (if not part of a global charge)	70% after Deductible	50% after Deductible
Outpatient Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services (if billed as global fee)	70% after Deductible	50% after Deductible
Inpatient Facility Services	70% after Deductible	50% after Deductible
Inpatient Professional Provider Services	70% after Deductible	50% after Deductible
See Preventive Care Benefit for well-women prenatal visits.		

PRESCRIPTION DRUGS

See Pharmacy Benefit for details

PREVENTIVE CARE

	100%, Deductible Waived	50% after Deductible
<p>Covered Services:</p> <ul style="list-style-type: none"> ◆ Well-Child Care ◆ Physical examinations ◆ Pelvic examination and pap smear ◆ Laboratory and testing ◆ Hearing and vision screening ◆ Mammogram ◆ Prostate cancer screening (PSA) or Digital Rectal Examination (DRE) ◆ Cardiovascular screening blood tests ◆ Colorectal cancer screening tests ◆ Vaccinations and Immunizations recommended by Physician ◆ BRCA1 and BRCA2 when medically indicated ◆ Well Women Preventive Care subject to Plan limitations on sterilization procedures ◆ Thyroid screening <p>If any diagnostic x-rays, labs or other tests or procedures are ordered or provided in connection with any of the Preventive Care covered services, those tests or procedures will not be covered as Preventive Care and will be subject to the cost sharing that applies to those specific services. Complete list of recommended preventive services can be viewed at: https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>		

PREVENTIVE/PROPHYLACTIC MASTECTOMY/OOPHORECTOMY

	No Benefit	No Benefit
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RADIATION THERAPY - OUTPATIENT

Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible

RESIDENTIAL TREATMENT

	70% after Deductible	50% after Deductible
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TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE	
	IN-NETWORK	NON-NETWORK
RESPIRATORY THERAPY - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
ROUTINE NEWBORN INPATIENT NURSERY/PHYSICIAN CARE		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
48 hours following a normal vaginal delivery, or less than 96 hours following a cesarean section.		
SKILLED NURSING FACILITY		
	70% after Deductible	50% after Deductible
SPEECH THERAPY - OUTPATIENT		
	70% after Deductible	50% after Deductible
Visits beyond thirty (30) will be reviewed for Medical Necessity.		
STERILIZATION PROCEDURES		
Female Sterilization Procedures	100%, Deductible Waived	50% after Deductible
Vasectomy Office Visit Charges	70% after Deductible	50% after Deductible
SURGERY - OUTPATIENT		
Facility Services	70% after Deductible	50% after Deductible
Professional Provider Services	70% after Deductible	50% after Deductible
SURGICAL IMPLANT AND/OR DEVICES AND RELATED SUPPLIES		
	70% after Deductible	50% after Deductible
Maximum Benefit per Implant for the following: \$40,000 for Orthopedic Implants \$60,000 for Cardiac Implants (except for LVAD and RVAD) \$85,000 for Cochlear Implants \$200,000 for LVAD / RVAD Implants Benefit limits apply to any implantable device and all supplies associated with that implantable device. Benefit limits are for services received from Network or Non-Network Providers.		
TELADOC CONSULTATIONS		
To access a TelaDoc consultation visit www.mydrconsult.com or call (800) 362-2667. Receipt must be submitted to the Plan Supervisor. Applies to the Deductible and Out-of-Pocket Maximum.		

TYPE OF SERVICE / LIMITATIONS	BENEFIT PERCENTAGE	
	IN-NETWORK	NON-NETWORK
TMJ/JAW DISORDERS		
	No Benefit	No Benefit
URGENT CARE FACILITY		
	70% after In-Network Deductible	
WEIGHT LOSS PROGRAMS		
	No Benefit	No Benefit
WELL-CHILD CARE - SEE PREVENTIVE CARE		
	100%, Deductible Waived	50% after Deductible
WIG		
	100% after In-Network Deductible	
Benefit Limits: \$500 Maximum Lifetime Benefit Loss of hair as a result of medical treatment, alopecia or trichotillomania. Benefit limits are for services received from Network or Non-Network Providers.		

PHARMACY BENEFIT

Prescription drug charges are payable only through the Plan's Pharmacy Benefit Manager (PBM) program, which program is sponsored in conjunction with and is an integral part of this Plan. **The Pharmacy Benefit Manager will provide separate information for details regarding Network pharmacies, Preferred Brand prescriptions and Specialty Drugs upon enrollment for coverage under this Plan.**

COST SHARING PROVISIONS - GRANDFATHER RETIREE COPAY PPO OPTION⁴

Pharmacy Deductible per Benefit Period

Per Covered Retiree. None

Combined Medical/Pharmacy Out-of-Pocket Maximum per Benefit Period

Per Covered Retiree. \$5,000*

*Pharmacy Copayments do not serve to satisfy the Medical Benefits Annual Deductible. However, Pharmacy Copayments do apply towards the Combined Medical/Pharmacy Out-of-Pocket Maximum. The Out-of-Pocket Maximum includes the Medical Deductible and the Pharmacy Deductible and any applicable Copayments. Pharmacy Benefits are payable at 100% after satisfaction of the Combined Medical/Pharmacy Out-of-Pocket Maximum for the remainder of the Benefit Period.

Copayment per Prescription				
Drug Type	Retail PBM Network Up to 90-day supply	Retail 90 Day Program PBM Network	Mail Order Up to 90-day supply	Specialty Drug 30-day supply
Generic	\$10 1-31 day supply \$20 32-61 day supply \$30 62-90 day supply	\$30	\$20	\$10
Brand with No Generic	Greater of \$30 or 20%	Greater of \$90 or 20%	Greater of \$60 or 20%	Greater of \$30 or 20%
Brand with Generic	Difference of cost between brand and generic	Difference of cost between brand and generic	Difference of cost between brand and generic	Difference of cost between brand and generic
For Member Submit prescriptions obtained from a participating pharmacy only, the PBM will reimburse the contract cost of the prescription drug, less the applicable Copayment per Prescription. Contract cost is the PBM's discounted cost of the prescription drug. Reimbursement will not exceed what the PBM would have reimbursed for a Network Prescription.				

⁴ "Cost Sharing Provisions-Premier Option" (Pharmacy Benefit), as amended, replaced by Second Corr Amd #2 eff 1/1/2018

The following are payable at 100% and are not subject to any Deductible or Copayment:

1. Prescribed generic contraceptives or brand if generic is unavailable;
2. Smoking cessation products prescribed by a Physician or Licensed Health Care Provider; and
3. Over-the-counter (OTC) medications only when prescribed by a Physician or Licensed Health Care Provider, and only if listed as an A or B recommendation as a Preventive Service covered under the Affordable Care Act which can be viewed at:
<https://www.healthcare.gov/coverage/preventive-care-benefits/>
4. Flu vaccine.

When Primary Coverage exists Under Another Plan

If primary coverage exists under another plan charges for prescription drugs must be submitted to the primary carrier first. Once this Plan receives a copy of the drug receipt or explanation of benefits showing the total charges and amounts paid for eligible prescription drugs from the primary carrier, if applicable, this Plan will reimburse the Participant for the remainder of Eligible Expenses, subject to the following Copayments:

Generic	\$10
Brand Name	Greater of \$30 or 20%

In order to receive reimbursement, the drug receipt must be submitted to Allegiance.

COST SHARING PROVISIONS - GRANDFATHER RETIREE HDHP OPTION⁵

Combined Medical/Pharmacy Deductible per Benefit Period

Per Covered Retiree.	\$1,500
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Benefit Percentage:

After Deductible is satisfied	70%
After Combined Medical/Pharmacy Out-of-Pocket Maximum is satisfied	100%

Combined Medical/Pharmacy Out-of-Pocket Maximum per Benefit Period

Per Covered Retiree.	\$4,450*
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*Includes the Combined Medical/Pharmacy Deductible and any charges in excess of the Benefit Percentage. Pharmacy Benefits are payable at 100% after satisfaction of the Combined Medical/Pharmacy Out-of-Pocket Maximum for the remainder of the Benefit Period.

The following are payable at 100% and are not subject to any Deductible or Benefit Percentage:

1. rescribed generic contraceptives or brand if generic is unavailable;
2. Smoking cessation products prescribed by a Physician or Licensed Health Care Provider; and
3. Over-the-counter (OTC) medications only when prescribed by a Physician or Licensed Health Care Provider, and only if listed as an A or B recommendation as a Preventive Service covered under the Affordable Care Act which can be viewed at:
<https://www.healthcare.gov/coverage/preventive-care-benefits/>
4. Flu vaccine.

⁵ "Cost Sharing Provisions-HDHP Option" (Pharmacy Benefit), as amended, replaced by Second Corr Amd #2 eff 1/1/2018

COVERAGE

Coverage for prescription drugs will include only those drugs requiring a written prescription of a Physician or Licensed Health Care Provider, if within the scope of practice of the Licensed Health Care Provider, and that are Medically Necessary for the treatment of an Illness or Injury.

Coverage also includes prescription drugs or supplies that require a written prescription of a Physician or Licensed Health Care Provider, if within the scope of practice of the Licensed Health Care Provider, as follows:

1. Self-administered contraceptives and over-the-counter FDA approved female contraceptives with a written prescription by a Physician or Licensed Health Care Provider. **Contraceptive Management and contraceptive devices are covered under the Preventive Care Benefit of this Plan.**
2. Legend prenatal vitamins
3. Diabetic supplies, including syringes, needles, blood test strips, blood glucose calibration solutions, urine tests, lancets, lancet devices and blood monitors and kits. Blood monitors and kits are also eligible for coverage under the Medical Benefits, subject to all provisions and limitations of this Plan.
4. Smoking deterrents prescribed by a Physician or Licensed Health Care Provider.
5. Over-the-counter (OTC) medications only when prescribed by a Physician or Licensed Health Care Provider, and only if listed as an A or B recommendation as a Preventive Service covered under the Affordable Care Act which can be viewed at:
<https://www.healthcare.gov/coverage/preventive-care-benefits/>
6. Flu Vaccine.
7. Proton Pump Inhibitors - Acid reflux.

INTERCEPT PROGRAM⁶

The following benefit is only available to Covered Persons enrolled in the Copay PPO Plan Option.

Additional information regarding participation in the Intercept program is available by calling WellDyneRx (888) 479-2000 or US Specialty Care (800) 641-8475).

1. Coupons cannot be used unless Prior Authorization is obtained from the Plan Sponsor/Fund or as part of a benefit sanctioned program specific to the Intercept program.
2. The Plan Sponsor has as part of its benefit, the Intercept program where program medications require a 40% Copayment. In order for the program to work properly, any Intercept qualifying medication is subject to a 40% Copayment.
3. The Plan Sponsor has procurement programs in place that may require participation in the Intercept program. Participation in the Intercept program is voluntary. The Copayment may be waived for Participant enrollment and ongoing participation in the Intercept program. Covered medications may still be obtained, subject to satisfying all other eligibility requirements, and will result in a higher Participation Copayment amount. Program participation bonuses are awarded for successful Intercept program participation only and is subject to the drug continuing to be included in the Intercept program. Intercept program medications may be discontinued at any time without notice.

⁶ "Intercept Program" (Pharmacy Benefit) added by Amendment #1 effective 1/1/2017

SERVICE OPTIONS

The Program includes the following Service Options for obtaining prescriptions under the Pharmacy Benefit:

PBM Network Prescriptions: Available only through a retail pharmacy that is part of the PBM Network. The pharmacy will bill the Plan directly for that part of the prescription cost that exceeds the Copayment (Copayment amount must be paid to pharmacy at time of purchase). **The prescription identification card is required for this option.**

Member Submit Prescriptions: Available only at a participating pharmacy and only if the prescription identification card is not used at a PBM pharmacy. **Prescriptions must be paid for at the point of purchase and the prescription drug receipt must be submitted to the PBM, along with a reimbursement form (Direct Reimbursement). The PBM will reimburse the contract cost of the prescription drug, less the applicable Copayment per Prescription. Contract cost is the PBM's discounted cost of the prescription drug. Reimbursement will not exceed what the PBM would have reimbursed for a Network Prescription.**

Mail Order Prescriptions: Available only through a licensed pharmacy that is part of the PBM Network which fills prescriptions and delivers them to Covered Persons through the United States Postal Service, United Parcel Service or other delivery service. **The pharmacy will bill the Plan directly for prescription costs that exceed the Copayment.**

Specialty Drugs: These medications are generic or non-generic drugs classified by the Plan and listed by the PBM as Specialty Drugs and require special handling (e.g., most injectable drugs other than insulin). Specialty drugs must be obtained from a preferred specialty pharmacy. **Only the first prescription can be obtained at a network retail pharmacy. All subsequent refills must be obtained through a preferred specialty pharmacy. A list of specialty drugs and preferred specialty pharmacies may be obtained from the PBM or Plan Supervisor.**

COPAYMENT⁷

"Copayment" means a dollar amount fixed as either a percentage or a specific dollar amount per prescription payable to the pharmacy at the time of service. Copayments are specifically stated in this section. Copayments are not payable by the Plan and do not serve to satisfy the Medical Benefits Deductible. However, Pharmacy Copayments do apply towards the Combined Medical/Pharmacy Out-of-Pocket Maximum and after satisfaction of the Out-of-Pocket Maximum, Copayments will no longer apply for the remainder of the Benefit Period.

PRIMARY COVERAGE UNDER ANOTHER PLAN⁸

If primary coverage exists under another plan charges for prescription drugs must be submitted to the primary carrier first. Once this Plan receives a copy of the drug receipt or explanation of benefits showing the total charges and amounts paid for eligible prescription drugs from the primary carrier, if applicable, this Plan will reimburse the Participant for the remainder of Eligible Expenses, subject to the applicable Deductible, Benefit Percentage or Copayment.

⁷ "Copayment" (Pharmacy Benefit) replaced by Second Corrected Amendment #2 effective 1/1/2018

⁸ "Primary Coverage Under Another Plan" (Pharmacy Benefit) replaced by Corrective Amendment effective 1/1/2018

In order to receive reimbursement, the drug receipt must be submitted to Allegiance.

When primary coverage exists under another plan charges for prescription drugs may be reimbursed by the Plan as specifically stated in this section, subject to the following conditions:

1. The prescription drug receipt and explanation of benefits from primary carrier (if applicable) is submitted to the Plan, along with a reimbursement form to Allegiance Benefit Plan Management, Inc.
2. The pharmacy indicates either “generic” or “brand” on the prescription drug receipt.
3. The primary coverage information has been previously submitted to the Plan.

Charges for prescription drugs are not eligible if the above conditions are not met.

SUPPLY LIMITS⁹

Supply is limited to ninety (90) days for PBM Network, Member Submit or Mail Order Prescriptions, and thirty (30) days for Specialty Drugs.

Prescription drug refills are not allowed until 75% of the retail prescribed day supply is used, or 70% of the mail order or specialty prescribed day supply is used.

The amount of certain medications are limited to promote safe, clinically appropriate drug usage. Any additional prescribed supply exceeding any clinically appropriate limits will be reviewed for Medical Necessity. A current list of applicable quantity limits can be obtained by contacting the PBM at the number listed on the Participant’s identification card.

RETAIL 90 DAY PROGRAM

This program allows 90 day supplies of maintenance prescriptions to be filled at select retail pharmacies. Maintenance prescriptions are identified by their National Drug Code (NDC). This program does not allow 90-day prescriptions of all drugs, only those identified as maintenance drugs by their NDC. The applicable Copayment must be three (3) times the 30-day Copayment.

PRIOR AUTHORIZATION

Certain drugs require approval before the drug can be dispensed. A current list of drugs that require Prior Authorization can be obtained by contacting the PBM at the number listed on the Participant’s identification card.

EXCLUSIONS

Prescription drugs or supplies in the following categories are specifically excluded:

1. Cosmetic only indications including, but not limited to, photo-aged skin products (Renova); hair growth or hair removal agents (Propecia, Vaniqa); and injectable cosmetics (Botox cosmetic) and depigmentation agents.
2. Legend homeopathic drugs.
3. Fertility agents, oral, vaginal and injectable.
4. Erectile dysfunction.
5. Weight management.

⁹ “Supply Limits” (Pharmacy Benefit) replaced and “Retail 90 Program” added by Amendment #2 effective 1/1/2018

6. Allergens.
7. Serums, toxoids and vaccines, except as specifically covered.
8. Legend vitamins and legend fluoride products, except as specifically covered.
9. Over-the-counter equivalents and non-legend medications (OTC), except as specifically covered.
10. Durable Medical Equipment.*
11. Experimental or Investigational drugs.

*Eligible for coverage under the Medical Benefits, subject to all provisions and limitations of this Plan.

**SCHEDULE OF DENTAL BENEFITS
FOR
ELIGIBLE RETIREES**

ALL BENEFITS PAYABLE UNDER THIS PLAN ARE SUBJECT TO THE APPLICABLE PLAN
EXCLUSIONS AND LIMITATIONS

THE BENEFIT PERIOD IS A CALENDAR YEAR

DEDUCTIBLE

Deductible Per Covered Person per Benefit Period \$50

DENTAL EXPENSES

Type A (Preventive Care) Dental Expenses
Deductible Waived
Benefit Percentage 100%

Type B (Basic Care) Dental Expenses
Deductible Applies
Benefit Percentage 80%

No benefits are payable for Type B Basic Care Expenses in the first six (6) months of coverage for Dental unless the services are related to an Accidental Injury which may be covered under the Medical Benefits.

Type C (Major Restorative) Dental Expenses
Deductible Applies
Benefit Percentage 50%

No benefits are payable for Type C Major Restorative Expenses in the first six (6) months of coverage for Dental unless the services are related to an Accidental Injury which may be covered under the Medical Benefits.

ORTHODONTIC TREATMENT BENEFIT

Deductible Waived
Benefit Percentage 50%

No benefits are payable for Orthodontic Treatment in the first six (6) months of coverage for Dental.

MAXIMUM BENEFIT AMOUNTS

Type A, B and C Expenses per Covered Person per Benefit Period \$2,000
Orthodontic Treatment per Covered Person per Lifetime \$2,000

Dental benefits are NOT included with the Medical Plan. If a Retiree wishes to have dental coverage he or she must make a separate election on his or her enrollment form. However, in order to have dental coverage, the Retiree must have Medical coverage.

MEDICAL BENEFIT DETERMINATION REQUIREMENTS

ELIGIBLE SERVICES, TREATMENTS AND SUPPLIES

Services, treatments or supplies are eligible for coverage if they meet all of the following requirements:

1. They are administered, ordered or provided by a Physician or other eligible Licensed Health Care Provider; and
2. They are Medically Necessary for the diagnosis and treatment of an Illness or Injury or they are specifically included as a benefit if not Medically Necessary; and
3. Charges do not exceed the Eligible Expense of the Plan; and
4. They are not excluded under any provision or section of this Plan.

Treatments, services or supplies excluded by this Plan may be reimbursable if such charges are approved by the Plan Administrator prior to beginning such treatment. Prior approval is limited to medically accepted non-experimental or investigational treatments, services, or supplies, which, in the opinion of the Plan Administrator, are more cost effective than a covered treatment, service or supply for the same Illness or Injury, and which benefit the Covered Person.

DEDUCTIBLE

The Deductible applies to Eligible Expenses Incurred during each Benefit Period, unless specifically waived, but it applies only once for each Covered Retiree within a Benefit Period.

BENEFIT PERCENTAGE

The Benefit Percentage is stated in the Schedule of Medical Benefits. The Plan will pay the Benefit Percentage of the Eligible Expense indicated.

