

**CITY OF STOW
Non-Grandfathered
Employee Benefit Plan**

EFFECTIVE DATE

January 1, 2024

**FOR COVERAGE INQUIRIES OR
TO CONTACT THE CLAIMS ADMINISTRATOR:**

MUTUAL HEALTH SERVICES

P.O. Box 5700

Cleveland, Ohio 44101

Phone: (330) 666-0337 or

1-800-367-3762 National Toll Free

**CITY OF STOW
NON-GRANDFATHERED EMPLOYEE BENEFIT PLAN**

PLAN AMENDMENT AND SUMMARY OF MATERIAL MODIFICATIONS

This Amendment amends your Employee Benefit Plan Document (Plan), and becomes a part of your Plan as of January 1, 2024. Please place this Amendment with your Plan Document/Summary Plan Description for future reference.

The Medical Schedule of Benefits is amended only as follows:

COVERED SERVICES	Percentage Payable	
<u>Subject to Deductible unless otherwise stated:</u>	<u>Network</u>	<u>Non-Network</u>
<u>Preventive/Wellness</u>		
Colorectal cancer screenings, including colonoscopy, sigmoidoscopy, fecal occult blood test (ages 40 through 75).....	100% no Deductible	60%
Lab, Medical Tests and X-rays.....required by PPACA: 100% no Deductible not required by PPACA, <u>unless otherwise stated</u> : 100% no Deductible for the first \$200 per Benefit Period, then 80%	100% no Deductible	60%
ECG, cardiac stress test, echocardiogram (ages 40 and over)....	100% no Deductible	60%

City of Stow adopts the terms and conditions set forth in this Amendment as of the effective date, regardless of the date signed below. This Amendment terminates concurrently with the Plan to which it is attached. It is subject to all the definitions, limitations, exclusions, and conditions of the Plan except as stated.



Signature on behalf of the Plan

Jen Sinatra, HR Director
Printed Name and Title

June 7, 2024
Date

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INTRODUCTION

This booklet (otherwise known as the “Summary Plan Description” or “SPD”) describes the health care benefits provided by City of Stow for Eligible Employees and their covered Dependents. We encourage you to take the time to become familiar with this document and how best to utilize the benefits available to you.

You will find terms starting with capital letters throughout this booklet. To help you understand your benefits, most of these terms are defined in the Definitions section at the end of the booklet. As used in this booklet, the terms “you” and “your” refer to Employees eligible to participate in the Plan.

This Plan is a self-funded benefit plan. City of Stow has retained the services of a professional Claims Administrator to perform the day-to-day claims administration of the Plan, but the ultimate risk of loss belongs to City of Stow. City of Stow, as Plan Administrator, has the final, sole discretion to interpret the Plan, decide any questions of eligibility, and determine any benefits which are payable under the Plan.

While City of Stow expects in good faith to continue this Plan indefinitely, it reserves the right to amend, suspend, or terminate the Plan in whole or in part, at any time, with or without advance notice. Any amendment or modification to the Plan must be made in writing, properly adopted, and signed by an authorized representative of City of Stow.

ELIGIBILITY

Upon enrollment in the Plan you, your Spouse, and your eligible Dependents shall become Participants eligible for the benefits provided by this Plan, subject to the limitations contained in the applicable Plan provisions.

EMPLOYEE ELIGIBILITY

Eligibility Requirements: To become eligible for coverage, an Employee must be a member of the following Employee Class and complete the specified Waiting Period:

Employee Class: All Active Full-Time Employees: An Employee who meets the definition of a full-time Employee according to the City Payroll Ordinance or any Employee meeting the requirements set forth in the negotiated collective bargaining agreement or as specified under PPACA for health insurance purposes only as determined by the City in its measurement period. This does not include leased employees, independent contractors or temporary or seasonal workers.

Waiting Period: Eligibility will begin on the first day of the month following (or coinciding with) date of hire.

If you are absent due to any health status factor, or any other reason that must be treated as active service under any applicable law (such as FMLA, ADA or laws relating to military service, or a paid jury duty), such time will not be considered an absence for purposes of calculating your waiting period.

Employees may be required to contribute to the cost of coverage for themselves or their Dependents as specified in the Source of Contribution provision of the Plan.

Employee Eligibility

If you are a member of an eligible Employee Class, you will become eligible for coverage under this Plan on the later of: (1) the effective date of this Plan; or (2) on the date of hire.

The Waiting Period will not apply to Employees covered on the effective date of the Plan.

If both legal Spouses are employed by the Employer, either legal Spouse, but not both, may choose to be covered as an Employee and include his or her Spouse as a Dependent along with any eligible Dependent children.

If both Spouses are Employees of City of Stow, both may elect coverage, but only one may elect Dependent coverage. In no event may an individual be covered both as an Employee and as a Dependent under the Plan. Dependent children may be covered as Dependents of either Spouse, but not both. In no event will a Dependent's coverage become effective before an Employee's coverage.

DEPENDENT ELIGIBILITY

Your Dependent will become eligible for coverage under this Plan on the later of: (1) the date the employee becomes eligible; or (2) the date your Dependent meets this Plan's definition of a Dependent as shown below.

You may enroll yourself alone or you and your eligible Dependent(s). An eligible Dependent includes:

- Your lawful Spouse provided you are not legally separated;
- Your natural children, adopted children, children placed for adoption with you or legal wards are eligible for coverage until the end of the calendar month in which the child attains age 26. (Grandchildren are not covered under the Plan unless you have assumed legal guardianship for them);
- Your stepchildren, provided you remain married to the natural, living parent and the natural parent resides in your household. Stepchildren are eligible for coverage until the end of the calendar month in which the child attains age 26. (Grandchildren are not covered under the Plan unless you have assumed legal guardianship for them);

Coverage may be continued beyond age 26 for your unmarried Dependent children who reside* with you if they are Totally Disabled by reason of a mental or physical handicap which commenced prior to reaching the limiting age, continue to be Totally Disabled and are principally dependent upon you or your Spouse for support. However, notification of the child's Condition must be given within 31 days of the child's normal termination date. A non-permanent Total Disability where medical improvement is possible is not considered to be a "handicap" for the purpose of this provision. This includes Alcoholism and Drug Abuse and non-permanent mental impairments.

You may be required to supply proof, upon request by City of Stow or the Claims Administrator, that a child satisfies these eligibility criteria.

* In this scenario *reside* includes either natural parent regardless of divorce.

An Employee's Dependent child will not lose eligibility for coverage under the Plan as a result of the child becoming eligible for coverage as an Employee under the Plan. However, such individual must choose between coverage under the Plan as either an Employee or a Dependent, not both.

OMNIBUS BUDGET RECONCILIATION ACT (OBRA)

In compliance with the Omnibus Budget Reconciliation Act (OBRA) of 1993, the following provisions apply to dependent coverage:

- Adopted children are eligible for coverage immediately upon placement with the family.
- If an eligible Employee who is covered under this Plan is divorced, the children of that Employee are eligible Dependents for the Plan, regardless of other Dependent qualifications, if the eligible Employee is court ordered to provide coverage. If the eligible Employee or legal Spouse has obtained a Qualified Medical Child Support Order (QMCSO), coverage will also be provided. The Dependent may not be terminated from coverage as long as the Employee is eligible for coverage and the court order is still in effect.

ILLEGAL ALIEN

Eligible Dependent shall not include any Illegal Alien. For purposes of this Plan, Illegal Alien shall mean a person who (1) is not a citizen of the United States, (2) is not lawfully admitted to the United States for permanent residence, and (3) is not authorized for employment within the United States by the United States Immigration and Naturalization Service or the Attorney General of the United States.

QUALIFIED MEDICAL CHILD SUPPORT ORDERS

If you are required by a "Qualified Medical Child Support Order", as defined in the Omnibus Budget Reconciliation Act of 1993 (OBRA 93), to provide coverage for your children, you can enroll these children as timely enrollees as required by OBRA 93. If you are not already enrolled in the Plan, you must also enroll at the same time.