COMBINED MEDICAL/PHARMACY OUT-OF-POCKET MAXIMUM¹⁰

The Combined Medical/Pharmacy Out-of-Pocket Maximum per Covered Retiree is stated in the Schedule of Medical Benefits and includes amounts applied toward the Deductible and amounts in excess of the Benefit Percentage paid by the Plan. Expenses Incurred in a single Benefit Period after satisfaction of the Out-of-Pocket Maximum per Covered Retiree will be paid at 100% of the Eligible Expense for the remainder of the Benefit Period.

COPAYMENT

Copayments are stated in the Schedule of Medical Benefits. Copayments are first-dollar amounts that are payable for certain covered services under the Plan which are usually paid at the time the service is performed (e.g., physician office visits or emergency room visits). These Copayments do not apply towards the Medical Benefits Deductible but do apply towards the Combined Medical/Pharmacy Out-of-Pocket Maximum and after the Out-of-Pocket Maximum is satisfied, Copayments will no longer apply for the remainder of the Benefit Period.

¹⁰“Out-of-Pocket Maximum” renamed and replaced and “Copayment” replaced (Medical Benefit Determination Requirements) by Second Corrected Amendment #2 effective 1/1/2018

MAXIMUM BENEFIT

The amount payable by the Plan will not exceed any Maximum Benefit or Maximum Lifetime Benefit as stated in the Schedule of Medical Benefits, for any reason.

APPLICATION OF DEDUCTIBLE AND ORDER OF BENEFIT PAYMENT

Deductibles will be applied to Eligible Expenses Incurred in the chronological order in which they are adjudicated by the Plan. Eligible Expenses Incurred will be paid by the Plan in the chronological order in which they are adjudicated by the Plan. The manner in which the Deductible is applied and Eligible Expenses are paid by the Plan will be conclusive and binding on all Covered Persons and their assignees.

CHANGES IN COVERAGE CLASSIFICATION

A change in coverage that decreases a benefit of this Plan will become effective on the stated effective date of such change with regard to all Covered Persons to whom it applies.

NEW YORK STATE EXPENSES

This Plan has voluntarily elected to make public goods payments directly to the Office of Pool Administration in conformance with HCRA provisions and New York State Department of Health (Department) requirements.

MEDICAL BENEFITS

Pre-certification or Pre-treatment Review by the Plan is strongly recommended for certain services. If Pre-certification or Pre-treatment Review is not obtained, the charge could be denied if the service, treatment or supply is not found to be Medically Necessary or found to be otherwise excluded by the Plan when the claim is submitted. See Hospital Admission Certification and Pre-Treatment Review for further details.

The following Medical Benefits are payable as stated in the Schedule of Medical Benefits subject to any benefit maximums specifically stated in the Schedule and all terms and conditions of this Plan.

1. Charges for services and supplies furnished by a Birthing Center.
2. Charges for the services of a licensed Physician or Licensed Health Care Provider for medical care and/or treatments, including office, home visits, Hospital Inpatient care, Hospital Outpatient visits/exams, clinic care, and surgical opinion consultations. Charges are eligible for drugs intended for use in a Physicians' office or settings other than home use that are billed during the course of an evaluation or management encounter.
3. Charges for Pregnancy or maternity, including charges for prenatal care, childbirth, miscarriage, and any medical complications arising out of or resulting from Pregnancy.
4. Charges for Registered Nurses (R.N.'s) or Licensed Practical Nurses (L.P.N.'s) for private duty nursing.
5. Charges for midwife services by a Certified Nurse Midwife (CNM) who is a registered nurse and enrolled in either the certification maintenance program or the continuing competency assessment program through the American College of Nurse Midwives (ACNM).

"Certified Nurse Midwife" means an individual who has received advanced nursing training and is authorized to use the designation of "CNM" and who is licensed by the state or regulatory agency in the state in which the individual performs such nursing services.
6. Charges for Ambulance Service to the nearest facility where Emergency care or treatment can be rendered; or from one facility to another for care; or from a facility to the patient's home when Medically Necessary.
7. Charges for drugs requiring the written prescription of a Physician or a Licensed Health Care Provider and Medically Necessary for the treatment of an Illness or Injury. **Conditions of coverage for Outpatient prescription drugs and supplies available through the Pharmacy Benefit are as stated in the Pharmacy Benefit section of the Plan.**
8. Charges for x-rays and laboratory tests.
9. Charges for radiation therapy or treatment and chemotherapy.
10. Charges for blood transfusions, blood processing costs, blood transport charges, blood handling charges, administration charges, and the cost of blood, plasma and blood derivatives. Any credit allowable for replacement of blood plasma by donor or blood insurance will be deducted from the total Eligible Expense.
11. Charges for oxygen and other gases and their administration.

12. Charges for electrocardiograms, electroencephalograms, pneumoencephalograms, basal metabolism tests, or similar well-established diagnostic tests generally accepted by Physicians throughout the United States.
13. Charges for the cost and administration of an anesthetic.
14. Charges for voluntary vasectomy. Charges for sterilization procedures for females are covered under the Preventive Care Benefit.
15. Reasonable charges for producing medical records only if incurred for the purpose of utilization review, audits or investigating a claim for benefits if requested and approved by the Plan. Charges that exceed limits for such charges imposed by applicable law will not be deemed to be reasonable.
16. Charges for Contraceptive Management, regardless of Medical Necessity. "Contraceptive Management" means Physician fees related to a prescription contraceptive device, obtaining a prescription for contraceptives, purchasing, fitting, injecting, implantation, placement or removal of any contraceptive device.
17. Charges for acupuncture treatment provided by a legally qualified provider practicing within the scope of his or her license, including any prescribed medications, treatments, vitamins and herbs. **Benefit limits apply as stated in the Schedule of Medical Benefits.**
18. Charges for wigs if hair loss is due to medical treatment, alopecia or trichotillomania. **Benefit limits apply as stated in the Schedule of Medical Benefits.**
19. Charges for allergy treatment, including office visit, diagnostic testing and injections. RAST (radioallergosorbent test) allergy testing is only allowed when Medically Necessity is the only alternative to traditional allergy testing.
20. Charges for respiratory therapy.
21. Charges for Expenses Incurred directly or indirectly as the result of an abortion.
22. Charges for the diagnostic testing of Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD) in order to determine the diagnosis, medication and medical management of the medication.
23. Charges for the initial diagnostic testing for behavioral disorders or learning deficiencies to determine the diagnosis, medication, and medical management of the medication. Expenses for special education, counseling, therapy or care other than described above, whether or not associated with manifest mental disorders or other disturbances, will not be covered.
24. Charges for the prescription eyeglasses, frames or contact lenses when their function will be to replace the human lens is lost through cataract surgery, intraocular surgery, ocular Injury or when caused by a medically ascertainable problem. This benefit is limited to one (1) pair of prescription glasses or contact lenses unless due to change in the Covered Person's condition, the attending Physician certifies that a change in prescription is Medically Necessary.
25. Charges for the initial fertility testing and related services for diagnosis. Once these procedures are complete and the underlying medical diagnosis is confirmed, expenses for treatment of infertility are excluded unless the diagnosis constitutes a medical condition which is threatening to the health of the Covered Person and such additional treatment is Medically Necessary for that condition.
26. Charges made by accredited facilities, clinics or centers involved in sleep testing and treatment for a covered illness or injury.

ADVANCED RADIOLOGY IMAGING

Coverage includes charges for Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Positron Emission Tomography (PET), Single Photon Emission Computed Tomography (SPECT) and Computed Tomography(CT) imaging or other similar advanced radiology imaging tests.

ALCOHOLISM AND/OR CHEMICAL DEPENDENCY

Coverage under this benefit includes the following services:

1. Physician or Licensed Health Care Provider charges for diagnosis and Medically Necessary treatment including, but not limited to, group therapy.
2. Charges for well-established medically accepted diagnostic testing generally accepted by Physicians in the United States.
3. Charges for Inpatient or Partial Hospitalization, for Medically Necessary treatment, for the same services as are covered for hospitalization for physical Illness or Injury by this Plan.
4. Charges for Medically Necessary treatment, including aftercare, at an Alcoholism and/or Chemical Dependency Treatment Facility.

“Partial Hospitalization” means care in a day care or night care facility for a minimum of six (6) hours and a maximum of twelve (12) hours per day, during which therapeutic clinical treatment is provided.

AMBULATORY SURGICAL CENTER

Coverage includes charges made by an Ambulatory Surgical Center when treatment has been rendered.

CARDIAC REHABILITATION THERAPY

Charges for cardiac rehabilitation are payable as specifically stated in the Schedule of Medical Benefits. Coverage includes charges for cardiac rehabilitation services rendered by a recognized cardiac rehabilitation program, subject to the following requirements:

1. The Covered Person must be recovering from a myocardial infarction or cardiac surgery or be suffering from angina pectoris;
2. The Covered Person must be accepted by, and have a written referral from their attending Physician to a cardiac rehabilitation program.

CHIROPRACTIC CARE

Coverage under this benefit includes charges for Chiropractic Treatment by a legally qualified chiropractor practicing within the scope of his or her license. Services include office visits, spinal adjustments and radiology for diagnosis, evaluation and treatment planning for musculoskeletal conditions.

Services are excluded for Emergency care, Preventive Care, maintenance care of a stable condition without symptomatic complaints and radiology for therapeutic purposes.

CLINICALLY SEVERE OBESITY (MORBID OBESITY)

Benefit limits apply as stated in the Schedule of Medical Benefits.

Coverage includes charges for surgical treatment of clinically severe obesity (morbid obesity) only if all of the following criteria are satisfied:

1. Patient has completed growth (18) years of age or documentation of completion of bone growth;
2. Patient has attempted weight loss in the past without successful long-term weight reduction; and
3. Patient has participated in a Physician-supervised nutrition and exercise program documented in the medical record. This Physician-supervised nutrition and exercise program must meet ALL the following criteria:
 - A. Must be supervised and monitored by a Physician working in cooperation with dieticians and/or nutritionists;
 - B. Must be six (6) months or longer in duration;
 - C. Must occur within the two (2) years prior to surgery; and
 - D. Must be documented in the medical record by an attending Physician who does not perform bariatric surgery.

Expenses for reversal of any surgical treatment of Clinically Severe Obesity (Morbid Obesity) are **not** covered;

COLONOSCOPY BENEFIT

Charges are payable as specifically stated in the Schedule of Benefits. Coverage under this benefit includes Physician, anesthesiologist, lab and facility charges related to a colonoscopy ordered for routine screening or diagnostic purposes, such as lab, tissue removal or follow-up care.

DENTAL SERVICES - ORAL SURGICAL PROCEDURES

Coverage under the Medical Benefits includes charges for Injury to or care of mouth, teeth, gums and alveolar processes only if that care is for the following oral surgical procedures.

1. Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof and floor of the mouth.
2. Emergency repair due to Accidental Injury to natural teeth. Such expenses must be Incurred within six (6) months of the date of accident except in the event that it is medically impossible for service to be completed within that time frame because of the age of the Covered Person or because of the healing process of the Injury.
3. Surgery needed to correct Accidental injuries to the jaws, cheeks, lips, tongue, floor and roof of the mouth.
4. Excision of benign bony growths of the jaw and hard palate.
5. External incision and drainage of cellulitis.

6. Incision of sensory sinuses, salivary glands or ducts.
7. Removal of impacted teeth only if it is Medically Necessary that removal be done in an Outpatient setting of a Hospital or Ambulatory Surgical Center. **Medical Benefits are primary and Dental Benefits of this Plan will be secondary for purposes of Coordination of Benefits.**

Charges for dental or oral surgical procedures involving orthodontic care of the teeth, periodontal disease and preparing the mouth for the fitting of or continued use of dentures are excluded.

DIETARY/NUTRITIONAL COUNSELING BENEFIT

Benefit limits apply as stated in the Schedule of Medical Benefits.

Coverage under this benefit includes dietary counseling for the following Physician-diagnosed conditions: diabetes, hyperlipidemia, hypertension, obesity and cancer. To be a Covered Expense, dietary counseling must be prescribed by a Physician and provided by a licensed dietician or nutritionist under the supervision of a Physician.

DIALYSIS TREATMENTS - OUTPATIENT

Benefit limits apply as stated in the Schedule of Medical Benefits.

Coverage under this benefit includes charges for services and supplies related to renal dialysis done on an Outpatient basis.

In order to avoid or reduce liability for amounts not covered by the Plan, a Covered Person who is diagnosed with End Stage Renal Disease (ESRD) should immediately follow these steps:

1. Notify Plan Administrator when diagnosed with ESRD by the attending Physician.
2. Notify Plan Administrator if or when beginning dialysis treatments.
3. The Participant's employer may assist with payment of Medicare Part B premium payment. Please contact the Plan Administrator for further information.
4. Enroll in Medicare Parts A and B and use a provider that accepts Medicare patients to prevent the Covered Person from being billed for amounts in excess of the benefit amounts stated above.
5. Failure to use a provider that accepts Medicare patients may result in significant costs to the Covered Person for fees that will not be covered by the Plan.
6. Medicare Part A or Part B will be considered a plan for the purposes of coordination of benefits. This Plan will coordinate benefits with Medicare whether or not the Covered Person is actually receiving Medicare Benefits. This means that the Plan will only pay the amount that Medicare would not have covered, even if the Covered Person does not elect to be covered under Medicare.

GENDER IDENTITY DISORDER/GENDER DYSPHORIA SERVICES¹¹

Coverage includes charges for Medically Necessary surgical and non-surgical treatment such as:

1. Psychotherapy;
2. Continuous hormone replacement therapy and corresponding testing to monitor the safety; and

¹¹ "Gender Identity Disorder/Gender Dysphoria Services" (Medical Benefits) added by Amendment #1 effective 1/1/2017

3. Surgical treatment.

Expenses for treatment of Gender Identity Disorder are covered to the same extent as would be covered if the same covered service was rendered for another medical condition. Treatment is subject to all Plan provisions including applicable Deductibles, Copayments and Benefit Percentage.

Certain services are excluded from coverage under the Medical Benefits Exclusion section of the Plan. It is important to review those exclusions. Pre-treatment Review is strongly recommended for treatment of Gender Identity/Gender Dysphoria. Failure to obtain Pre-treatment Review may result in significant out-of-pocket expenses not covered by the Plan.

HEARING AIDS AND EXAMINATION¹²

Coverage includes charges for a hearing diagnostic examination when Medically Necessary and approved by a Physician.

Coverage also includes charges in connection with the purchase of hearing aids, including hearing examinations, fittings, hardware, repair and replacement, and related services and supplies. Charges for cochlear implants are covered. Services must be rendered by a licensed audiologist. **Benefit limits apply as stated in the Schedule of Medical Benefits. Charges for batteries are specifically excluded.**

HOME HEALTH CARE BENEFIT

Coverage under this benefit includes charges made by a Home Health Care Agency for care in accordance with a Home Health Care Plan for the following services:

1. Part-time or intermittent nursing care by a Registered Nurse (R.N.) or by a Licensed Practical Nurse (L.P.N.), a vocational nurse, or public health nurse who is under the direct supervision of a Registered Nurse;
2. Home health aides;
3. Medical supplies, drugs and medicines prescribed by a Physician, and laboratory services provided by or on behalf of a Hospital.

“Home Health Care Agency” means an organization that provides skilled nursing services and therapeutic services (home health aide services, physical therapy, occupational therapy, speech therapy, medical social services) on a visiting basis, in a place of residence used as the Covered Person’s home. The organization must be Medicare certified and licensed within the state in which home health care services are provided.

“Home Health Care Plan” means a program for continued care and treatment administered by a Medicare certified and licensed Home Health Care Agency, for the Covered Person who may otherwise have been confined as an Inpatient in a Hospital or Skilled Nursing Facility or following termination of a Hospital confinement as an Inpatient and is the result of the same related condition for which the Covered Person was hospitalized and is approved in writing by the Covered Person's attending Physician.

Home Health Care specifically excludes the following:

1. Services and supplies not included in the approved Home Health Care Plan.
2. Services of a person who ordinarily resides in the home of the Covered Person, or who is a Close Relative of the Covered Person who does not regularly charge the Covered Person for services.
3. Services of any social worker.

¹² “Hearing Aids and Examination” (Medical Benefits) replaced by Amendment #3 effective 1/1/2019

4. Transportation services.
5. Housekeeping services.
6. Custodial Care.

HOSPICE CARE SERVICES

Coverage includes charges made by a Hospice within any one Hospice Benefit Period for:

1. Room and Board, including any charges made by the facility as a condition of occupancy, or on a regular daily or weekly basis such as general nursing services.
2. Nursing care by a Registered Nurse (R.N.), a Licensed Practical Nurse (L.P.N.), a public health nurse who is under the direct supervision of a Registered Nurse.
3. Physical Therapy and Speech Therapy, when rendered by a licensed therapist.
4. Medical supplies, including drugs and biologicals and the use of medical appliances.
5. Physician's services.
6. Services, supplies, and treatments deemed Medically Necessary and ordered by a licensed Physician.

HOSPITAL SERVICES

Coverage includes charges made by a Hospital for:

1. Daily Room and Board and general nursing services, or confinement in an Intensive Care Unit, not to exceed the applicable limits shown in the Schedule of Medical Benefits.
2. Medically Necessary Hospital Miscellaneous Expenses other than Room and Board furnished by the Hospital, including Inpatient miscellaneous service and supplies, Outpatient Hospital treatments for chronic conditions and emergency room use, Physical Therapy treatments, hemodialysis, and x-ray.
3. Therapy which has been prescribed by a speech pathologist or Physician and includes a written treatment plan with estimated length of time for therapy. **Treatment rendered for stuttering or for behavioral or learning disorders is excluded.**

INFUSION SERVICES - OUTPATIENT

Coverage includes charges for home and Outpatient infusion services ordered by a Physician and provided by a Home and Outpatient Infusion Therapy Organization licensed and approved within the state in which the services are provided. A "Home and Outpatient Infusion Therapy Organization" is a health care facility that provides home and Outpatient infusion therapy services and skilled nursing services. Home and Outpatient infusion therapy services include the preparation, administration, or furnishing of parenteral medications, or parenteral or enteral nutritional services to a Covered Person by a Home and Outpatient Infusion Therapy Organization. Services also include education for the Covered Person, the Covered Person's care giver, or a family member. Home and Outpatient infusion therapy services include pharmacy, supplies, equipment and skilled nursing services when billed by a Home and Outpatient Infusion Therapy Organization. **Skilled nursing services billed by a Home Health Care Agency are covered under the Home Health Care Benefit.**

MAMMOGRAM BENEFIT

Coverage under this benefit includes Professional provider, radiology and facility charges related to a mammogram ordered for routine screening or diagnostic purposes.

MEDICAL EQUIPMENT/SUPPLIES

Coverage includes charges for Durable Medical Equipment, Orthopedic Appliances, Prosthetic Appliances and other medical equipment as follows:

1. Rental, up to the purchase price, of a wheelchair, Hospital bed, respirator or other Durable Medical Equipment required for therapeutic use, or the purchase of this equipment if economically justified, whichever is less. If there is a known medical reason to rent rather than purchase Durable Medical Equipment, then rental is allowed up to the purchase price.
2. Purchase of Orthopedic Appliances or Prosthetic Appliances including, but not limited to, artificial limbs, eyes, larynx.
3. Replacement or repair of Durable Medical Equipment, Orthopedic Appliances, Prosthetic Appliances.
4. Medical supplies such as dressings, sutures, casts, splints, trusses, crutches, braces, adhesive tape, bandages, antiseptics or other Medically Necessary medical supplies.

Diabetic supplies are eligible for coverage under the Pharmacy Benefit of this Plan, including syringes, needles, blood test strips, blood glucose calibration solutions, urine tests, lancets, lancet devices and blood monitors and kits.

Blood monitors and kits are also eligible for coverage under the Pharmacy Benefits, subject to all provisions and limitations of this Plan.

MENTAL ILLNESS

Coverage under this benefit includes the following services:

1. Physician or Licensed Health Care Provider charges for diagnosis and Medically Necessary Psychiatric Care and treatment including, but not limited to, group therapy.
2. Charges for well-established medically accepted diagnostic testing generally accepted by Physicians in the United States.
3. Charges for Inpatient or Partial Hospitalization, for Medically Necessary treatment, for the same services as are covered for hospitalization for physical Illness or Injury by this Plan.
4. Charges for Medically Necessary treatment at a Psychiatric Facility.

“Partial Hospitalization” means care in a day care or night care facility for a minimum of six (6) hours and a maximum of twelve (12) hours per day, during which therapeutic clinical treatment is provided.

OCCUPATIONAL THERAPY - OUTPATIENT

Coverage includes charges for Occupational Therapy whose primary purpose is to provide medical care for an Illness or Injury, on an Outpatient basis. Occupational Therapy must be ordered by a Physician and rendered by a licensed occupational therapist.

ORGAN AND TISSUE TRANSPLANT SERVICES

Coverage includes charges in connection with non-Experimental or non-Investigational organ or tissue transplant procedures, subject to the following conditions:

1. A second opinion is recommended prior to undergoing any transplant procedure. This second opinion should concur with the attending Physician's findings regarding the Medical Necessity of such procedure. The Physician rendering this second opinion must be qualified to render such a service either through experience, specialist training or education, or such similar criteria, and must not be affiliated in any way with the Physician who will be performing the actual surgery.
2. If the donor is covered under this Plan, Eligible Expenses Incurred by the donor will be considered for benefits to the extent that such expenses are not payable by the recipient's plan.
3. If the recipient is covered under this Plan, Eligible Expenses Incurred by the recipient will be considered for benefits. Eligible Expenses Incurred by the donor, who is not ordinarily covered under this Plan according to eligibility requirements, will be considered for payment to the extent that such expenses are not payable by the donor's plan. In no event will benefits be payable in excess of the benefit limits still available to the recipient.
4. If both the donor and the recipient are covered under this Plan, Expenses Incurred by each person will be treated separately for each person.
5. The cost of securing an organ from a cadaver or tissue bank, including the surgeon's charge for removal of the organ and a Hospital's charge for storage or transportation of the organ, will be considered for payment.

PHYSICAL THERAPY - OUTPATIENT

Coverage includes charges for Physical Therapy whose primary purpose is to provide medical care for an Illness or Injury, on an Outpatient basis. Physical Therapy must be ordered by a Physician and rendered by a licensed physical therapist.

PREVENTIVE CARE

Charges are payable as specifically stated in the Schedule of Medical Benefits for Preventive Care.

"Preventive Care" means routine treatment or examination provided when there is no objective indication or outward manifestation of impairment of normal health or normal bodily function, and which is not provided as a result of any Injury or Illness.

Coverage under this benefit includes the following routine services, subject to the following limitations:

1. Routine Wellness care for children and adults for the following:
 - A. Routine physical examinations by a Physician or Licensed Health Care Provider, which will include a medical history, physical examination, developmental assessment, and anticipatory guidance as directed by a Physician or Licensed Health Care Provider and associated routine testing provided or ordered at the time of the examination; and
 - B. Routine immunizations according to the schedule of immunizations which is recommended by the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Director of the Centers for Disease Control and Prevention.
2. Annual routine examination for the detection of prostate cancer, including a prostate-specific antigen test.

3. Recommended preventive services as set forth in the recommendations of the United States Preventive Services Task Force (Grade A and B rating), the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, and the guidelines supported by the Health Resources and Services Administration. The complete list of recommendations and guidelines can be viewed at: <https://www.healthcare.gov/coverage/preventive-care-benefits/>.
4. Office visit charges only if the primary purpose of the office visit is to obtain a recommended Preventive Care service identified above.
5. Women's Preventive Care for the following:
 - A. Well-women annual visits for women 18 years of age and older to obtain the recommended preventive services that are age and developmentally appropriate, including preconception and prenatal care, and additional visits as medically appropriate.
 - B. Screening for gestational diabetes for pregnant women between 24 and 28 weeks of gestation and at the first prenatal visit for pregnant women identified to be at high risk for diabetes.
 - C. Human papillomavirus (HPV) DNA testing.
 - D. Annual counseling on sexually transmitted infections (STI's) and human immune-deficiency virus (HIV) screening for all sexually active women.
 - E. All Food and Drug Administration approved prescription contraceptives and female over-the-counter contraceptives when prescribed by a Physician or Licensed Health Care Provider, sterilization procedures, and patient education and counseling for all women with reproductive capacity. This does not include abortifacient drugs. Self-administered contraceptives are available only through the Pharmacy Benefit as outlined in the Pharmacy Benefit section of this Plan.
 - F. Breast feeding support, supplies, and counseling, including comprehensive lactation support and counseling by a trained provider during Pregnancy and/or in the postpartum period, and costs for breast feeding equipment and related supplies.
 - G. Annual screening and counseling for interpersonal and domestic violence.

Expenses payable under this Preventive Care Benefit will not be subject to the Medical Necessity provisions of this Plan. Charges for Preventive Care that involve excessive, unnecessary or duplicate tests are specifically excluded. Charges for treatment of an active illness or injury are subject to the Plan provisions, limitations and exclusions and are not eligible in any manner under Preventive Care.

RECONSTRUCTIVE BREAST SURGERY/NON-SURGICAL AFTER CARE BENEFIT

Coverage includes charges for reconstructive breast surgery subsequent to any Medically Necessary mastectomy, limited to charges for the following:

1. Reconstruction of the breast(s) upon which the mastectomy was performed, including implants;
2. Surgical procedures and reconstruction of the non-affected breast to produce a symmetrical appearance, including implants;
3. Non-surgical treatment of lymphedemas and other physical complications of mastectomy, including non-surgical prostheses and implants for producing symmetry.

Specifically excluded from this benefit are expenses for the following:

1. Solely Cosmetic procedures unrelated to producing a symmetrical appearance;
2. Breast augmentation procedures unrelated to producing a symmetrical appearance;
3. Implants for the non-affected breast unrelated to producing a symmetrical appearance;
4. Non-surgical prostheses or any other procedure unrelated to producing a symmetrical appearance.

RESIDENTIAL TREATMENT

Coverage includes charges made by a Residential Treatment Facility for treatment of Mental Illness or for treatment of Alcoholism and/or Chemical Dependency, provided the Alcoholism and/or Chemical Dependency Treatment Facility and program meet ASAM level 3.5 or higher criteria. Residential care Room and Board charges are covered in lieu of Inpatient Room and Board charges provided the patient would meet criteria for an Inpatient admission.

Residential treatment is utilized to provide structure, support and reinforcement of the treatment required to reverse the course of behavioral deterioration.

SKILLED NURSING FACILITY

Coverage includes charges made by a Skilled Nursing Facility for the following services and supplies furnished by the facility during convalescent confinement. Only charges in connection with convalescence from the Illness or Injury for which the Covered Person was Hospital-confined will be eligible for benefits. These expenses include:

1. Room and Board, including any charges made by the facility as a condition of occupancy, or on a regular daily or weekly basis such as general nursing services.
2. Medical services customarily provided by the Skilled Nursing Facility, with the exception of private duty or special nursing services and Physicians' fees.
3. Drugs, biologicals, solutions, dressings and casts, furnished for use during the convalescent confinement, but no other supplies.

SPEECH THERAPY - OUTPATIENT

Coverage includes charges made by a licensed speech therapist for Speech Therapy, also called speech pathology, and audio diagnostic testing services for diagnosis and treatment of speech and language disorders. The Plan will provide benefits for Speech Therapy when all of the following criteria are met:

1. There is a documented condition or delay in development that can be expected to improve with therapy within a reasonable time.
2. Treatment is rendered for a condition that is the direct result of a diagnosed neurological, muscular, or structural abnormality affecting the organs of speech.
3. Therapy has been prescribed by the speech language pathologist or Physician and includes a written treatment plan with estimated length of time for therapy, along with a statement certifying all above conditions are met.

Charges for Speech Therapy are not covered under the following conditions:

1. Treatment when improvement would normally be expected to occur without intervention.

2. Treatment rendered for stuttering.
3. Treatment rendered for behavioral or learning disorders.

SURGICAL IMPLANT AND/OR DEVICES AND RELATED SUPPLIES

Charges for surgical implants and/or devices and related supplies are payable as specifically outlined in the Schedule of Benefits, subject to all terms and conditions of this Plan. Coverage under this benefit includes charges for implants, devices and related supplies, including fastenings, screws and all other hardware related to the device or implant.

SURGICAL PROCEDURES

Coverage includes charges for Surgical Procedures.

For Non-Network Providers, when two or more Surgical Procedures occur during the same operative session, charges will be considered as follows:

1. When multiple or bilateral Surgical Procedures are performed that increase the time and amount of patient care, 100% of the Eligible Expense will be considered for the Major Procedure; and 50% of the Eligible Expense will be considered for each of the lesser procedures, except for contracted or negotiated services. Contracted or negotiated services will be reimbursed at the contracted or negotiated rate.
2. When an incidental procedure is performed through the same incision, only the Eligible Expense for the Major Procedure will be considered. Examples of incidental procedures are: excision of a scar, appendectomy at the time of other abdominal surgery, lysis of adhesions, etc.

When an assisting Physician is required to render technical assistance during a Surgical Procedure, the charges for such services will be limited to 20% of the primary surgeon's Eligible Expense for the Surgical Procedure. When an assisting non-physician is required to render technical assistance during an operation, charges for such services will be limited to 10% of the surgeon's Eligible Expense for the Surgical Procedure.

For Network Providers payment will be made pursuant to the provider contract.

URGENT CARE FACILITY

Coverage includes charges made by an Urgent Care Facility when treatment has been rendered.

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¹³ "Experimental Coverage" section deleted by Amendment #3 effective 1/1/2019

HOSPITAL ADMISSION CERTIFICATION

The Plan strongly recommends, but does not require, for Inpatient hospital admissions that the Covered Person pre-certify the Inpatient stay or notify the Plan of an Emergency admission.

Pre-certification, Plan notification and case management are designed to:

1. Provide information regarding coverage before receiving treatment, services, or supplies;
2. Provide information about benefits regarding proposed procedures or alternate treatment plans;
3. Assist in determining out-of-pocket expenses and identify possible ways to reduce them;
4. Help avoid reductions in benefits which may occur if the services are not Medically Necessary or the setting is not appropriate; and
5. If appropriate, assign a case manager to work with the Covered Person and the Covered Person's providers to design a treatment plan.

A benefit determination on a claim will be rendered only after the claim has been submitted to adjudicate whether it is eligible for coverage under the terms and conditions of the Plan. If it is determined not to be eligible, the Covered Person will be responsible to pay for all charges that are determined to be ineligible. Therefore, although not required, pre-certification and Plan notification of Emergency admissions is strongly recommended to obtain coverage information prior to incurring the charges.

PRE-ADMISSION CERTIFICATION REVIEW

The Plan recommends that prior to admission for any non-emergency Illness or Injury, and within seventy-two (72) hours after admission for any Emergency Illness or Injury, the Covered Person or the Covered Person's attending Physician call the designated utilization management company, retained by the Plan Sponsor in connection with this Plan, for a pre-admission certification review. **To pre-certify, call the utilization management company at (800) 342-6510 for pre-admission certification review.**

Most certifications occur over the phone. Once a final decision is made regarding the request for certification, a notice of pre-certification will be sent to the Physician, to the Covered Person, to the Plan Supervisor and to the hospital.

NOTE: PRE-CERTIFICATION OF BENEFITS IS NOT A GUARANTEE OF PAYMENT OF THE CLAIM(S). ELIGIBILITY FOR CLAIM PAYMENTS IS DETERMINED AT THE TIME CLAIMS ARE ADJUDICATED SINCE THE AMOUNT OF BENEFIT COVERAGE, IF ANY, IS SUBJECT TO ALL PLAN PROVISIONS INCLUDING, BUT NOT LIMITED TO, MEDICAL NECESSITY, PATIENT ELIGIBILITY, DEDUCTIBLES, CO-PAYMENTS AND ANY PLAN LIMITATIONS OR MAXIMUMS IN EFFECT WHEN THE SERVICES ARE PROVIDED. PROVIDERS AND COVERED PERSONS ARE INFORMED AT THE TIME CLAIMS ARE PRE-CERTIFIED THAT PRE-CERTIFICATION OF A COURSE OF TREATMENT BY THE PLAN DOES NOT GUARANTEE PAYMENT OF CLAIMS FOR THE SAME.

CONTINUED STAY CERTIFICATION

Charges for Inpatient hospital services for days in excess of any days previously certified by the cost containment company are subject to all terms, conditions and exclusions of the Plan, and should be certified by the Plan's utilization management company.

Certification for additional days should be obtained in the same manner as the pre-admission certification.

EMERGENCY NOTIFICATION/CERTIFICATION

The Covered Person, or his or her representative, should notify the utilization management company for the Plan regarding any Emergency Hospital Admission within seventy-two (72) hours immediately following admission. **To notify the Plan of an Emergency admission, call the utilization management company at (800) 342-6510 for Emergency admission certification.**

MATERNITY NOTIFICATION

The Covered Person or her representative should notify the utilization management company at **(877) 792-7827** when Pregnancy is diagnosed or as soon after as possible, in order to participate in the Allegiance Maternity Management Program. Notification is encouraged within the first trimester.

PRE-TREATMENT REVIEW

Pre-treatment Review by the Plan is strongly recommended for certain services. If Pre-treatment Review is not obtained, the charge could be denied if the service, treatment or supply is not found to be Medically Necessary or found to be otherwise excluded by the Plan when the claim is submitted.

Pre-treatment Review is the process of verifying the eligibility of services to determine if reimbursement is available under Plan provisions. Although benefits may not be available under this Plan, Pre-treatment Review is strongly recommended before Incurring Expenses for any Inpatient or Outpatient service, medication, supply or ongoing treatment for:

1. Surgeries:
 - A. Spinal fusions or any other back surgery involving implantable devices;
 - B. Reduction Mammoplasty;
 - C. Blepharoplasty;
 - D. Uvulopalato-pharyngoplasty (UPPP).
2. Organ or Tissue Transplants.
3. Infertility (limitations apply).
4. Medical Equipment for costs exceeding \$5,000.
5. Outpatient dialysis.
6. Infusion services.
7. Obesity treatment (limitations apply).
8. Bariatric Surgery benefits (limitations apply).
9. Cancer treatments.
10. Commercial or Private Automobile Transportation (limitations apply).
11. Outpatient Rehabilitative Care (Benefits in excess of 30 visits per twelve months).
12. Surgery that could be considered Cosmetic under some circumstances. (Not covered)
13. Any procedure or service that could possibly be considered Experimental or Investigational. (Not covered)
14. Surgical treatment of TMJ. (Not covered)
15. Home Health Care services.
16. Residential Treatment Facility.
17. Preventive/Prophylactic Mastectomy/Oophorectomy. (Not covered)
- 18.¹⁴ Gender Identity Disorder/Gender Dysphoria Services.

¹⁴ Item 18 (Pre-treatment Review) added by Amendment #1 effective 1/1/2017

To obtain Pre-treatment Review from the Plan, submit the following to the Plan Supervisor at P.O. Box 3018, Missoula, MT 59806-3018:

1. A complete description of the procedure(s) or treatment(s) for which review is requested;
2. A complete diagnosis and all medical records regarding the condition that supports the requested procedure(s) or treatment(s) including, but not limited to, informed consent form(s), all lab and/or x-rays, or diagnostic studies;
3. An itemized statement of the cost of such procedure(s) or treatment(s) with corresponding CPT or HCPCS codes;
4. The attending Physician's prescription, if applicable;
5. A Physician's referral letter, if applicable;
6. A letter of Medical Necessity;
7. A written treatment plan; and
8. Any other information deemed necessary to evaluate the request for Pre-treatment Review.

Upon receipt of all required information, the Plan will provide a written response to the written request for Pre-treatment Review of services.

THE BENEFITS QUOTED ARE NOT A GUARANTEE OF PAYMENT. FINAL DETERMINATION AS TO BENEFITS PAID WILL BE MADE AT THE TIME THE CLAIM IS SUBMITTED FOR PAYMENT WITH REVIEW OF NECESSARY MEDICAL RECORDS AND OTHER INFORMATION.

MEDICAL BENEFIT EXCLUSIONS

The General Plan Exclusions and Limitations of the Plan apply to Medical Benefits in addition to the following Medical Benefit Exclusions:

1. Charges for routine medical examinations, routine health check-ups or preventive immunizations not necessary for the treatment of an Injury or Illness, except as specifically listed as a Covered Benefit.
2. Charges in connection with the care or treatment of, surgery performed for, or as the result of, a Cosmetic procedure. **This exclusion will not apply when such treatment is rendered to correct a condition resulting from an Accidental Injury or an Illness, or when rendered to correct a congenital anomaly.**
3. Charges for services, supplies or treatments or procedures, surgical or otherwise, not recognized as generally accepted and Medically Necessary for the diagnosis and/or treatment of an active Illness or Injury, or which are Experimental or Investigational, except as specifically stated as a Covered Benefit of this Plan.
4. Charges for hospitalization when such confinement occurs primarily for physiotherapy, hydrotherapy, convalescent or rest care, or any routine physical examinations, tests or treatments not connected with the actual Illness or Injury.
5. Charges for Physicians' fees for any treatment which is not rendered by or in the physical presence of a Physician, except for Teladoc consultations covered under this Plan.
6. Charges for Licensed Health Care Providers' fees for any treatment which is not rendered by or in the physical presence of a Licensed Health Care Provider, except for Teladoc consultations covered under this Plan.
7. Charges for special duty nursing services are excluded:
 - A. Which would ordinarily be provided by the Hospital staff or its Intensive Care Unit (the Hospital benefit of the Plan pays for general nursing services by Hospital staff); or
 - B. When private duty nurse is employed solely for the convenience of the patient or the patient's family or for services which would consist primarily of bathing, feeding, exercising, homemaking, moving the patient, giving medication or acting as a companion, sitter or when otherwise deemed not Medically Necessary as requiring skilled nursing care.
8. Charges in connection with eye refractions, the purchase or fitting of eyeglasses or contact lenses, except as specifically listed as a covered service.
9. Charges in connection with hearing aids, or such similar aid devices, except as specifically listed as a covered expense.
10. Charges for dental treatment on or to the teeth, the nerves or roots of the teeth, gingival tissue or alveolar processes, except as specifically listed as a covered service.
11. Charges related to or in connection with fertility studies, sterility studies, procedures to restore or enhance fertility, artificial insemination, or in-vitro fertilization, or any other assisted reproductive technique.
12. Charges for marital counseling, family counseling, recreational counseling or milieu therapy.
13. Charges resulting from or in connection with the reversal of a sterilization procedure.