When the Plan Administrator receives an order by a court or other authorized state agency for an Employee to provide coverage for his or her child(ren), the Plan Administrator will review the order to determine whether it is a "Qualified Medical Child Support Order", entitled to enforcement by the Plan. The Plan's procedures for reviewing these orders are available, without charge, upon written request to the Plan Administrator.

SOURCE OF CONTRIBUTION

The Comprehensive Major Medical Benefits Coverage for Employees and Dependents are Non-Contributory coverages.

The Comprehensive Major Medical Benefits Coverage for City Council members and Dependents are Contributory coverages.

Employee Coverage

When Employee coverage is Non-Contributory, your coverage will automatically begin on the date you become eligible. An enrollment form must be completed for administrative purposes.

When Employee coverage is Contributory, your coverage will become effective on the date you become eligible provided you have elected coverage by completing an enrollment form within 30 days of your date of eligibility.

Dependent Coverage

When Dependent coverage is Non-Contributory, coverage for your Dependent will automatically begin on the date your Dependent becomes eligible. An enrollment form must be completed for administrative purposes.

When Dependent coverage is Contributory, coverage for your Dependent will become effective on the date your Dependent becomes eligible provided Dependent coverage has been elected by completing an enrollment form within 30 days of his date of eligibility.

When you are already enrolled for Dependent coverage, any additional Dependents will automatically become covered. An enrollment form must be completed for administrative purposes.

In no event will coverage for your Dependent begin before your coverage begins. Dependents ages 26 will be required to pay full premium as allowed by the Plan.

OPEN ENROLLMENT

The open enrollment period shall be yearly during such period as may be established under the Plan.

LATE ENROLLMENT

If you do not enroll when initially eligible or during a special enrollment period, you and your eligible Dependents may apply for coverage under the Plan only during the Plan's Open Enrollment period.

SPECIAL ENROLLMENT RIGHTS

You or your eligible Dependent who has declined the coverage provided by this Plan may enroll for coverage under this Plan during any special enrollment period if you lose coverage or add a Dependent for the following reasons, as well as any other event that may be added by federal regulations:

1. In order to qualify for special enrollment rights because of loss of coverage, you or your eligible Dependent must have had other group health plan coverage at the time coverage under this Plan was previously offered. You or your eligible Dependent must have also stated, in writing, at that time that coverage was declined because of the other coverage, but only if the Plan required such a statement at the time coverage was declined, and you were notified of this requirement and the consequences of declining coverage at that time.
2. If coverage was non-COBRA, loss of eligibility or the Group's contributions must end. A loss of eligibility for special enrollment includes:
 - a. Loss of eligibility for coverage as a result of legal separation or divorce
 - b. Cessation of Dependent status (such as attaining the maximum age to be eligible as a dependent child under the Plan)
 - c. Death of an Eligible Employee
 - d. Termination of employment

- e. Reduction in the number of hours of employment that results in a loss of eligibility for plan participation (including a strike, layoff or lock-out)
 - f. Loss of coverage that was one of multiple health insurance plans offered by an employer, and the Eligible Employee elects a different plan during an open enrollment period
 - g. An individual no longer resides, lives, or works in an HMO Service Area (whether or not within the choice of the individual), and no other benefit package is available to the individual through the other employer
 - h. A situation in which a plan no longer offers any benefits to the class of similarly situated individuals that includes the individual
 - i. Termination of an Employee's or Dependent's coverage under Medicaid or under a state child health insurance plan (CHIP)
 - j. The Employee or Dependent is determined to be eligible for premium assistance in the Group's plan under a Medicaid or CHIP plan
3. If you or your eligible Dependent has COBRA coverage, the coverage must be exhausted in order to trigger a special enrollment right. Generally, this means the entire 18, 29 or 36-month COBRA period must be completed in order to trigger a special enrollment for loss of other coverage.
4. Enrollment must be supported by written documentation of the termination of the other coverage with the effective date of said termination stated therein. With the exception of items "i" (termination of Medicaid or CHIP coverage) and "j" (eligibility for premium assistance) above, notice of intent to enroll must be provided to the Plan no later than thirty-one (31) days following the triggering event with coverage to become effective on the date the other coverage terminated. For items "i" and "j" above, notice of intent to enroll must be provided to the Plan within sixty (60) days following the triggering event, with coverage to become effective on the date of the qualifying event.