14. Charges in connection with services or supplies provided for the treatment of obesity and weight reduction, including bariatric surgery or any other related bariatric procedure, except as specifically listed as a covered service.
15. Charges for chiropractic treatment which are not related to an actual Illness or Injury.
16. Charges for naturopathy, homeopathic treatments including any prescribed medications, treatments, vitamins and herbs, or rolfing.
17. Charges for orthotics which are individualized, arch supports, custom fabricated shoes and inserts, or charges for the casting, molding or fitting thereof.
18. Charges for hair transplant procedures, wigs and artificial hairpieces, or drugs which are prescribed to promote hair growth or remove hair, except as specifically listed as a covered service.
- 19.¹⁵ Charges related to any services, care or treatment for sexual dysfunction, including medications, surgery, medical, counseling or Psychiatric Care or treatment.
20. Charges for any surgical, medical or Hospital services and/or supplies rendered in connection with radial keratotomy, LASIK or any other procedure designed to correct farsightedness, nearsightedness or astigmatism.
21. Charges related to Custodial Care.
22. Charges for artificial organ implant procedures.
23. Charges for non-prescription supplies or devices, except as covered under the Preventive Care Benefit.
24. Charges for services of a Direct-entry midwife or lay midwife or the practice of Direct-entry midwifery. A Direct-entry midwife is one practicing midwifery and licensed pursuant to state in which services are being performed.

"Direct-entry midwife" means a person who advises, attends, or assists a woman during Pregnancy, labor, natural childbirth, or the postpartum period and who is not a licensed Certified Nurse Midwife.
25. Charges for complications that directly result from acting against medical advice, non-compliance with specific Physician's orders or leaving an Inpatient facility against medical advice.
26. Charges for equipment including, but not limited to, motorized wheelchairs or beds, that exceeds the patient's needs for every day living activities as defined by the Americans with Disabilities Act as amended from time to time, unless Medically Necessary by independent review and not primarily for personal convenience.
27. Charges for specialized computer equipment including, but not limited to, Braille keyboards and voice recognition software, unless determined to be Medically Necessary by independent review, and not primarily for personal convenience.
28. Charges for detoxification services or Outpatient therapy under court order or as condition of parole.
29. Charges for nutrition-based therapy for Alcoholism or drug addiction.
30. Charges for health care services to treat alcohol or drug co-dependency.

¹⁵ Item 20 "gender dysfunction" (Medical Benefit Exclusions) replaced by Amendment #1 effective 1/1/2017

31. Charges for immunizations, medications and other preventive treatments that are recommended because of increased risk due to type of employer or travel including, but not limited to, immunizations, medications and/or other preventive treatments for malaria and yellow fever.
32. Charges for examinations for employment, licensing, insurance, school, camp or adoption purposes.
33. Charges for court-ordered examinations or treatment.
34. Charges for examinations and treatment conducted for the purpose of medical research.
35. Charges for FAA and DOT Physicals.
36. Charges for the following (known as a "Never Event") when the condition is a result of patient confinement or surgery:
 - A. Removal of an object left in the body during surgery;
 - B. Catheter-associated urinary tract infection;
 - C. Pressure ulcers;
 - D. Vascular catheter-associated infection;
 - E. Infection inside the chest after coronary artery bypass graft surgery;
 - F. Hospital acquired injuries such as fractures, dislocations, intracranial injuries, crushing injuries and burns; or
 - G. Treatment, amputation or removal of the wrong body part or organ.
37. Charges for services of a massage therapist.
38. Charges for special education, counseling, therapy or care for behavioral disorders or learning deficiencies whether or not associated with manifest mental disorders or other disturbances. Expenses Incurred for initial diagnostic testing to determine the diagnosis, expenses for medication, and medical management of the medication will be covered.
39. Charges for biofeedback.
40. Charges for treatment of weak, strained, flat, unstable or unbalanced feet, metatarsalgia or bunions (except for open cutting operations), and treatment of corns, calluses or toenails (unless needed in treatment of a metabolic or peripheral-vascular disease);
41. Charges for genetic counseling and amniocentesis testing unless recommended by a Physician based on the existence of adverse risk factors such as documented high-risk Pregnancy or family history of genetic disorder. Any procedure intended solely for sex determination is not covered. Expenses for gene manipulation therapy are also not covered.
- 42.¹⁶ Charges for voice modification; suction assisted lipoplasty of the waist; blepharoplasty; facial reconstruction or facial feminization surgery; hair removal or other non-Medically Necessary services, care or treatment of Gender Identity Disorder or Gender Dysphoria.
43. Charges for treatment of Gender Identity Disorder/Gender Dysphoria when the services are for reversal of a prior gender reassignment surgery or reversal of a prior surgery to revise secondary sex characteristics.

¹⁶ Item 44 (42) "gender dysphoria" (Medical Benefit Exclusions) added by Amendment #1 effective 1/1/2017

DENTAL BENEFIT DETERMINATION REQUIREMENTS

ELIGIBLE SERVICES, TREATMENTS AND SUPPLIES

Services, treatments or supplies are eligible if they meet all of the following requirements:

1. They are administered, ordered or provided by a Dentist, Denturist, Dental Hygienist or other Licensed Health Care Provider covered by the Plan; and
2. They are Dentally Necessary for the diagnosis and treatment of a dental condition or dental disease unless otherwise specifically included as a benefit; and
3. Charges for such services, treatments and supplies do not exceed the Eligible Expense of the Plan. If two or more procedures are separately suitable for the correction of a specific condition, the Eligible Expense will be based upon the least expensive procedure; and
4. They are not excluded under any provision or section of this Plan.

DEDUCTIBLE AND BENEFIT PERCENTAGE

The Deductible applies to Eligible Expenses Incurred during each Benefit Period, unless specifically waived, but it applies only once for each Covered Person within a Benefit Period.

The Benefit Percentage is stated in the Schedule of Dental Benefits. The Plan will pay the Benefit Percentage of the Eligible Expense indicated.

MAXIMUM BENEFIT PAYABLE

The Maximum Benefit per Benefit Period as specified in the Schedule of Dental Benefits is the maximum amount that may be paid by the Plan for Eligible Expenses Incurred by each individual Covered Person in each Benefit Period as indicated in the Schedule of Dental Benefits.

EXPENSES INCURRED

For a dental appliance, or modification of a dental appliance, an expense is considered Incurred at the time the impression is made. For a crown, bridge or gold restoration an expense is considered Incurred at the time the tooth or teeth are prepared. For root canal therapy an expense is considered Incurred at the time the pulp chamber is opened. All other expenses are considered Incurred at the time a service is rendered or a supply furnished.

PREDETERMINATION OF BENEFITS

Charges that are expected to exceed five hundred dollars (\$500.00) may be predetermined by having the Dentist complete the Predetermination of Benefits portion of the claim form and listing the procedures he/she is recommending, including an estimate of charges for the procedures and submit the claim form to the Plan Supervisor for Predetermination of Benefits payable.

Upon the Plan's receipt of the Predetermination of Benefits request, the Plan Supervisor will determine the eligibility of the Covered Person and determine the coverage available under the Plan for the recommended dental procedures. After determining the benefits payable under the Plan, the Plan Supervisor will return the claim form to the Dentist. A copy of the predetermination of benefits will also be mailed to the covered Retiree, informing the Retiree of the amount of benefits estimated to be covered by the Plan for the recommended dental procedures.

A PREDETERMINATION OF BENEFITS IS NOT A GUARANTEE OF PAYMENT. PAYMENT OF PLAN BENEFITS IS SUBJECT TO PLAN PROVISIONS AND ELIGIBILITY AT THE TIME SERVICES ARE PERFORMED OR CHARGES ARE INCURRED.

DENTAL BENEFITS

TYPE A (PREVENTIVE CARE) EXPENSES

The following general dental expenses will be considered "Type A" for reimbursement purposes as stated in the Schedule of Dental Benefits:

1. Oral Examination (including prophylaxis--scaling and cleaning of teeth), but not more than twice in any Benefit Period.
2. Dental x-rays required in connection with the diagnosis of a specific condition requiring treatment; also other dental x-rays, but not more than one full mouth x-ray or series in any three (3) Benefit Periods and not more than two (2) sets of supplementary bitewing x-rays in any Benefit Period.
3. Emergency palliative care to relieve dental pain.

TYPE B (BASIC CARE) EXPENSES

The following general dental expenses will be considered "Type B" for reimbursement purposes as stated in the Schedule of Dental Benefits:

1. Dental x-rays for reasons other than routine and not considered preventive care.
2. Extractions, except for orthodontic extractions.
3. Oral surgery.
4. Fillings.
5. Nitrous Oxide when administered in connection with covered dental services.
6. General anesthesia or conscious intravenous "IV" sedation when Medically Necessary and administered in connection with oral surgery or other Covered Dental Benefits.
7. Treatment, including periodontal surgery of diseased periodontal structures for periodontal and other diseases affecting such structures.
8. Endodontic treatment, including root canal therapy.
9. Injection of antibiotic drugs.
10. Repair or recementing of crowns, inlays, bridgework or dentures; or relining of dentures.
11. Prophylaxis for periodontal treatment.
12. Medication given at a Dentist's office.
13. Care for relief of dental pain.

TYPE C (MAJOR RESTORATIVE) EXPENSES

The following general dental expenses will be considered "Type C" for reimbursement purposes as stated in the Schedule of Dental Benefits:

1. Gold fillings, inlays, onlays or crowns (including precision attachments for dentures).

2. Initial installation of fixed bridgework (including crowns and inlays to form abutments) to replace one or more natural teeth extracted.
3. Replacement of an existing partial denture or fixed bridgework by a new fixed bridgework, or the addition of teeth to an existing fixed bridgework.
4. Initial installation of partial or full removable dentures (including adjustments for the six (6) month period following installation) to replace one or more natural teeth extracted.
5. Replacement of an existing partial or full removable denture or fixed bridgework by a new partial or full removable denture, or the addition of teeth to an existing partial denture.
6. Dental implants and related treatments.

ORTHODONTIC TREATMENT

The following expenses will be considered "Orthodontic" for reimbursement purposes and will be payable as stated in the Schedule of Dental Benefits and subject to any separate Maximum Lifetime Benefit applicable to Orthodontic Treatment:

1. Treatment for a diagnosed malocclusion.
2. Cephalometric X-ray once in any two (2) Benefit Periods.
3. One set of study models per Covered Person.
4. Initial placement of braces or appliances, ongoing treatment adjustment, removal and follow-up related to said initial placement.
5. Orthodontic extractions.

If Orthodontic Treatment is stopped for any reason before it is complete, the benefit will only pay for services and supplies actually received.

DENTAL BENEFIT LIMITATIONS

Charges for the replacement of existing dentures or removable or fixed bridgework will be considered only if the existing appliance is not serviceable and cannot be repaired.

DENTAL BENEFIT EXCLUSIONS

The General Plan Exclusions and Limitations of the Plan apply to Dental Benefits in addition to the following Dental Benefit Exclusions:

1. Charges for dental services or supplies included as covered expenses under any other insurance plan or any plan of group benefits carried or sponsored by a Participant's employer, to the extent that the expenses have been paid by another applicable portion of this Plan or any other insurance or employee benefit plan.
2. Charges for treatment which is not rendered by or in the presence of a Dentist or other Licensed Health Care Provider covered by the Plan except that cleaning or scaling of teeth and topical application of fluoride may be performed by a licensed Dental Hygienist, if the treatment is rendered under the supervision or the direction of the Dentist.

3. Charges for dentures, crowns, inlays, onlays, bridgework or other appliances which are not Dentally Necessary and performed solely or primarily for Cosmetic or personal reasons, personal comfort, convenience, or beautification items, including charges for personalization or characterization of dentures.
4. Charges for facility, Ambulatory Surgery Center and Hospital charges.
5. Charges for local anesthesia administered in conjunction with covered dental services or procedures, when billed separately (unbundled) from the charge for the Covered Service or procedure.
6. Charges for the replacement of a lost, missing, or stolen appliance device or for an additional (spare) appliance.
7. Charges for root canal therapy for which the pulp chamber was opened before the individual became a Covered Person.
8. Charges for oral hygiene and dietary instructions.
9. Charges for temporary dentures.
10. Charges for extracoronary and other periodontal splinting.
11. Charges for any services, supplies or appliances which are not specifically listed as a benefit of this Plan.
12. Charges for broken or missed appointments.
13. Charges for infection control (OSHA) fees or claim filing.
14. Charges for non-dental services such as training, education, instructions or educational materials, even if they are performed or provided by a dental service provider.
15. Charges for hypnosis, prescribed drugs, premedications or any euphoric drugs, with the exception of nitrous oxide.
16. Charges for biopsies or oral pathology, except as specifically provided for under Covered Dental Services.
17. Charges for fluoride treatment.
18. Charges for sealants.
19. Charges for space maintainers.

GENERAL PLAN EXCLUSIONS AND LIMITATIONS

The following general exclusions and limitations apply to all Expenses Incurred under this Plan:

1. Charges for services rendered or started, or supplies furnished prior to the effective date of coverage under the Plan, or after coverage is terminated under the Plan, except as specifically provided for in the Plan provisions.
2. Charges which are caused by or arising out of war or act of war, (whether declared or undeclared), civil unrest, armed invasion or aggression, or caused during service in the armed forces of any country.
3. Charges to the extent that the Covered Person could have obtained payment, in whole or in part, if he or she had applied for coverage or obtained treatment under any federal, state or other governmental program or in a treatment facility operated by a government agency, except where required by law, such as for cases of medical emergencies or for coverage provided by Medicaid.
4. Charges by the Covered Person for all services and supplies resulting from any Illness or Injury which occurs in the course of employment for wage or profit, or in the course of any volunteer work when the organization, for whom the Covered Person is volunteering, has elected or is required by law to obtain coverage for such volunteer work under state or federal workers' compensation laws or other legislation, including Employees' compensation or liability laws of the United States (collectively called "Workers' Compensation"). This exclusion applies to all such services and supplies resulting from a work-related Illness or Injury even though:
 - A. Coverage for the Covered Person under Workers' Compensation provides benefits for only a portion of the services Incurred;
 - B. The Covered Person's employer/volunteer organization has failed to obtain such coverage required by law;
 - C. The Covered Person waived his/her rights to such coverage or benefits;
 - D. The Covered Person fails to file a claim within the filing period allowed by law for such benefits;
 - E. The Covered Person fails to comply with any other provision of the law to obtain such coverage or benefits;
 - F. The Covered Person is permitted to elect not to be covered by Workers' Compensation but failed to properly make such election effective; or
 - G. The Covered Person is permitted to elect not to be covered by Workers' Compensation and has affirmatively made that election.

This exclusion will not apply to household and domestic employment, employment not in the usual course of the trade, business, profession or occupation of the Covered Retiree or in cases in which it is legally impossible to obtain Workers' Compensation coverage for a specific Illness or Injury.
5. Charges for which the Covered Person is not, in the absence of this coverage, legally obligated to pay, or for which a charge would not ordinarily be made in the absence of this coverage.
6. Charges for non-prescription vitamins or nutritional supplements, except as specifically covered under the Preventive Care Benefit.

7. Charges for services or supplies used primarily for Cosmetic, personal comfort, convenience, beautification items, television or telephone use that are not related to treatment of a medical condition.
8. Charges for non-medical expenses such as training, education, instructions or educational materials, even if they are performed, provided or prescribed by a Physician, except as specifically covered.
9. Expenses Incurred by persons other than the Covered Person receiving treatment.
10. Charges in excess of the Eligible Expense.
11. Charges for services rendered by a Physician or Licensed Health Care Provider who is a Close Relative of the Covered Person, or resides in the same household of the Covered Person and who does not regularly charge the Covered Person for services.
12. Charges for professional services on an Outpatient basis in connection with disorders of any type or cause, that can be credited towards earning a degree or furtherance of the education or training of a Covered Person regardless of the diagnosis.
13. Charges for services, treatment or supplies not considered legal in the United States.
14. Travel Expenses Incurred by any person for any reason, except as specifically covered under the Non-Ambulance Travel Benefit.
15. Charges for services, treatments or supplies that may be useful to persons in the absence of Illness or Injury such as air conditioners, purifiers, humidifiers, special furniture, bicycles, whirlpools, dehumidifiers, exercise equipment, health club memberships, etc., whether or not they have been prescribed or recommended by a Physician.
16. Charges for preparation of reports or itemized bills in connection with claims, unless specifically requested and approved by the Plan.
17. Charges for services or supplies that are not specifically listed as a Covered Benefit of this Plan.
18. Charges for any services or supplies to the extent that benefits are otherwise provided under this Plan, or under any other plan of group benefits that the Participant's Employer contributes to or sponsors.
19. Charges for incidental supplies or common first-aid supplies such as, but not limited to, adhesive tape, bandages, antiseptics, analgesics, etc.
20. Charges for dental braces or corrective shoes.
21. Charges for the following treatments, services or supplies:
 - A. Charges related to or connected with treatments, services or supplies that are excluded under this Plan.
 - B. Charges that are the result of any medical complication resulting from a treatment, service or supply which is, or was at the time the charge was incurred, excluded from coverage under this Plan.
22. Charges for treatment, services or supplies not actually rendered to or received and used by the Covered Person.

23. Charges for care required while incarcerated in a federal, state or local penal institution or required while in custody of federal, state or local law enforcement authorities, including work release programs, unless otherwise required by law or regulation.
24. Charges in connection with any operation or treatment for temporomandibular joint dysfunction or any related diagnosis or treatment of any nature including, but not limited to, correction of the position of the jaws in relation to each other (orthognathic surgery), realignment of the teeth or jaws, surgery for atrophy of the lower jaw, occlusion, maxillofacial surgery, or retrognathia. This includes Expenses Incurred for any appliance or prosthetic device used to replace tooth structure lost as a result of abrasion or attrition.

COORDINATION OF BENEFITS

The Coordination of Benefits provision prevents the payment of benefits which exceed the Allowable Expense. It applies when the Participant who is covered by this Plan is or may also be covered by any other plan(s). This Plan will always pay either its benefits in full or a reduced amount which, when added to the benefits payable by the other plan(s), will not exceed 100% of the Allowable Expense. Only the amount paid by this Plan will be charged against the Plan maximums.

In the event of a motor vehicle or premises accident; or an act of violence with the intent to disrupt electronic, communications, or any other business system, this Plan will be secondary to any auto "no fault" and traditional auto "fault" type contracts, homeowners, commercial general liability insurance and any other medical benefits coverage.

The Coordination of Benefits provision applies whether or not a claim is filed under the other plan or plans. If needed, authorization is hereby given this Plan to obtain information as to benefits or services available from the other plan or plans, or to recover overpayments.

All benefits contained in the Plan Document are subject to this provision.

DEFINITIONS

"Allowable Expense" as used herein means:

1. If the claim as applied to the primary plan is subject to a contracted or negotiated rate, Allowable Expense will be equal to that contracted or negotiated amount.
2. If the claim as applied to the primary plan is not subject to a contracted or negotiated rate, but the claim as applied to the secondary plan is subject to a contracted or negotiated rate, the Allowable Expense will be equal to that contracted or negotiated amount of the secondary plan.
3. If the claim as applied to the primary plan and the secondary plan is not subject to a contracted or negotiated rate, then the Allowable Expense will be equal to the secondary plan's chosen limits for non-contracted providers.

"Plan" as used herein means any plan providing benefits or services for or by reason of medical, dental or vision treatment, and such benefits or services are provided by:

1. Group insurance or any other arrangement for coverage for Covered Persons in a group whether on an insured or uninsured basis including, but not limited to:
 - A. Hospital indemnity benefits; and
 - B. Hospital reimbursement-type plans which permit the Covered Person to elect indemnity at the time of claims; or
2. Hospital or medical service organizations on a group basis, group practice and other group pre-payment plans; or
3. Hospital or medical service organizations on an individual basis having a provision similar in effect to this provision; or
4. A licensed Health Maintenance Organization (HMO); or
5. Any coverage for students which is sponsored by, or provided through a school or other educational institution; or

6. Any coverage under a governmental program, and any coverage required or provided by any statute; or
7. Automobile insurance; or
8. Individual automobile insurance coverage on an automobile leased or owned by the City or any responsible third-party tortfeasor; or
9. Individual automobile insurance coverage based upon the principles of “No-Fault” coverage; or
10. Homeowner or premise liability insurance, individual or commercial.