If you have a new Dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your eligible Dependents, provided that you request enrollment within thirty-one (31) days after the marriage, birth, adoption or placement for adoption.

VERIFICATION OF DEPENDENT STATUS

The Claims Administrator may require documentation proving Dependent status, including, but not limited to, birth certificates, spousal marriage records, or initiation of legal proceedings severing spousal or parental rights.

VERIFICATION OF INCAPACITATED DEPENDENT STATUS

The Claims Administrator may require, at reasonable intervals, subsequent proof that such Dependent child continues to be an incapacitated Dependent. The Claims Administrator reserves the right to have such incapacitated Dependent examined by a Physician of the Plan's choice, at the Plan's expense, to determine that the incapacitated Dependent is or continues to be Totally Disabled. Coverage under the Plan will cease when such Dependent child ceases to be an incapacitated Dependent, or when such Dependent child ceases to meet the requirements to be considered a Dependent under the Plan. Once this has occurred, the child cannot be re-enrolled in the Plan.

PREFERRED PROVIDER ORGANIZATION (PPO)

A Preferred Provider Organization (PPO) is a group of designated Hospitals, Physicians, and Other Providers who have agreed to work with an organization to help control health care costs by negotiating reduced fees. The PPO helps employers contain the skyrocketing cost of providing health benefits by encouraging Covered Persons to be cost-minded and become “Partners in Health Care”.

No Surprise Billing

“Surprise billing” is an unexpected bill that can happen when you can’t control who is involved in your care; for example, when you have an emergency, or when you schedule a visit to a PPO Network Provider but are unexpectedly treated by a Non-PPO Network Provider or Non-Contracting Health Care Provider.

You have protection against surprise billing and balance billing for the services described below. Non-PPO Network Providers and Non-Contracting Health Care Providers cannot balance bill you for these services; however, you are still responsible for paying any Copayments, Deductibles or Coinsurance due under this Plan. The amount of that cost-sharing will be based upon the PPO network level of benefits and will accumulate toward your PPO network Out-of-Pocket Maximum as specified in the Medical Schedule of Benefits.

- Emergency Services
- Ambulance services received from a Non-PPO Network Provider or Non-Contracting Health Care Provider. Please refer to the Ambulance Services benefit for additional information.
- Unanticipated Covered Services received from a Non-PPO Network Provider or Non-Contracting Health Care Provider at a PPO Network Provider or Contracting Hospital or ambulatory surgical center. This means: 1) items and services related to Emergency Services; 2) anesthesia, pathology, radiology, lab and neonatology; 3) items and services provided by an assistant surgeon, hospitalist, or intensivist; 4) diagnostic services, including radiology and lab services; 5) items and services provided by a Non-PPO Network Provider or Non-Contracting Health Care Provider, but only if there is no PPO Network Provider who can furnish the item or service at that facility; and 6) any additional services required by applicable state or federal law or subsequent guidance issued thereto.

There may be occasions where you knowingly and purposefully seek care from a Non-PPO Network Provider or Non-Contracting Health Care Provider and voluntarily give consent for services for which you can be balance billed. For example, if you have a complex health Condition and want to be treated by a specialist who is not in this Plan’s PPO network, and that specialist will not treat you unless he or she can bill you directly, including any balance billing. Before you can consent to be balance billed, your Non-PPO Network Provider or Non-Contracting Health Care Provider must give you, or your authorized representative, a written notice, in advance of performing the service, that includes detailed information designed to ensure that you knowingly accept the out-of-pocket charges. The notice must also include an estimate of the Health Care Provider’s charge for the services. **If you voluntarily give written consent after receiving the notice, your Copayments, Deductibles and Coinsurance will be based upon the Non-PPO network level of benefits shown in the Schedule of Benefits, and you will also be responsible for any balance billing for the services received.**

In addition, services rendered by a Non-PPO Network Provider or Non-Contracting Health Care Provider will be considered at the PPO level of benefits if:

- The Covered Person is residing outside of the PPO service area and is treated by providers outside the PPO service area;
- The student Dependent is living outside the PPO service area and is treated by Non-PPO Network Providers while attending school or a Covered Person is visiting outside the PPO service area and requires Medically Necessary care;
- Charges are made by a Non-PPO Network Provider for services that are not available within the scope of a PPO Network Provider;
- Referrals to a Non-PPO Network Provider are made by PPO Network Providers.

However, in the above instances, the Covered Person may be responsible for charges in excess of the Allowed Amount. Please call the Claims Administrator if you believe any of these provisions apply to you.

Continuity of Care when a Health Care Provider's contract with the PPO network ends without cause

If a Health Care Provider's contract with the PPO network ends:

- The Claims Administrator will notify each Covered Person enrolled in the Plan who is a Continuing Care Patient of that Health Care Provider at the time of termination of his or her right to elect continued transitional care under the same terms and conditions as would have applied and with respect to such items and services as would have been covered under the Plan had such termination not occurred, with respect to the course of treatment furnished by the Health Care Provider to the Continuing Care Patient.
- When the Claims Administrator is notified of the Continuing Care Patient's need for transitional care, the Claims Administrator will determine if the Continuing Care Patient is eligible for a transition period. Such period will continue for ninety (90) days from the date the Continuing Care Patient was notified of the Health Care Provider's contract ending or when the Continuing Care Patient is no longer a Continuing Care Patient, whichever occurs first.

For the purpose of this provision, the definitions of "Continuing Care Patient" and "Serious and Complex Condition" are shown below.

Continuing Care Patient means an individual who, with respect to a Health Care Provider or facility:

- Is undergoing a course of treatment for a Serious and Complex Condition from the Health Care Provider or facility;
- Is undergoing a course of institutional or inpatient care from the Health Care Provider or facility;
- Is scheduled to undergo nonelective surgery from the Health Care Provider, including receipt of postoperative care from such Health Care Provider or facility with respect to such a surgery;
- Is pregnant and undergoing a course of treatment for the pregnancy from the Health Care Provider or facility; or

- Is or was determined to be terminally ill and is receiving treatment for such Illness from such Health Care Provider or facility.

Serious and Complex Condition means:

- In the case of an acute Illness, a Condition that is serious enough to require specialized medical treatment to avoid the reasonable possibility of death or permanent harm; or
- In the case of a chronic Illness or Condition, a Condition that is:
 - Life-threatening, degenerative, potentially disabling, or congenital; and
 - Requires specialized medical care over a prolonged period of time.

You can find out what providers are included in your Plan's PPO network(s) by reviewing the provider directory. You'll need to search by the name of the PPO network associated with your Plan, which is shown below. You can view and print a copy of this directory by visiting the PPO network's website, which can be found as a link through www.mutualhealthservices.com. You can also request a printed copy, free of charge, by calling the telephone number for that PPO network shown on your identification card.

Medical Mutual SuperMed PPO

Cigna PPO*

Please refer to your identification card to determine which network is primary for you.

*The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

Cigna is an independent company and not affiliated with Mutual Health Services. Access to the Cigna PPO Network is available through Cigna's contractual relationship with Mutual Health Services. All Cigna products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

**SCHEDULE OF BENEFITS
COMPREHENSIVE MAJOR MEDICAL BENEFITS**

Precertification Review: Precertification review is required for all inpatient Hospital Confinements. For elective stays, certification is required at least 24 hours prior to admission. No precertification is required for Emergency Services. If a Hospital Confinement is needed for an Emergency Medical Condition, you or your authorized representative must notify the Claims Administrator within 48 hours following admission.

If preadmission Hospital certification is required but not performed, your benefits under the Plan may be reduced by 50% up to \$500.00.

All benefits will be based upon Allowed Amount

Overall Benefit Period Maximum..... Unlimited
(With the exception of the Lifetime Maximum on Morbid Obesity Treatment including any related surgeries and the Lifetime Maximum on Lasik Eye Surgery)

Network (PPO Network Providers)

Calendar Year Deductible:
Per Individual \$450.00
Per Family..... \$900.00

After the Deductible is met all eligible charges will be paid at 80% until the Out-of-Pocket Maximum has been satisfied.