“Plan” will be construed separately with respect to each policy, contract, or other arrangement for benefits or services, and separately with respect to that portion of any such policy, contract, or other arrangement which reserves the right to take the benefits or services of other plans into consideration in determining its benefits and that portion which does not.

ORDER OF BENEFIT DETERMINATION

1. **Non-Dependent/Dependent**

The plan that covers the person as other than a dependent, (e.g., as an employee, member, subscriber, retiree) is primary and the plan that covers the person as a dependent is secondary.

2. **Active or Inactive Employee**

The plan that covers a person as an employee who is neither laid-off nor retired (or as that employee’s dependent) is primary. If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule will not be followed.

3. **Longer or Shorter Length of Coverage**

If the preceding rules do not determine the order of benefits, the plan that has covered the person for the longer period of time is primary.

- A. To determine the length of time a person has been covered under a plan, two plans will be treated as one if the Covered Person was eligible under the second within 24 hours after the first ended.
- B. The start of a new plan does not include:
 - 1) A change in the amount or scope of a plan’s benefits;
 - 2) A change in the entity that pays, provides, or administers the plan’s benefits; or
 - 3) A change from one type of plan to another (such as from a single employer plan to that of a multiple-employer plan).
- C. A person’s length of time covered under a plan is measured from the person’s first date of coverage under that plan. If that date is not readily available for a group plan, the date the person first became a member of the group will be used as the date from which to determine the length of time the person’s coverage under the present plan has been in force.

¹⁷Item 2 “For Retired Persons” “Order of Benefit Determination” (Coordination of Benefits) deleted by Corr Amd eff 1/1/2016

5. **No Rules Apply**

If none of these preceding rules determines the primary plan, the Allowable Expense will be determined equally between the plans.

COORDINATION WITH MEDICARE¹⁸

Medicare Part A and Part B will be considered a plan for the purposes of coordination of benefits. For Retirees who retired prior to January 1, 2011, this Plan will coordinate benefits with Medicare Part B only if the Covered Person is actually receiving Medicare Benefits. For Retirees who retired on or after January 1, 2011, this Plan will coordinate benefits with Medicare. Also, failure to enroll in Medicare Part B or Part D when a person is initially eligible may result in the person being assessed a significant surcharge by Medicare for late enrollment in Part B or Part D.

1. **For Retired Persons**

Medicare is primary and this Plan will be secondary for the covered Retiree if he/she is an individual who is enrolled in Medicare Part A or Part B as a result of age and retired.

Medicare is primary for the Retiree when the Retiree is not enrolled for Medicare Part A or Part B as a result of age.

2. **For Covered Persons who are Disabled**

For plans with fewer than 100 Employees, Medicare is primary and this Plan will be secondary for the covered Employee who is eligible for Medicare by reason of disability.

For plans with 100 Employees or more, this Plan is primary and Medicare will be secondary for the covered Employee who is eligible for Medicare by reason of disability, if the Employee is actively employed by the Employer.

For plans with 100 Employees or more, this Plan is secondary and Medicare will be primary for the covered Employee who is eligible for Medicare by reason of disability if the Employee is retired or otherwise not actively working for the Employer.

3. **For Covered Persons with End Stage Renal Disease**

Except as stated below*, for Retirees, if Medicare eligibility is due solely to End Stage Renal Disease (ESRD), this Plan will be primary only during the first thirty (30) months of Medicare coverage. Thereafter, this Plan will be secondary with respect to Medicare coverage, unless after the thirty-month period described above, the Covered Person has no dialysis for a period of twelve (12) consecutive months and:

- A. Then resumes dialysis, at which time this Plan will again become primary for a period of thirty (30) months; or
- B. The Covered Person undergoes a kidney transplant, at which time this Plan will again become primary for a period of thirty (30) months.

*If a Covered Person is covered by Medicare as a result of disability, and Medicare is primary for that reason on the date the Covered Person becomes eligible for Medicare as a result of End Stage Renal Disease, Medicare will continue to be primary and this Plan will be secondary.

¹⁸"Coordination with Medicare" (Coordination of Benefits), as amended, replaced by Corrective Amendment effective 1/1/2016

COORDINATION WITH MEDICAID

If a Covered Person is also entitled to and covered by Medicaid, this Plan will always be primary and Medicaid will always be secondary coverage.

COORDINATION WITH TRICARE/CHAMPVA

If a Covered Person is also entitled to and covered under TRICARE/CHAMPVA, this Plan will always be primary and TRICARE/CHAMPVA will always be secondary coverage. TRICARE coverage will include programs established under its authority, known as TRICARE Standard, TRICARE Extra and TRICARE Prime.

If the Covered Person is eligible for Medicare and entitled to veterans benefits through the Department of Veterans Affairs (VA), this Plan will always be primary and the VA will always be secondary for non-service connected medical claims. For these claims, this Plan will make payment to the VA as though this Plan was making payment secondary to Medicare.

PROCEDURES FOR CLAIMING BENEFITS

Claims must be submitted to the Plan within twelve (12) months after the date services or treatments are received or completed. Non-electronic claims may be submitted on any approved claim form, available from the provider. The claim must be completed in full with all the requested information. A complete claim must include the following information:

- Date of service;
- Name of the Participant;
- Name and date of birth of the patient receiving the treatment or service and his/her relationship to the Participant;
- Diagnosis [code] of the condition being treated;
- Treatment or service [code] performed;
- Amount charged by the provider for the treatment or service; and
- Sufficient documentation, in the sole determination of the Plan Administrator, to support the Medical Necessity of the treatment or service being provided and sufficient to enable the Plan Supervisor to adjudicate the claim pursuant to the terms and conditions of the Plan.

When completed, the claim must be sent to the Plan Supervisor, Allegiance Benefit Plan Management, Inc., at P.O. Box 3018, Missoula, Montana 59806-3018, (855) 999-1053 or through any electronic claims submission system or clearinghouse to which Allegiance Benefit Plan Management, Inc. has access.

A claim will not, under any circumstances, be considered for payment of benefits if initially submitted to the Plan more than twelve (12) months from the date that services were incurred.

Upon termination of the Plan, final claims must be received within three (3) months of the date of termination, unless otherwise established by the Plan Administrator.

CLAIMS WILL NOT BE DEEMED SUBMITTED UNTIL RECEIVED BY THE PLAN SUPERVISOR.

The Plan will have the right, in its sole discretion and at its own expense, to require a claimant to undergo a medical examination, when and as often as may be reasonable, and to require the claimant to submit, or cause to be submitted, any and all medical and other relevant records it deems necessary to properly adjudicate the claim.

CLAIM DECISIONS ON CLAIMS AND ELIGIBILITY

Claims will be considered for payment according to the Plan's terms and conditions, industry-standard claims processing guidelines and administrative practices not inconsistent with the terms of the Plan. The Plan may, when appropriate or when required by law, consult with relevant health care professionals and access professional industry resources in making decisions about claims that involve specialized medical knowledge or judgment. Initial eligibility and claims decisions will be made within the time periods stated below. For purposes of this section, "Covered Person" will include the claimant and the claimant's Authorized Representative; "Covered Person" does not include a health care provider or other assignee, and said health care provider or assignee does not have an independent right to appeal an Adverse Benefit Determination simply by virtue of the assignment of benefits.

"Authorized Representative" means a representative authorized by the claimant to act on their behalf in pursuing a benefit claim or appeal of an Adverse Benefit Determination. The claimant must authorize the representative in writing, and this written authorization must be provided to the Plan. The Plan will recognize this Authorized Representative when the Plan receives the written authorization.

INFORMATION REGARDING URGENT CARE CLAIMS IS PROVIDED UNDER THE DISCLOSURE REQUIREMENTS OF APPLICABLE LAW; THE PLAN DOES NOT MAKE TREATMENT DECISIONS. ANY DECISION TO RECEIVE TREATMENT MUST BE MADE BETWEEN THE PATIENT AND HIS OR HER HEALTHCARE PROVIDER; HOWEVER, THE PLAN WILL ONLY PAY BENEFITS ACCORDING TO THE TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS OF THIS PLAN.

1. **Urgent Care Claims** - An Urgent Care Claim is any claim for medical care or treatment with respect to which:
 - A. In the judgment of a prudent layperson possessing an average knowledge of health and medicine could seriously jeopardize the life or health of the claimant or the ability of the claimant to regain maximum function; or
 - B. In the opinion of a Physician with knowledge of the claimant's medical condition, would subject the claimant to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

There are no Urgent Care requirements under this Plan and therefore, there are no rights to appeal a pre-service Urgent Care claim denial.

2. **Pre-Service Claims** - Pre-Service Claims must be submitted to the Plan before the Covered Person receives medical treatment or service. A Pre-Service Claim is any claim for a medical benefit which the Plan terms condition the Covered Person's receipt of the benefit, in whole or in part, on approval of the benefit before obtaining treatment. Pre-Service Claims are procedures stated in the Plan Document which, the Plan recommends be utilized before a Covered Person obtains medical care.
3. **Post-Service Claims** - A Post-Service Claim is any claim for a medical benefit under the Plan with respect to which the terms of the Plan do not condition the Covered Person's receipt of the benefit, or any part thereof, on approval of the benefit prior to obtaining medical care, and for which medical treatment has been obtained prior to submission of the claim(s).

In most cases, initial claims decisions on Post-Service Claims will be made within thirty (30) days of the Plan's receipt of the claim. The Plan will provide timely notice of the initial determination once sufficient information is received to make an initial determination, but no later than thirty (30) days after receiving the claim.

4. **Concurrent Care Review** - For patients who face early termination or reduction of benefits for a course of treatment previously certified by the Plan, a decision by the Plan to reduce or terminate benefits for ongoing care is considered an Adverse Benefit Determination. (Note: Exhaustion of the Plan's benefit maximums is not an Adverse Benefit Determination.) The Plan will notify the Covered Person sufficiently in advance to allow an appeal for uninterrupted continuing care before the benefit is reduced or terminated. Any request to extend an Urgent Care course of treatment beyond the initially prescribed period of time must be decided within twenty-four (24) hours of the Plan's receipt of the request. The appeal for ongoing care or treatment must be made to the Plan at least twenty-four (24) hours prior to the expiration of the initially-prescribed period.

APPEALING AN UN-REIMBURSED PRE-SERVICE CLAIM

If a claim is denied in whole or in part, the Covered Person will receive written notification of the Adverse Benefit Determination. A claim denial will be provided by the Plan showing:

1. The reason the claim was denied;
2. Reference(s) to the specific Plan provision(s) or rule(s) upon which the decision was based which resulted in the Adverse Benefit Determination;
3. Any additional information needed to perfect the claim and why such information is needed; and

4. An explanation of the Covered Person's right to appeal the Adverse Benefit Determination for a full and fair review and the right to bring a civil action following an Adverse Benefit Determination on appeal.

If a Covered Person does not understand the reason for any Adverse Benefit Determination, he or she should contact the Plan Supervisor at the address or telephone number shown on the claim denial.

The Covered Person must appeal the Adverse Benefit Determination before the Covered Person may exercise his or her right to bring a civil action. This Plan provides two (2) levels of benefit determination review and the Covered Person must exercise both levels of review before bringing a civil action.

To initiate the first level of benefit review, the Covered Person must submit in writing an appeal or a request for review of the Adverse Benefit Determination to the Plan within one hundred eighty (180) days after the Adverse Benefit Determination. The Covered Person should include any additional information supporting the appeal or the information required by the Plan which was not initially provided and forward it to the Plan Supervisor within the 180-day time period. Failure to appeal the Adverse Benefit Determination within the 180-day time period will render the determination final. Any appeal received after the 180-day time period has expired will receive no further consideration.

Appeals or requests for review of Adverse Benefit Determinations must be submitted to the Plan in writing to P.O. Box 1269, Missoula, MT 59806-1269. Supporting materials may be submitted via mail, electronic claims submission process, facsimile (fax) or electronic mail (e-mail).

1. First Level of Benefit Determination Review

The first level of benefit determination review is done by the Plan Supervisor. The Plan Supervisor will research the information initially received and determine if the initial determination was appropriate based on the terms and conditions of the Plan and other relevant information. Notice of the decision on the first level of review will be sent to the Covered Person within fifteen (15) days following the date the Plan Supervisor receives the request for reconsideration.

If, based on the Plan Supervisor's review, the initial Adverse Benefit Determination remains the same and the Covered Person does not agree with that benefit determination, the Covered Person must initiate the second level of benefit review. The Covered Person must request the second review in writing and send it to the Plan Supervisor, not later than sixty (60) days after receipt of the Plan Supervisor's decision from the first level of review. Failure to initiate the second level of benefit review within the 60-day time period will render the determination final.

2. Second Level of Benefit Determination Review

The Plan Administrator will review the claim in question along with the additional information submitted by the Covered Person. The Plan will conduct a full and fair review of the claim by the Plan Administrator who is neither the original decisionmaker nor the decisionmaker's subordinate. The Plan Administrator cannot give deference to the initial benefit determination. The Plan Administrator may, when appropriate or if required by law, consult with relevant health care professionals in making decisions about appeals that involve specialized medical judgment. Where the appeal involves issues of Medical Necessity or experimental treatment, the Plan Administrator will consult with a health care professional with appropriate training who was neither the medical professional consulted in the initial determination or his or her subordinate.

After a full and fair review of the Covered Person's appeal, the Plan will provide a written or electronic notice of the final benefit determination, which contains the same information as notices for the initial determination, within fifteen (15) days.

If more time or information is needed to make a determination for a pre-service or post-service appeal, the Plan Supervisor will provide notice in writing to request an extension of up to fifteen (15) days and to specify any additional information needed to complete the review.

In the event any new or additional information is considered, relied upon or generated in connection with the appeal, the Plan will provide this information to the Covered Person as soon as possible, free of charge and sufficiently in advance of the decision, so that the Covered Person will have an opportunity to respond. Also, if any new or additional rationale is considered for a denial it will be provided to the Covered Person as soon as possible and sufficiently in advance of the decision to allow a reasonable opportunity to respond.

If an appeal decision is not made and issued within the time period described above, or if the Plan fails to meet any of the requirements of this appeal process, the Covered Person may deem the appeal to be exhausted and proceed to the external review or bring a civil action. The Covered Person should contact the Plan Administrator to ask for confirmation that the Covered Person's appeal has been denied, or to request an External Review.

INDEPENDENT EXTERNAL REVIEW FOR A PRE-SERVICE CLAIM

After exhaustion of all appeal rights stated above, a Covered Person may also request a final independent external review of any Adverse Benefit Determination involving a question of Medical Necessity, or other issue requiring medical expertise for resolution.

To assert this right to independent external medical review, the Covered Person must request such review in writing within one hundred twenty (120) days after a decision is made upon the second level benefit determination above.

If an independent external review is requested, the Plan Supervisor will forward the entire record on appeal, within ten (10) days, to an independent external review organization (IRO) selected randomly. The IRO will notify the Covered Person of its procedures to submit further information.

The IRO will issue a final decision within forty-five (45) days after receipt of all necessary information.

The decision of the IRO will be final and binding except that the Covered Person shall have an additional right to appeal the matter to a court with jurisdiction.

APPEALING AN UN-REIMBURSED POST-SERVICE CLAIM

If a claim is denied in whole or in part, the Covered Person will receive written notification of the Adverse Benefit Determination. A claim Explanation of Benefits (EOB) will be provided by the Plan showing:

1. The reason the claim was denied;
2. Reference(s) to the specific Plan provision(s) or rule(s) upon which the decision was based which resulted in the Adverse Benefit Determination;
3. Any additional information needed to perfect the claim and why such information is needed; and
4. An explanation of the Covered Person's right to appeal the Adverse Benefit Determination for a full and fair review and the right to bring a civil action following an Adverse Benefit Determination on appeal.

If a Covered Person does not understand the reason for any Adverse Benefit Determination, he or she should contact the Plan Supervisor at the address or telephone number shown on the EOB form.

The Covered Person must appeal the Adverse Benefit Determination before the Covered Person may exercise his or her right to bring a civil action. This Plan provides two (2) levels of benefit determination review and the Covered Person must exercise both levels of review before bringing a civil action.

To initiate the first level of benefit review, the Covered Person must submit in writing an appeal or a request for review of the Adverse Benefit Determination to the Plan within one hundred eighty (180) days after the Adverse Benefit Determination. The Covered Person should include any additional information supporting the appeal or the information required by the Plan which was not initially provided and forward it to the Plan Supervisor within the 180-day time period. Failure to appeal the Adverse Benefit Determination within the 180-day time period will render the determination final. Any appeal received after the 180-day time period has expired will receive no further consideration.

Appeals or requests for review of Adverse Benefit Determinations must be submitted to the Plan in writing to P.O. Box 1269, Missoula, MT 59806-1269. Supporting materials may be submitted via mail, electronic claims submission process, facsimile (fax) or electronic mail (e-mail).

1. First Level of Benefit Determination Review

The first level of benefit determination review is done by the Plan Supervisor. The Plan Supervisor will research the information initially received and determine if the initial determination was appropriate based on the terms and conditions of the Plan and other relevant information. Notice of the decision on the first level of review will be sent to the Covered Person within thirty (30) days following the date the Plan Supervisor receives the request for reconsideration.

If, based on the Plan Supervisor's review, the initial Adverse Benefit Determination remains the same and the Covered Person does not agree with that benefit determination, the Covered Person must initiate the second level of benefit review. The Covered Person must request the second review in writing and send it to the Plan Supervisor, not later than sixty (60) days after receipt of the Plan Supervisor's decision from the first level of review. Failure to initiate the second level of benefit review within the 60-day time period will render the determination final.

2. Second Level of Benefit Determination Review

The Plan Administrator will review the claim in question along with the additional information submitted by the Covered Person. The Plan will conduct a full and fair review of the claim by the Plan Administrator who is neither the original decisionmaker nor the decisionmaker's subordinate. The Plan Administrator cannot give deference to the initial benefit determination. The Plan Administrator may, when appropriate or if required by law, consult with relevant health care professionals in making decisions about appeals that involve specialized medical judgment. Where the appeal involves issues of Medical Necessity or experimental treatment, the Plan Administrator will consult with a health care professional with appropriate training who was neither the medical professional consulted in the initial determination or his or her subordinate.

After a full and fair review of the Covered Person's appeal, the Plan will provide a written or electronic notice of the final benefit determination within a reasonable time, but no later than thirty (30) days from the date the appeal is received by the Plan at each level of review.

All claim payments are based upon the terms contained in the Plan Document, on file with the Plan Administrator and the Plan Supervisor. The Covered Person may request, free of charge, more detailed information, names of any medical professionals consulted and copies of relevant documents, as defined in and required by law, which were used by the Plan to adjudicate the claim.

If more time or information is needed to make a determination for a pre-service or post-service appeal, the Plan Supervisor will provide notice in writing to request an extension of up to fifteen (15) days and to specify any additional information needed to complete the review.

In the event any new or additional information is considered, relied upon or generated in connection with the appeal, the Plan will provide this information to the Covered Person as soon as possible, free of charge and sufficiently in advance of the decision, so that the Covered Person will have an opportunity to respond. Also, if any new or additional rationale is considered for a denial it will be provided to the Covered Person as soon as possible and sufficiently in advance of the decision to allow a reasonable opportunity to respond.

If an appeal decision is not made and issued within the time period described above, or if the Plan fails to meet any of the requirements of this appeal process, the Covered Person may deem the appeal to be exhausted and proceed to the external review or bring a civil action. The Covered Person should contact the Plan Administrator to ask for confirmation that the Covered Person's appeal has been denied, or to request an External Review.

INDEPENDENT EXTERNAL REVIEW FOR A POST-SERVICE CLAIM

After exhaustion of all appeal rights stated above, a Covered Person may also request a final independent external review of any Adverse Benefit Determination involving a question of Medical Necessity, or other issue requiring medical expertise for resolution.

To assert this right to independent external medical review, the Covered Person must request such review in writing within one hundred twenty (120) days after a decision is made upon the second level benefit determination above.

If an independent external review is requested, the Plan Supervisor will forward the entire record on appeal, within ten (10) days, to an independent external review organization (IRO) selected randomly. The IRO will notify the Covered Person of its procedures to submit further information.

The IRO will issue a final decision within forty-five (45) days after receipt of all necessary information.

The decision of the IRO will be final and binding except that the Covered Person shall have an additional right to appeal the matter to a court with jurisdiction.

ELIGIBILITY FOR COVERAGE¹⁹

Each Retiree will become eligible for coverage under this Plan with respect to himself or herself on the first day following end of Active Service.

Retirees are only eligible for single coverage. Dependents are not eligible.

“Retiree” shall mean a Grandfathered Retiree. Retired Employee must meet the following criteria as defined by the City of Aspen’s Personnel Policy and Procedure Manual, as may be amended from time to time. The policy is as follows:

GRANDFATHERED RETIREE

1. Regular Employees in active status, who were within ten (10) years of retirement on September 1, 1989, are eligible to retire under the retirement qualifications in effect prior to September 1, 1989.
2. Retirement shall mean the December 31st after which a Participant reaches age sixty (60) and completes ten (10) years of continuous service, or reaches age fifty-five (55) and completes fifteen (15) years of continuous service or reaches age fifty (50) and completes twenty (20) years of service, or completes twenty-five (25) years of continuous service. Transfers from the Town of Snowmass or Pitkin County are not eligible to retire under policy 7.3.4.1 of the Procedure Manual.
3. The City will provide group sponsored medical and dental coverage, retiree specific life insurance, and pay for the retiree’s health and dental insurance premium costs, provided the Retired Employee is not reemployed by the City or another employer who offers the retiree the option to elect medical coverage. If a Retired Employee is offered the option to elect medical coverage through their employer, then the Retired Employee’s group sponsored medical insurance through the City will be terminated. If a Retired Employee is no longer employed through another employer, the City will again provide group sponsored medical and dental insurance to the Retired Employee. For Retirees that retire on or after January 1, 2011: upon reaching the age of sixty-five (65), the Retired Employee is required to enroll in Medicare part A and B; Medicare will automatically become the primary medical coverage and the City will become secondary.

For Retirees that retire on or after January 1, 2011: upon reaching the age of sixty-five (65), the Retired Employee is required to enroll in Medicare Part A and Part B; Medicare will automatically become the primary medical coverage and the City will become secondary. Retirees that retire on or after January 1, 2011 and do not enroll in Medicare Part A and Part B are not eligible to be covered under the Plan.

LOSS OF COVERAGE

If an eligible Retiree declines coverage at the time of retirement because of having other coverage available and loss of coverage occurs at a later time, the Retiree may enroll and become covered.

Coverage will become effective on the first day of the month following the date of the loss of coverage, provided application for such coverage is made on the Plan’s enrollment form within thirty (30) days of the event.

¹⁹ “Eligibility for Coverage”, as amended, replaced by Amendment #2 effective 1/1/2018

TERMINATION OF COVERAGE

The coverage of any Retiree will automatically terminate immediately upon the earliest of the following dates:

1. The date the Plan is terminated; or
2. On the last day of the month in which the Retiree's eligible class is eliminated; or
3. On the last day of the month for which the Retiree fails to make any required contribution for coverage; or
4. On the last day of the month in which the Retiree ceases to be eligible for coverage; or
5. The date the Retiree dies; or
6. The earliest date in which a covered Retiree has a claim that is denied in whole or in part because the Retiree has met or exceeded a Maximum Lifetime Benefit; or
7. For a Grandfathered Retired Employee, on the last day of the month of his or her death or on the last day of the month in which the Retiree becomes employed, whichever is earlier.

FRAUD AND ABUSE

THIS PLAN IS SUBJECT TO FEDERAL LAW WHICH PERMITS CRIMINAL PENALTIES FOR FRAUDULENT ACTS COMMITTED AGAINST THE PLAN. STATE LAW MAY ALSO APPLY.

Anyone who knowingly defrauds or tries to defraud the Plan, or obtains Plan funds through false statements or fraudulent schemes, may be subject to criminal prosecution and penalties. The following may be considered fraudulent:

1. Falsifying or withholding medical history or information required to calculate benefits;
2. Falsifying or altering documents to get coverage or benefits;
3. Permitting a person not otherwise eligible for coverage to use a Plan ID card to get Plan benefits; or
4. Submitting a fraudulent claim or making untruthful statements to the Plan to get reimbursement from the Plan for services that may or may not have been provided to a Covered Person.

The Plan Administrator, in its sole discretion, may take additional action against the Participant or Covered Person including, but not limited to, terminating the Participant or Covered Person's coverage under the Plan.

MISSTATEMENT OF AGE

If the Covered Person's age was misstated on an enrollment form or claim, the Covered Person's eligibility or amount of benefits, or both, will be adjusted to reflect the Covered Person's true age. If the Covered Person was not eligible for coverage under the Plan or for the amount of benefits received, the Plan has a right to recover any benefits paid by the Plan. A misstatement of age will not continue coverage that was otherwise properly terminated or terminate coverage that is otherwise validly in force.

MISREPRESENTATION OF ELIGIBILITY

If a Participant misrepresents eligibility criteria to get coverage when he or she would not otherwise be eligible, coverage will terminate as though never effective.

MISUSE OF IDENTIFICATION CARD

If a Covered Person permits any person who is not otherwise eligible as a Covered Person to use an ID card, the Plan Sponsor may, at the Plan Sponsor's sole discretion, terminate the Covered Person's coverage.

REIMBURSEMENT TO PLAN

Payment of benefits by the Plan for any person who was not otherwise eligible for coverage under this Plan but for whom benefits were paid based upon fraud as defined in this section must be reimbursed to the Plan by the Participant. Failure to reimburse the Plan upon request may result in an interruption or a loss of benefits by the Participant.

RECOVERY/REIMBURSEMENT/SUBROGATION

By enrollment in this Plan, Covered Persons agree to the provisions of this section as a condition precedent to receiving benefits under this Plan. Failure of a Covered Person to comply with the requirements of this section may result in the Plan pending the payment of benefits.

RIGHT TO RECOVER BENEFITS PAID IN ERROR

If the Plan makes a payment in error to or on behalf of a Covered Person or an assignee of a Covered Person to which that Covered Person is not entitled, or if the Plan pays a claim that is not covered, the Plan has the right to recover the payment from the person paid or anyone else who benefitted from the payment. The Plan can deduct the amount paid from the Covered Person's future benefits.

Payment of benefits by the Plan for Participants' spouses, ex-spouses, or children, who are not eligible for coverage under this Plan, but for whom benefits were paid based upon inaccurate, false information provided by, or information omitted by, the Retiree will be reimbursed to the Plan by the Retiree. The Retiree's failure to reimburse the Plan after demand is made, may result in an interruption in or loss of benefits to the Retiree, and could be reported to the appropriate governmental authorities for investigation of criminal fraud.

The Plan may recover such amount by any appropriate method that the Plan Administrator, in its sole discretion, will determine.

The provisions of this section apply to any Physician or Licensed Health Care Provider who receives an assignment of benefits or payment of benefits under this Plan. If a Physician or Licensed Health Care Provider fails to refund a payment of benefits, the Plan may refuse to recognize future assignments of benefits to that provider.

REIMBURSEMENT

The Plan's right to Reimbursement is separate from and in addition to the Plan's right of Subrogation. If the Plan pays benefits for medical expenses on a Covered Person's behalf, and another party was responsible or liable for payment of those medical expenses, the Plan has a right to be reimbursed by the Covered Person for the amounts the Plan paid.

Accordingly, if a Covered Person, or anyone on his or her behalf, settles, is reimbursed or recovers money from any person, corporation, entity, liability coverage, no-fault coverage, uninsured coverage, underinsured coverage, or other insurance policies or funds for any accident, Injury, condition or Illness for which benefits were provided by the Plan, the Covered Person agrees to hold the money received in trust for the benefit of the Plan. The Covered Person agrees to reimburse the Plan, in first priority, from any money recovered from a liable third party, for the amount of all money paid by the Plan to the Covered Person or on his or her behalf or that will be paid as a result of said accident, Injury, condition or Illness. Reimbursement to the Plan will be paid first, in its entirety, even if the Covered Person is not paid for all of his or her claim for damages and regardless of whether the settlement, judgment or payment he or she receives is for or specifically designates the recovery, or a portion thereof, as including health care, medical, disability or other expenses or damages.

SUBROGATION

The Plan's right to Subrogation is separate from and in addition to the Plan's right to Reimbursement. Subrogation is the right of the Plan to exercise the Covered Person's rights and remedies in order to recover from any third party who is liable to the Covered Person for a loss or benefits paid by the Plan. The Plan may proceed through litigation or settlement in the name of the Covered Person, with or without his or her consent, to recover benefits paid under the Plan.

The Covered Person agrees to subrogate to the Plan any and all claims, causes of action or rights that he or she has or that may arise against any entity who has or may have caused, contributed to or aggravated the accident, Injury, condition or Illness for which the Plan has paid benefits, and to subrogate any claims, causes of action or rights the Covered Person may have against any other coverage including, but not limited to, liability coverage, no-fault coverage, uninsured motorist coverage, underinsured motorist coverage, or other insurance policies, coverage or funds.

In the event that a Covered Person decides not to pursue a claim against any third party or insurer, the Covered Person will notify the Plan, and specifically authorize the Plan, in its sole discretion, to sue for, compromise or settle any such claims in the Covered Person's name, to cooperate fully with the Plan in the prosecution of the claims, and to execute any and all documents necessary to pursue those claims.

The Following Paragraphs Apply to Both Reimbursement and Subrogation:

1. Under the terms of this Plan, the Plan Supervisor is not required to pay any claim where there is evidence of liability of a third party unless the Covered Person signs the Plan's Third-Party Reimbursement Agreement and follows the requirements of this section. However, the Plan, in its discretion, may instruct the Plan Supervisor not to withhold payment of benefits while the liability of a party other than the Covered Person is being legally determined. If a repayment agreement is requested to be signed, the Plan's right of recovery through Reimbursement and/or Subrogation remains in effect regardless of whether the repayment agreement is actually signed.
2. If the Plan makes a payment which the Covered Person, or any other party on the Covered Person's behalf, is or may be entitled to recover against any liable third party, this Plan has a right of recovery, through reimbursement or subrogation or both, to the extent of its payment.
3. The Covered Person will cooperate fully with the Plan Administrator, its agents, attorneys and assigns, regarding the recovery of any benefits paid by the Plan from any liable third party. This cooperation includes, but is not limited to, make full and complete disclosure in a timely manner of all material facts regarding the accident, Injury, condition or Illness to the Plan Administrator; report all efforts by any person to recover any such monies; provide the Plan Administrator with any and all requested documents, reports and other information in a timely manner, regarding any demand, litigation or settlement involving the recovery of benefits paid by the Plan; and notify the Plan Administrator of the amount and source of funds received from third parties as compensation or damages for any event from which the Plan may have a reimbursement or subrogation claim.
4. Covered Persons will respond within ten (10) days to all inquiries of the Plan regarding the status of any claim they may have against any third parties or insurers including, but not limited to, liability, no-fault, uninsured and underinsured insurance coverage. The Covered Person will notify the Plan immediately of the name and address of any attorney whom the Covered Person engages to pursue any personal Injury claim on his or her behalf.
5. The Covered Person will not act, fail to act, or engage in any conduct directly, indirectly, personally or through third parties, either before or after payment by the Plan, the result of which may prejudice or interfere with the Plan's rights to recovery hereunder. The Covered Person will not conceal or attempt to conceal the fact that recovery has occurred or will occur.
6. The Plan will not pay or be responsible, without its written consent, for any fees or costs associated with a Covered Person pursuing a claim against any third party or coverage including, but not limited to, attorney fees or costs of litigation. Monies paid by the Plan will be repaid in full, in first priority, notwithstanding any anti-subrogation, "made whole," "common fund" or similar statute, regulation, prior court decision or common law theory unless a reduction or compromise settlement is agreed to in writing or required pursuant to a court order except as limited by state law, as amended.

RIGHT OF OFF-SET

The Plan has a right of off-set to satisfy reimbursement claims against Covered Persons for money received by the Covered Person from a third party, including any insurer. If the Covered Person fails or refuses to reimburse the Plan for funds paid for claims, the Plan may deny payment of future claims of the Covered Person, up to the full amount paid by the Plan and subject to reimbursement for such claims. This right of off-set applies to all reimbursement claims owing to the Plan whether or not formal demand is made by the Plan, and notwithstanding any anti-subrogation, "common fund," "made whole" or similar statutes, regulations, prior court decisions or common law theories.

PLAN ADMINISTRATION

PURPOSE

The purpose of the Plan Document is to set forth the provisions of the Plan which provide for the payment or reimbursement of all or a portion of the claim. The terms of this Plan are legally enforceable and the Plan is maintained for the exclusive benefit of eligible Retirees.

EFFECTIVE DATE

The effective date of the Plan is January 1, 2005, restated January 1, 2016.

PLAN YEAR

The Plan Year will commence January 1 and end on December 31 of each year.

PLAN SPONSOR

The Plan Sponsor is City of Aspen.

PLAN SUPERVISOR

The Plan Supervisor is Allegiance Benefit Plan Management, Inc.

NAMED FIDUCIARY AND PLAN ADMINISTRATOR

The Named Fiduciary and Plan Administrator is City of Aspen, a political subdivision of the State of Colorado, who has the authority to control and manage the operation and administration of the Plan. The Plan Administrator may delegate responsibilities for the operation and administration of the Plan. The Plan Administrator will have the authority to amend the Plan, to determine its policies, to appoint and remove other service providers of the Plan, to fix their compensation (if any), and exercise general administrative authority over them and the Plan. The Administrator has the sole authority and responsibility to review and make final decisions on all claims to benefits hereunder.

PLAN INTERPRETATION

The Named Fiduciary and the Plan Administrator have full discretionary authority to interpret and apply all Plan provisions including, but not limited to, resolving all issues concerning eligibility and determination of benefits. The Plan Administrator may contract with an independent administrative firm to process claims, maintain Plan data, and perform other Plan-connected services. Final authority to interpret and apply the provisions of the Plan rests exclusively with the Plan Administrator. Decisions of the Plan Administrator made in good faith will be final and binding.

CONTRIBUTIONS TO THE PLAN

The amount of contributions to the Plan are to be made on the following basis:

The City will from time to time evaluate the costs of the Plan and determine the amount to be contributed by the City, if any, and the amount to be contributed, if any, by each Participant.

If the City terminates the Plan, the City and Participants will have no obligation to contribute to the Plan after the date of termination.

PLAN AMENDMENTS/MODIFICATION/TERMINATION

The Plan Document contains all the terms of the Plan and may be amended at any time by the Plan Administrator. Any changes will be binding on each Participant and on any other Covered Persons referred to in this Plan Document. The authority to amend the Plan is delegated by the Plan Administrator to the Human Resources Director or his or her equivalent, whichever is applicable, of the City. Any such amendment, modification, revocation or termination of the Plan will be authorized and signed by the Human Resources Director or his or her equivalent, whichever is applicable, of the City, pursuant to a resolution, granting that individual the authority to amend, modify, revoke or terminate this Plan. A copy of the resolution will be supplied to the Plan Supervisor. Written notification of any amendments, modifications, revocations or terminations will be given to Plan Participants at least sixty (60) days prior to the effective date, except for amendments effective on the first day of a new Plan Year, for which thirty (30) days advance notice is required.

TERMINATION OF PLAN

The City reserves the right at any time to terminate the Plan by a written notice. All previous contributions by the City will continue to be issued for the purpose of paying benefits and fixed costs under provisions of this Plan with respect to claims arising before such termination, or will be used for the purpose of providing similar health benefits to Participants, until all contributions are exhausted.

SUMMARY PLAN DESCRIPTIONS

Each Participant covered under this Plan will be issued a Summary Plan Description (SPD) describing the benefits to which the Covered Persons are entitled, the required Plan procedures for eligibility and claiming benefits and the limitations and exclusions of the Plan.

GENERAL PROVISIONS

EXAMINATION

The Plan will have the right and opportunity to have the Covered Person examined whenever Injury or Illness is the basis of a claim when and so often as it may reasonably require to adjudicate the claim. The Plan will also have the right to have an autopsy performed in case of death to the extent permitted by law.

PAYMENT OF CLAIMS

All Plan benefits are payable to a Participant. All or a portion of any benefits payable by the Plan may, at the Covered Person's option and unless the Covered Person requests otherwise in writing not later than the time of filing the claim, be paid directly to the health care provider rendering the service, if proper written assignment is provided to the Plan. No payments will be made to any provider of services unless the Covered Person is liable for such expenses.

If any benefits remain unpaid at the time of the Covered Person's death or if the Covered Person is a minor or is, in the opinion of the Plan, legally incapable of giving a valid receipt and discharge for any payment, the Plan may, at its option, pay such benefits to the Covered Person's legal representative or estate. The Plan, in its sole option, may require that an estate, guardianship or conservatorship be established by a court of competent jurisdiction prior to the payment of any benefit. Any payment made under this subsection will constitute a complete discharge of the Plan's obligation to the extent of such payment and the Plan will not be required to oversee the application of the money so paid.

LEGAL PROCEEDINGS

No action at law or equity will be brought to recover on the Plan prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of the Plan, nor will such action be brought at all unless brought within three (3) years from the expiration of the time within which proof of loss is required by the Plan.

NO WAIVER OR ESTOPPEL

No term, condition or provision of this Plan will be waived, and there will be no estoppel against the enforcement of any provision of this Plan, except by written instrument of the party charged with such waiver or estoppel. No such written waiver will be deemed a continuing waiver unless specifically stated therein, and each such waiver will operate only as to the specific term or condition waived and will not constitute a waiver of such term or condition for the future or as to any act other than that specifically waived.

VERBAL STATEMENTS

Verbal statements or representations of the Plan Administrator, its agents and Employees, or Covered Persons will not create any right by contract, estoppel, unjust enrichment, waiver or other legal theory regarding any matter related to the Plan, or its administration, except as specifically stated in this subsection. No statement or representation of the Plan Administrator, its agents and Employees, or Covered Persons will be binding upon the Plan or a Covered Person unless made in writing by a person with authority to issue such a statement. This subsection will not be construed in any manner to waive any claim, right or defense of the Plan or a Covered Person based upon fraud or intentional material misrepresentation of fact or law.

FREE CHOICE OF PHYSICIAN

The Covered Person will have free choice of any licensed Physician, Licensed Health Care Provider or surgeon and the patient-provider relationship will be maintained.

WORKERS' COMPENSATION NOT AFFECTED

This Plan is not in lieu of, supplemental to Workers' Compensation and does not affect any requirement for coverage by Workers' Compensation Insurance.

CONFORMITY WITH LAW

If any provision of this Plan is contrary to any law to which it is subject, such provision is hereby amended to conform to the minimum requirements of the applicable law. Only that provision which is contrary to applicable law will be amended to conform; all other parts of the Plan will remain in full force and effect.

MISCELLANEOUS

Section titles are for convenience of reference only, and are not to be considered in interpreting this Plan.

No failure to enforce any provision of this Plan will affect the right thereafter to enforce such provision, nor will such failure affect its right to enforce any other provision of the Plan.

FACILITY OF PAYMENT

Whenever payments which should have been made under this Plan in accordance with this provision have been made under any other plan or plans, the Plan will have the right, exercisable alone and in its sole discretion, to pay to any insurance company or other organization or person making such other payments any amounts it determines in order to satisfy the intent of this provision. Amounts so paid will be deemed to be benefits paid under this Plan and to the extent of such payments, the Plan will be fully discharged from liability under this Plan.

The benefits that are payable will be charged against any applicable maximum payment or benefit of this Plan rather than the amount payable in the absence of this provision.

PROTECTION AGAINST CREDITORS

No benefit payment under this Plan will be subject in any way to alienation, sale, transfer, pledge, attachment, garnishment, execution or encumbrance of any kind, and any attempt to accomplish the same will be void, except an assignment of payment to a provider of Covered Services. If the Plan Administrator finds that such an attempt has been made with respect to any payment due or which will become due to any Participant, the Plan Administrator, in its sole discretion, may terminate the interest of such Participant or former Participant in such payment. In such case, the Plan Administrator will apply the amount of such payment to or for the benefit of such Participant, as the Plan Administrator may determine. Any such application will be a complete discharge of all liability of the Plan with respect to such benefit payment.

PLAN IS NOT A CONTRACT

The Plan Document constitutes the primary authority for Plan administration. The establishment, administration and maintenance of this Plan will not be deemed to constitute a contract of employment, give any Participant of the City the right to be retained in the service of the City, or to interfere with the right of the City to discharge or otherwise terminate the employment of any Participant.

GENERAL DEFINITIONS

Certain words and phrases in this Plan Document are defined below and references of such words or phrases will be capitalized when used throughout the Plan Document. The failure of a word or phrase to appear capitalized does not waive the special meaning given to that word or phrase, unless the context requires otherwise. If the defined term is not used in this document, the term does not apply to this Plan.

Masculine pronouns used in this Plan Document will include either the masculine or feminine gender unless the context indicates otherwise.

Any words used herein in the singular or plural will include the alternative as applicable.

ACCIDENTAL INJURY

“Accidental Injury” means an Injury sustained as a result of an external force or forces that is/are sudden, direct and unforeseen and is/are exact as to time and place. A hernia of any kind will only be considered as an Illness.

ACTIVE SERVICE

“Active Service” means that an Employee is in service with the City on a day which is one of the City's regularly scheduled work days and that the Employee is performing all of the regular duties of his/her employment with the City on a regular basis, either at one of the City's business establishments or at some location to which the City's business requires him/her to travel.

ADVERSE BENEFIT DETERMINATION

“Adverse Benefit Determination” means any of the following: a denial, reduction, or termination of, or a failure to provide or make payment, in whole or in part, for, a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a Participant's or beneficiary's eligibility to participate in the Plan, and including, with respect to group health plans, a denial, reduction, or termination of, or a failure to provide or make payment, in whole or in part, for, a benefit resulting from the application of any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be Experimental or Investigational or not Medically Necessary or appropriate, or a rescission of coverage if the Plan Administrator determines that the Retiree engaged in fraud or intentional misrepresentation of a material fact in order to obtain coverage and/or benefits under the Plan. In such case, the Participant will receive written notice at least thirty (30) days before the coverage is rescinded.

ALCOHOLISM

“Alcoholism” means a morbid state caused by excessive and compulsive consumption of alcohol that interferes with the patient's health, social or economic functioning.

ALCOHOLISM AND/OR CHEMICAL DEPENDENCY TREATMENT FACILITY

“Alcoholism and/or Chemical Dependency Treatment Facility” means a licensed institution which provides a program for diagnosis, evaluation, and effective treatment of Alcoholism and/or Chemical Dependency; provides detoxification services needed with its effective treatment program; provides infirmity-level medical services or arranges with a Hospital in the area for any other medical services that may be required; is at all times supervised by a staff of Physicians; provides at all times skilled nursing care by licensed nurses who are directed by a full-time Registered Nurse (R.N.); prepares and maintains a written plan of treatment for each patient based on medical, psychological and social needs which is supervised by a Physician; and meets licensing standards.

AMBULANCE SERVICE

“Ambulance Service” means an entity, its personnel and equipment including, but not limited to, automobiles, airplanes, boats or helicopters, which are licensed to provide Emergency medical and Ambulance services in the state in which the services are rendered.

AMBULATORY SURGICAL CENTER

“Ambulatory Surgical Center” (also called same-day surgery center or Outpatient surgery center) means a licensed establishment with an organized staff of Physicians and permanent facilities, either freestanding or as a part of a Hospital, equipped and operated primarily for the purpose of performing surgical procedures and which a patient is admitted to and discharged from within a twenty-four (24) hour period. Such facilities must provide continuous Physician and registered nursing services whenever a patient is in the facility. An Ambulatory Surgical Center must meet any requirements for certification or licensing for ambulatory surgery centers in the state in which the facility is located.

“Ambulatory Surgical Center” does not include an office or clinic maintained by a Dentist or Physician for the practice of dentistry or medicine, a Hospital emergency room or trauma center.

BENEFIT PERCENTAGE

“Benefit Percentage” means that portion of Eligible Expenses payable by the Plan, which is stated as a percentage in the Schedule of Benefits.

BENEFIT PERIOD

“Benefit Period” refers to a time period of one year, which is either a Calendar Year or other annual period, as shown in the Schedule of Benefits. Such Benefit Period will terminate on the earliest of the following dates:

1. The last day of the one year period so established; or
2. The date the Plan terminates.

BIRTHING CENTER

A “Birthing Center” means a freestanding or hospital based facility which provides obstetrical delivery services under the supervision of a Physician, and through an arrangement or an agreement with a Hospital.

CALENDAR YEAR

“Calendar Year” means a period of time commencing on January 1 and ending on December 31 of the same year.

CENTER OF EXCELLENCE

“Center of Excellence” is any facility that provides transplant services which the Plan Administrator has determined to be a Center of Excellence and for which the Plan Administrator is able to obtain a discount for services.

CHEMICAL DEPENDENCY

“Chemical Dependency” means the physiological and psychological addiction to a controlled drug or substance, or to alcohol. Dependence upon tobacco, nicotine, caffeine or eating disorders are not included in this definition.

CLINICALLY SEVERE OBESITY / MORBID OBESITY

“Clinically Severe Obesity” / “Morbid Obesity” means that an individual EITHER: (1) has a “body mass index” exceeding 40; or (2) has a “body mass index” of 35-39.9 with at least one co-morbid condition related to obesity that has not responded to medical management and is generally expected to be reversed or improved by bariatric treatment such as: (a) Diabetes Mellitus; (b) Hypertension; (c) Cholecystitis; (d) Narcolepsy; (e) Pickwickian syndrome or other severe respiratory disease; (f) Hypothalamic disorders; or (g) Severe arthritis of the weight-bearing joints. “Body Mass Index” equals an individual’s weight (measured in kilograms) divided by his or her height (measured in meters squared).

CLOSE RELATIVE

“Close Relative” means the spouse, parent, brother, sister, child, or in-laws of the Covered Person.

CITY

“City” means City of Aspen or any affiliated agencies or boards that have adopted this Plan for its Retirees.

CONVALESCENT NURSING FACILITY

See “Skilled Nursing Facility”.

COSMETIC

“Cosmetic” means services or treatment ordered or performed solely to change a Covered Person’s appearance rather than for the restoration of bodily function.

COVERED PERSON

“Covered Person” means any Retiree meeting the eligibility requirements for coverage and properly enrolled for coverage as specified in the Plan.

CUSTODIAL CARE

“Custodial Care” means the type of care or service, wherever furnished and by whatever name called, which is designed primarily to assist a Covered Person in the activities of daily living. Such activities include, but are not limited to: bathing, dressing, feeding, preparation of special diets, assistance in walking or in getting in and out of bed, and supervision over medication which can normally be self-administered.

DEDUCTIBLE

“Deductible” means a specified dollar amount that must be incurred before the Plan will pay any amount for any benefit during each Benefit Period.

DENTAL HYGIENIST

“Dental Hygienist” means a person who is licensed to practice dental hygiene and who works under the supervision and direction of a Dentist.

DENTALLY NECESSARY

“Dentally Necessary” means treatment, tests, services or supplies provided by a Hospital, Physician, or other Licensed Health Care Provider which are not excluded under this Plan and which meet all of the following criteria:

1. Are to treat or diagnose a Dental condition or dental disease; and

2. Are ordered by a Dentist or Licensed Health Care Provider and consistent with the symptoms or diagnosis and treatment of the dental condition or dental disease; and
3. Are not primarily for the convenience of the Covered Person, Dentist or other Licensed Health Care Provider; and
4. Are the standard or level of services most appropriate for good medical practice that can be safely provided to the Covered Person; and
5. Are not of an Experimental/Investigational or solely educational nature; and
6. Are not provided primarily for dental, medical or other research; and
7. Do not involve excessive, unnecessary or repeated tests; and
8. Are commonly and customarily recognized by the dental profession as appropriate in the treatment or diagnosis of the diagnosed condition; and
9. Are approved procedures or meet required guidelines or protocols of the Food and Drug Administration, Centers for Medicare/Medicaid Services (CMS), or American Dental Association, pursuant to that entity's program oversight authority based upon the dental treatment circumstances.

DENTIST

"Dentist" means a person holding one of the following degrees—Doctor of Dental Science, Doctor of Medical Dentistry, Master of Dental Surgery or Doctor of Medicine (oral surgeon) -- who is legally licensed as such to practice dentistry in the jurisdiction where services are rendered, and the services rendered are within the scope of his or her license.

A "Dentist" will not include the Covered Person or any Close Relative of the Covered Person who does not regularly charge the Covered Person for services.

DENTURIST

"Denturist" means a dental technician, duly licensed, specializing in the making and fitting of dentures.

DURABLE MEDICAL EQUIPMENT

"Durable Medical Equipment" means equipment which is:

1. Able to withstand repeated use, e.g., could normally be rented, and used by successive patients; and
2. Primarily and customarily used to serve a medical purpose; and
3. Not generally useful to a person in the absence of Illness or Injury.

ELIGIBLE EXPENSES

"Eligible Expenses" means the maximum amount of any charge for a covered service, treatment or supply that may be considered for payment by the Plan, including any portion of that charge that may be applied to the Deductible or used to satisfy the Out-of-Pocket Maximum. Eligible Expenses are equal to the Maximum Eligible Expense as defined by this Plan.

EMERGENCY

“Emergency” means a medical condition manifesting itself by acute symptoms which occur suddenly and unexpectedly and for which the Covered Person receives medical care no later than 48 hours after the onset of the condition. Emergency is any medical condition for which a reasonable and prudent layperson, possessing average knowledge of health and medicine, would expect that failure to seek immediate medical attention would result in death, more severe or disabling medical condition(s), or continued severe pain without cessation in the absence of medical treatment. Emergency may include, but is not limited to, severe Injury, hemorrhaging, poisoning, loss of consciousness or respiration, fractures, convulsions, injuries reasonably likely to require sutures, severe acute pain, severe burns, prolonged high fever and symptoms normally associated with heart attack or stroke.

“Emergency” will specifically exclude usual out-patient treatment of childhood diseases, flu, common cold, pre-natal examinations, physical examinations and minor sprains, lacerations, abrasions and minor burns, and other medical conditions usually capable of treatment at a clinic or doctor’s office during regular working hours.

EMPLOYEE

“Employee” means a Grandfather Retiree as defined by the City of Aspen’s Personnel Policy and Procedure Manual.

EMPLOYER

“Employer” means the City or any affiliated agencies or boards that have adopted this Plan for its Retirees.

ENROLLMENT DATE

“Enrollment Date” means the date a person becomes eligible for coverage under this Plan or the eligible person’s effective date of coverage under this Plan, whichever occurs first.

ERISA

“ERISA” refers to the Employee Retirement Income Security Act of 1974, as amended.

EXPERIMENTAL/INVESTIGATIONAL

“Experimental/Investigational” means:

1. Any drug or device that cannot be lawfully marketed without approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished; or
2. Any drug, device, medical treatment or procedure for which the patient informed consent document utilized with the drug, device, treatment or procedure, was reviewed and approved by the treating facility’s Institutional Review Board or other body serving a similar function, or if federal law requires such review or approval; or
3. That the drug, device or medical treatment or procedure is under study, prior to or in the absence of any clinical trial, to determine its maximum tolerated dose, its toxicity, or its safety; or

4. That based upon Reliable Evidence, the drug, device, medical treatment or procedure is the subject of an on-going Phase I or Phase II clinical trial. (A Phase III clinical trial recognized by the National Institute of Health is not considered Experimental or Investigational.) For chemotherapy regimens, a Phase II clinical trial is not considered Experimental or Investigational when both of these criteria are met:
 - A. The regimen or protocol has been the subject of a completed and published Phase II clinical trial which demonstrates benefits equal to or greater than existing accepted treatment protocols; and
 - B. The regimen or protocol listed by the National Comprehensive Cancer Network is supported by level of evidence Category 2B or higher; or
5. Based upon Reliable Evidence, any drug, device, medical treatment or procedure that the prevailing opinion among experts is that further studies or clinical trial are necessary to determine the maximum tolerated dose, its toxicity, its safety, its efficacy or its efficacy as compared with generally medically accepted means of treatment or diagnosis; or
6. Any drug, device, medical treatment or procedure used in a manner outside the scope of use for which it was approved by the FDA or other applicable regulatory authority (U.S. Department of Health, Centers for Medicare and Medicaid Services (CMS), American Dental Association, American Medical Association).

“Reliable Evidence” means only reports and articles published in authoritative medical and scientific literature; the written protocol or protocols used by a treating facility or the protocol(s) of another facility studying substantially the same drug, device, medical treatment or procedure; or the informed consent document used by the treating facility or by another facility studying substantially the same drug, device, medical treatment or procedure.

GENDER IDENTITY DISORDER/GENDER DYSPHORIA²⁰

“Gender Identity Disorder/Gender Dysphoria” is as defined by Cigna medical policy and implementing medical management guidelines based on the Standards of Care clinical guidance from the World Professional Association for Transgender Health.

HIPAA

“HIPAA” means the Health Insurance Portability and Accountability Act of 1996, as amended.

HOSPICE

“Hospice” means a health care program providing a coordinated set of services rendered at home, in Outpatient settings or in institutional settings for Covered Persons suffering from a condition that has a terminal prognosis. A Hospice must have an interdisciplinary group of personnel which includes at least one Physician and one Registered Nurse (R.N.), and it must maintain central clinical records on all patients. A Hospice must meet the standards of the National Hospice Organization (NHO) and applicable state licensing requirements.

²⁰ “Gender Identity Disorder/Gender Dysphoria” (General Definitions) added by Amendment #1 effective 1/1/2017

HOSPICE BENEFIT PERIOD

“Hospice Benefit Period” means a specified amount of time during which the Covered Person undergoes treatment by a Hospice. Such time period begins on the date the attending Physician of a Covered Person certifies a diagnosis of terminal illness, and the Covered Person is accepted into a Hospice program. The period will end the earliest of six months from this date or at the death of the Covered Person. A new Hospice Benefit Period may begin if the attending Physician certifies that the patient is still terminally ill; however, additional proof will be required by the Plan Administrator before a new Hospice Benefit Period can begin.

HOSPITAL

“Hospital” means an institution which meets all of the following conditions:

1. It is engaged primarily in providing medical care and treatment to ill and injured persons on an emergent or Inpatient basis at the patient's expense; and
2. It is licensed as a hospital or a critical access hospital under the laws of the jurisdiction in which the facility is located; and
3. It maintains on its premises the facilities necessary to provide for the diagnosis and treatment of an illness or an Injury or provides for the facilities through arrangement or agreement with another hospital; and
4. It provides treatment by or under the supervision of a Physician or osteopathic Physician with nursing services by registered nurses as required under the laws of the jurisdiction in which the facility is licensed; and
5. It is a provider of services under Medicare. This condition is waived for otherwise Eligible Incurred Expenses outside of the United States; and
6. It is not, other than incidentally, a place for rest, a place for the aged, a place for drug addicts, a place for alcoholics, or a nursing home.

HOSPITAL MISCELLANEOUS EXPENSES

“Hospital Miscellaneous Expenses” mean the actual charges made by a Hospital on its own behalf for services and supplies rendered to the Covered Person which are Medically Necessary for the treatment of such Covered Person. Hospital Miscellaneous Expenses do not include charges for Room and Board or for professional services, regardless of whether the services are rendered under the direction of the Hospital or otherwise.

ILLNESS

“Illness” means a bodily disorder, Pregnancy, disease, physical sickness, Mental Illness, or functional nervous disorder of a Covered Person.

INCURRED EXPENSES OR EXPENSES INCURRED

“Incurred Expenses” or “Expenses Incurred” means those services and supplies rendered to a Covered Person. Such expenses will be considered to have occurred at the time or date the treatment, service or supply is actually provided.

INITIAL ENROLLMENT PERIOD

“Initial Enrollment Period” means the time allowed by this Plan for enrollment when a person first becomes eligible for coverage.

INJURY

“Injury” means physical damage to the Covered Person's body which is not caused by disease or bodily infirmity.

INPATIENT

“Inpatient” means the classification of a Covered Person when that person is admitted to a Hospital, Hospice, or Skilled Nursing Facility for treatment, and charges are made for Room and Board to the Covered Person as a result of such treatment.

INTENSIVE CARE UNIT

“Intensive Care Unit” means a section, ward, or wing within the Hospital which is separated from other facilities and:

1. Is operated exclusively for the purpose of providing professional medical treatment for critically ill patients;
2. It has special supplies and equipment necessary for such medical treatment available on a standby basis for immediate use; and
3. It provides constant observation and treatment by Registered Nurses (R.N.'s) or other highly-trained Hospital personnel.

LICENSED HEALTH CARE PROVIDER

“Licensed Health Care Provider” means any provider of health care services who is licensed or certified by any applicable governmental regulatory authority to the extent that services are within the scope of the license or certification and are not specifically excluded by this Plan.

LICENSED PRACTICAL NURSE

“Licensed Practical Nurse” means an individual who has received specialized nursing training and practical nursing experience, and is licensed to perform such nursing services by the state or regulatory agency responsible for such licensing in the state in which that individual performs such services.

LICENSED PROFESSIONAL COUNSELOR

“Licensed Professional Counselor” means a person currently licensed in the state in which services are rendered to perform mental health counseling in a clinical setting, for Mental Illnesses.

LICENSED SOCIAL WORKER

“Licensed Social Worker” means a person holding a Masters Degree (M.S.W.) in social work and who is currently licensed as a social worker in the state in which services are rendered, and who provides counseling and treatment in a clinical setting for Mental Illnesses.

MAXIMUM ELIGIBLE EXPENSES or MEE

“Maximum Eligible Expense” or “MEE” means the maximum amount considered for payment by this Plan for any covered treatment, service, or supply, subject however, to all Plan annual and lifetime maximum benefit limitations. The following criteria will apply to determination of the Maximum Eligible Expense:

1. For services of a Physician or Licensed Health Care Provider:
 - A. A contracted amount as established by a preferred provider or other discounting contract;
 - B. An amount based upon fee schedules adopted by the Plan and Plan Supervisor if a contracted amount does not exist; or
 - C. If neither A nor B above apply, an amount equal to 80% of the provider’s average billed charge for the service.
2. For facility charges:
 - A. A contracted amount as established by a preferred provider or other discounting contract;
 - B. An amount based upon fee schedules adopted by the Plan and Plan Supervisor if a contracted amount does not exist; or
 - C. A schedule maintained by the Plan Supervisor and based upon the average billed charge, reduced by 20%.
3. For all prescription drugs not obtained through the Plan’s Pharmacy Drug Program while undergoing either Inpatient or Outpatient treatment, including injectable drugs:
 - A. A contracted amount as established by a preferred provider or other discounting contract;
 - B. 125% of the current Medicare allowable fee, if a contracted amount does not exist; or
 - C. The billed charge if less than A or B above.
4. For Durable Medical Equipment:
 - A. A contracted amount as established by a preferred provider or other discounting contract;
 - B. The allowable charge established by application of the Medicare DME Fee Schedule; or
 - C. The billed charge if less than A or B above.
5. For Air Ambulance:
 - A. A contracted amount as established by a preferred provider or other discounting contract;
 - B. 250% of the allowable charge established by application of the Medicare Ambulance Fee Schedule; or
 - C. The billed charge if less than A or B above.

6. For surgical implants (devices and related supplies):
 - A. A contracted amount as established by a preferred provider or other discounting contract;
 - B. 50% of billed charges; or
 - C. 150% of invoice if less than B above.
7. For Dialysis Centers:
 - A. A contracted amount established by a preferred provider or any other discounting contract;
 - B. An amount equal to 200% of the Medicare Allowable fee for the same treatment if an out-of-network provider is used and no discounting contract can be established; or
 - C. The billed charge if less than A or B above.

MAXIMUM LIFETIME BENEFIT

“Maximum Lifetime Benefit” means the maximum benefit payable while a person is covered under this Plan. The Maximum Lifetime Benefit will not be construed as providing lifetime coverage, or benefits for a person’s Illness or Injury after coverage terminates under this Plan.

MEDICAID

“Medicaid” means that program of medical care and coverage established and provided by Title XIX of the Social Security Act, as amended.

MEDICALLY NECESSARY OR MEDICAL NECESSITY

“Medically Necessary” or “Medical Necessity” means treatment, tests, services or supplies provided by a Hospital, Physician, or other Licensed Health Care Provider which are not excluded under this Plan and which meet all of the following criteria:

1. Are to treat or diagnose an Illness or Injury; and
2. Are ordered by a Physician or Licensed Health Care Provider and are consistent with the symptoms or diagnosis and treatment of the Illness or Injury; and
3. Are not primarily for the convenience of the Covered Person, Physician or other Licensed Health Care Provider; and
4. Are the standard or level of services most appropriate for good medical practice that can be safely provided to the Covered Person and are in accordance with the Plan’s Medical Policy; and
5. Are not of an Experimental/Investigational or solely educational nature; and
6. Are not provided primarily for medical or other research; and
7. Do not involve excessive, unnecessary or repeated tests; and
8. Are commonly and customarily recognized by the medical profession as appropriate in the treatment or diagnosis of the diagnosed condition; and
9. Are approved procedures or meet required guidelines or protocols of the Food and Drug Administration (FDA) or Centers For Medicare/Medicaid Services (CMS), pursuant to that entity’s program oversight authority based upon the medical treatment circumstances.

MEDICAL POLICY

“Medical Policy” means a policy adopted by the Plan which is created and updated by Physicians and other medical providers and is used to determine whether health care services including medical and surgical procedures, medication, medical equipment and supplies, processes and technology meet the following nationally accepted criteria:

1. Final approval from the appropriate governmental regulatory agencies;
2. Scientific studies showing conclusive evidence of improved net health outcome; and
3. In accordance with any established standards of good medical practice.

MEDICARE

“Medicare” means the programs established under the “Health Insurance for the Aged Act,” Public Law 89-97 under Title XVIII of the Federal Social Security Act, as amended, to pay for various medical expenses for qualified individuals, specifically those who are eligible for Medicare Part A, Part B or Part D as a result of age, those with end-stage renal disease, or with disabilities.

MENTAL ILLNESS

“Mental Illness” means a medically recognized psychological, physiological, nervous or behavioral condition, affecting the brain, which can be diagnosed and treated by medically recognized and accepted methods, **but will not include Alcoholism, Chemical Dependency or other addictive behavior**. Conditions recognized by the Diagnostic Statistical Manual (the most current edition) will be included in this definition.

NAMED FIDUCIARY

“Named Fiduciary” means the Plan Administrator which has the authority to control and manage the operation and administration of the Plan.

OCCUPATIONAL THERAPY

“Occupational Therapy” means a program of care ordered by a Physician which is for the purpose of improving the physical, cognitive and perceptual disabilities that influence the Covered Person’s ability to perform functional tasks related to normal life functions or occupations, and which is for the purpose of assisting the Covered Person in performing such functional tasks without assistance.

ORTHODONTIC TREATMENT

“Orthodontic Treatment” means an appliance or the surgical or functional/myofunctional treatment of dental irregularities which either result from abnormal growth and development of the teeth, gums or jaws, or from Injury which requires the positioning of the teeth to establish normal occlusion.

ORTHODONTIST

“Orthodontist” means a Dentist with special training who uses braces or corrective appliances to straighten teeth, correct jaw position and improve facial balance.

ORTHOPEDIC APPLIANCE

“Orthopedic Appliance” means a rigid or semi-rigid support used to restrict or eliminate motion in a diseased, injured, weak or deformed body member.

OUT-OF-POCKET MAXIMUM

“Out-of-Pocket Maximum” means the maximum dollar amount, as stated in the Schedule of Medical Benefits, that any Covered Retiree will pay in any Benefit Period for covered services, treatments or supplies.

OUTPATIENT

“Outpatient” means a Covered Person who is receiving medical care, treatment, services or supplies at a clinic, a Physician's office, a Licensed Health Care Provider's office or at a Hospital if not a registered bedpatient at that Hospital, Psychiatric Facility or Alcoholism and/or Chemical Dependency Treatment Facility.

PARTIAL HOSPITALIZATION

“Partial Hospitalization” means care in a day care or night care facility for a minimum of six (6) hours and a maximum of twelve (12) hours per day, during which therapeutic clinical treatment is provided.

PARTICIPANT

“Participant” means an eligible Retiree of the City who is eligible and enrolled for coverage under this Plan.

PHYSICAL THERAPY

“Physical Therapy” means a plan of care ordered by a Physician and provided by a licensed physical therapist, to return the Covered Person to the highest level of motor functioning possible.

PHYSICIAN

“Physician” means a person holding the degree of Doctor of Medicine, Dentistry or Osteopathy, or Optometry who is legally licensed as such.

“Physician” does not include the Covered Person or any Close Relative of the Covered Person who does not regularly charge the Covered Person for services.

PLACEMENT OR PLACED FOR ADOPTION

“Placement” or “Placed for Adoption” means the assumption and retention of a legal obligation for total or partial support of a child by a person with whom the child has been placed in anticipation of the child's adoption. The child's placement for adoption with such person ends upon the termination of such legal obligation.

PLAN

“Plan” means the Health Benefit Plan for Retirees of the City, the Plan Document and any other relevant documents pertinent to its operation and maintenance.

PLAN ADMINISTRATOR

“Plan Administrator” means the City and/or its designee which is responsible for the day-to-day functions and management of the Plan. The Plan Administrator may employ persons or firms to process claims and perform other Plan-connected services. For the purposes of any applicable state legislation of a similar nature, the City will be deemed to be the Plan Administrator of the Plan unless the City designates an individual or committee to act as Plan Administrator of the Plan.

PLAN SUPERVISOR

“Plan Supervisor” means the person or firm employed by the Plan to provide consulting services to the Plan in connection with the operation of the Plan and any other functions, including the processing and payment of claims. The Plan Supervisor is Allegiance Benefit Plan Management, Inc. The Plan Supervisor provides ministerial duties only, exercises no discretion over Plan assets and will not be considered a fiduciary as defined by any State or Federal law or regulation.

PREGNANCY

“Pregnancy” means a physical condition commencing with conception, and ending with miscarriage or birth.

PREVENTIVE CARE

“Preventive Care” means routine treatment or examination provided when there is no objective indication or outward manifestation of impairment of normal health or normal bodily function, and which is not provided as a result of any Injury or Illness.

PROSTHETIC APPLIANCE

“Prosthetic Appliance” means a device or appliance that is designed to replace a natural body part lost or damaged due to Illness or Injury, the purpose of which is to restore full or partial bodily function or appearance, or in the case of Covered Dental Benefit, means any device which replaces all or part of a missing tooth or teeth.

PSYCHIATRIC CARE

“Psychiatric Care,” also known as psychoanalytic care, means treatment for a Mental Illness or disorder, a functional nervous disorder, Alcoholism or drug addiction by a licensed psychiatrist, Psychologist, Licensed Social Worker or Licensed Professional Counselor acting within the scope and limitations of his/her respective license, provided that such treatment is Medically Necessary as defined by the Plan, and within recognized and accepted professional psychiatric and psychological standards and practices.

PSYCHIATRIC FACILITY

“Psychiatric Facility” means a licensed institution that provides Mental Illness treatment and which provides for a psychiatrist who has regularly scheduled hours in the facility, and who assumes the overall responsibility for coordinating the care of all patients.

PSYCHOLOGIST

“Psychologist” means a person currently licensed in the state in which services are rendered as a Psychologist and acting within the scope of his/her license.

REGISTERED NURSE

“Registered Nurse” means an individual who has received specialized nursing training and is authorized to use the designation of “R.N.” and who is licensed by the state or regulatory agency in the state in which the individual performs such nursing services.

RESIDENTIAL TREATMENT FACILITY

“Residential Treatment Facility” means an institution which:

1. Is licensed as a 24-hour residential facility for Mental Illness and Chemical Dependency and/or Alcoholism treatment, although not licensed as a hospital;

2. Provides a multi-disciplinary treatment plan in a controlled environment, with periodic supervision of a Physician or a Ph.D. Psychologist; and
3. Provides programs such as social, psychological and rehabilitative training, age appropriate for the special needs of the age group of patients, with focus on reintegration back into the community.

RETIREE

“Retiree” shall mean a Grandfathered Retiree.

ROOM AND BOARD

“Room and Board” refers to all charges which are made by a Hospital, Hospice, or Skilled Nursing Facility as a condition of occupancy. Such charges do not include the professional services of Physicians or intensive nursing care by whatever name called.

SKILLED NURSING FACILITY

“Skilled Nursing Facility” means an institution, or distinct part thereof, which meets all of the following conditions:

1. It is currently licensed as a long-term care facility or skilled nursing facility in the state in which the facility is located;
2. It is not, other than incidentally, a place for rest, the aged, drug addicts, alcoholics, mentally disabled persons, custodial or educational care, or care of mental disorders; and
3. It is certified by Medicare.

This term also applies to Incurred Expenses in an institution known as a Convalescent Nursing Facility, Extended Care Facility, Convalescent Nursing Home, or any such other similar nomenclature.

SPEECH THERAPY

“Speech Therapy” means a course of treatment, ordered by a Physician, to treat speech deficiencies or impediments.

URGENT CARE FACILITY

“Urgent Care Facility” means a free-standing facility which is engaged primarily in diagnosing and treating Illness or Injury for unscheduled, ambulatory Covered Persons seeking immediate medical attention. A clinic or office located in or in conjunction with or in any way made a part of a Hospital will be excluded from the terms of this definition.

NOTICES

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT: Group health insurance issuers offering group health insurance coverage generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a normal vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

WOMEN'S HEALTH AND CANCER RIGHTS ACT: This Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all states of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call the Plan Administrator for more information.

HIPAA PRIVACY AND SECURITY STANDARDS

These standards are intended to comply with all requirements of the Privacy and Security Rules of the Administrative Simplification Rules of HIPAA as stated in 45 CFR Parts 160, 162 and 164, as amended from time to time.

DEFINITIONS

“Protected Health Information” (PHI) means information, including demographic information, that identifies an individual and is created or received by a health care provider, health plan, employer, or health care clearinghouse, and relates to the physical or mental health of an individual, health care that individual has received, or the payment for health care provided to that individual. PHI does not include employment records held by the Plan Sponsor in its role as an Employer.

“Summary Health Information” means information summarizing claims history, expenses, or types of claims by individuals enrolled in a group health plan and has had the following identifiers removed: names; addresses, except for the first three digits of the ZIP Code; dates related to the individual (ex: birth date); phone numbers; email addresses and related identifiers; social security numbers; medical record numbers; account or plan participant numbers; vehicle identifiers; and any photo or biometric identifier.

PRIVACY CERTIFICATION

The Plan Sponsor hereby certifies that the Plan Documents have been amended to comply with the privacy regulations by incorporation of the following provisions. The Plan Sponsor agrees to:

1. Not use or further disclose the information other than as permitted or required by the Plan Documents or as required by law. Such uses or disclosures may be for the purposes of Plan administration including, but not limited to, the following:
 - A. Operational activities such as quality assurance and utilization management, credentialing, and certification or licensing activities; underwriting, premium rating or other activities related to creating, renewing or replacing health benefit contracts (including reinsurance or stop loss); compliance programs; business planning; responding to appeals, external reviews, arranging for medical reviews and auditing, and customer service activities. Plan administration can include management of carve-out plans, such as dental or vision coverage.
 - B. Payment activities such as determining eligibility or coverage, coordination of benefits, determination of cost-sharing amounts, adjudicating or subrogating claims, claims management and collection activities, obtaining payment under a contract for reinsurance or stop-loss coverage, and related data-processing activities; reviewing health care services for Medical Necessity, coverage or appropriateness of care, or justification of charges; or utilization review activities.
 - C. For purposes of this certification, Plan administration does not include disclosing Summary Health Information to help the Plan Sponsor obtain premium bids; or to modify, amend or terminate group health plan coverage. Plan administration does not include disclosure of information to the Plan Sponsor as to whether the individual is a participant in; is an enrollee of or has disenrolled from the group health plan.
2. Ensure that any agents, including a subcontractor, to whom it provides PHI received from the Plan agree to the same restrictions and conditions that apply to the Plan Sponsor with respect to such information;
3. Not use or disclose the PHI for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the Plan Sponsor;

4. Report to the Plan any use or disclosure of the information that is inconsistent with the uses or disclosures provided for of which it becomes aware;
5. Make available PHI as required to allow the Covered Person a right of access to his or her PHI as required and permitted by the regulations;
6. Make available PHI for amendment and incorporate any amendments into PHI as required and permitted by the regulations;
7. Make available the PHI required to provide an accounting of disclosures as required by the regulations;
8. Make its internal practices, books, and records relating to the use and disclosure of PHI received from the Plan available to any applicable regulatory authority for purposes of determining the Plan's compliance with the law's requirements;
9. If feasible, return or destroy all PHI received from the Plan that the Plan Sponsor still maintains in any form and retain no copies of such information when no longer needed for the purpose for which disclosure was made, except that, if such return or destruction is not feasible, limit further uses and disclosures to those purposes that make the return or destruction of the information infeasible; and
10. Ensure that the adequate separation required between the Plan and the Plan Sponsor is established. To fulfill this requirement, the Plan Sponsor will restrict access to nonpublic personal information to the Plan Administrator(s) designated in this Plan Document or employees designated by the Plan Administrator(s) who need to know that information to perform Plan administration and healthcare operations functions or assist eligible persons enrolling and disenrolling from the Plan. The Plan Sponsor will maintain physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to guard such information and to provide the minimum PHI necessary for performance of healthcare operations duties. The Plan Administrator(s) and any employee so designated will be required to maintain the confidentiality of nonpublic personal information and to follow policies the Plan Sponsor establishes to secure such information.

When information is disclosed to entities that perform services or functions on the Plan's behalf, such entities are required to adhere to procedures and practices that maintain the confidentiality of the Covered Person's nonpublic personal information, to use the information only for the limited purpose for which it was shared, and to abide by all applicable privacy laws.

SECURITY CERTIFICATION

The Plan Sponsor hereby certifies that its Plan Documents have been amended to comply with the security regulations by incorporation of the following provisions. The Plan Sponsor agrees to:

1. Implement and follow all administrative, physical, and technical safeguards of the HIPAA Security Rules, as required by 45 CFR §§164.308, 310 and 312.
2. Implement and install adequate electronic firewalls and other electronic and physical safeguards and security measures to ensure that electronic PHI is used and disclosed only as stated in the Privacy Certification section above.
3. Ensure that when any electronic PHI is disclosed to any entity that performs services or functions on the Plan's behalf, that any such entity shall be required to adhere to and follow all of the requirements for security of electronic PHI found in 45 CFR §§164.308, 310, 312, 314 and 316.
4. Report to the Plan Administrator or the Named Fiduciary of the Plan any attempted breach, or breach of security measures described in this certification, and any disclosure or attempted disclosure of electronic PHI of which the Plan Sponsor becomes aware.

**CITY OF ASPEN
MEDICAL AND DENTAL PLAN (RETIRED EMPLOYEES)
PLAN SUMMARY**

The following information, together with the information contained in this booklet, form the Summary Plan Description.

1. PLAN NAME

The name of the Plan is the CITY OF ASPEN MEDICAL AND DENTAL PLAN (RETIRED EMPLOYEES), which Plan describes the benefits, terms, limitations and provisions for payment of benefits to or on behalf of eligible Participants.

2. PLAN BENEFITS

This Plan provides benefits for Eligible Expenses Incurred by eligible participants for:

Hospital, Surgical, Medical, Maternity, other eligible medically related, necessary expenses.

Dental Expenses.

3. PLAN EFFECTIVE DATE

This Plan was established effective January 1, 2005, and restated January 1, 2016.

4. PLAN SPONSOR

Name: City of Aspen
Phone (970) 920-5241
Address: 130 South Galena
Aspen, CO 81611

5. PLAN ADMINISTRATOR

The Plan Administrator is the Plan Sponsor.

6. NAMED FIDUCIARY

Name: City of Aspen
Phone (970) 920-5241
Address: 130 South Galena
Aspen, CO 81611

7. PLAN FISCAL YEAR

The Plan fiscal year ends December 31st.

8. PLAN TERMINATION

The right is reserved by the Plan Sponsor to terminate, suspend, withdraw, amend or modify the Plan in whole or in part at any time.

9. IDENTIFICATION NUMBER

Group Number: 2001070
Employer Identification Number: 84-6000563

10. PLAN SUPERVISOR

Name: Allegiance Benefit Plan Management, Inc.
Address: P.O. Box 3018
Missoula, MT 59806

11. ELIGIBILITY

For the PPO Option: Retirees of the Plan Sponsor may participate in the Plan based upon the eligibility requirements set forth by the Plan.

For the HDHP Option: Retirees of the Plan Sponsor may participate in the Plan based upon the eligibility requirements set forth by the Plan.

12. PLAN FUNDING

The Plan is funded by contributions from the Employer and Retirees.

13. AGENT FOR SERVICE OF LEGAL PROCESS

The Plan Administrator is the agent for service of legal process.

14. APPLICABLE LAW

This Plan is a governmental (sponsored) plan and as such it is exempt from the requirements of the Employee Retirement Income Security Act of 1974 (also known as ERISA), which is a Federal law regulating Employee welfare and pension plans. Rights as a Participant in the Plan are governed by the plan documents and applicable state law and regulations. This Plan shall be deemed automatically to be amended to conform as required by any applicable law, regulation or the order or judgment of a court of competent jurisdiction governing provisions of this Plan, including, but not limited to, stated maximums, exclusions or limitations.