Then: 100% payment on eligible charges thereafter for that Individual for the remainder of that Calendar Year.

Out-of-Pocket Maximum per Calendar Year (including any applicable Prescription Drug Copayments and Medical Deductible and Coinsurance):
Per Individual \$800.00
Per Family..... \$1,600.00

Non-Network (Non-PPO Network Providers)

Calendar Year Deductible:
Per Individual \$950.00
Per Family..... \$1,900.00

After the Deductible is met all eligible charges will be paid at 60% until the Out-of-Pocket Maximum has been satisfied.

Then: 100% payment on eligible charges thereafter for that Individual for the remainder of that Calendar Year.

Out-of-Pocket Maximum per Calendar Year (including the Deductible and Coinsurance):
Per Individual \$1,300.00
Per Family..... \$2,600.00

Network and Non-Network Do Cross Apply

COVERED SERVICES

<u>Subject to Deductible unless otherwise stated:</u>	Percentage Payable	
	<u>Network</u>	<u>Non-Network</u>
<u>Emergency Services</u>		
Emergency Room (Medical/Accident) (Including Ancillaries and Physician).....	80%	
Emergency Supplemental Accident Services..... (within 90 days after an accident)	100% no Deductible for the first \$300 per accident, then 80%	
Non-Emergency Room (Including Ancillaries and Physician).....	80%	60%
<u>Inpatient Services</u>		
Anesthesia.....	80%	60%
Consultations.....	80%	60%
Newborn Care.....	80%	60%
Institutional Services (precertification is required for non-Emergency Services).....	80%	60%
Physical Medicine and Rehabilitation.....	80%	60%
Professional Services.....	80%	60%
Skilled Nursing Facility (100 days per Benefit Period maximum).....	80%	60%
Surgical Services.....	80%	60%
<u>Mental Illness, Alcoholism and Drug Abuse</u>		
In accordance with Federal Mental Health Parity requirements, this Plan will not apply any financial requirement or treatment limitation to Mental Illness, Alcoholism or Drug Abuse benefits in any classification that is more restrictive than the predominant financial requirement or treatment limitation applied to substantially all medical/surgical benefits in the same classification.		
<u>Office Visit (Illness/Injury)</u>		
Physician/Specialist Office Visit/Consultations..... Exam only. Including Scheduled Telehealth Services.	80%	60%
On-Demand, Virtual Telehealth Services.....	80%	60%
Teladoc.....	100% no Deductible	N/A
Urgent Care Provider Office Visits (includes facility and related services)..	80%	60%
<u>Outpatient Services</u>		
Allergy Testing/Treatment.....	80%	60%
Diagnostic Imaging/Lab/Medical Tests/X-ray... \$200 per Benefit Period, then 80%	100% no Deductible for the first \$200 per Benefit Period, then 80%	60%
Home Health Care (40 visits per Benefit Period maximum).....	80%	60%
Pre-Admission Testing.....	100% no Deductible	60%

COVERED SERVICES

<u>Subject to Deductible unless otherwise stated:</u>	Percentage Payable	
	<u>Network</u>	<u>Non-Network</u>
<u>Outpatient Services continued</u>		
Oral Surgical Services (surgery).....	80%	60%
Surgical Services.....	100% no Deductible	60%
Including: anesthesia, assistant surgeon, surgery professional and surgery facility		
<u>Outpatient Therapy</u>		
Cardiac Rehabilitation.....	80%	60%
Chemotherapy and Radiation Therapy.....	80%	60%
Chiropractic (12 visits per Benefit Period maximum).....	80%	60%
Dialysis Treatment.....	80%	60%
Hyperbaric, Respiratory and Pulmonary Therapy.....	80%	60%
Occupational, Physical and Speech Therapy.....	80%	60%
<u>Preventive/Wellness</u>		
Health Care Reform Preventive Benefits.....	100% no Deductible	60%
Women's Preventive Health Benefits.....	100% no Deductible	60%
Immunizations.....	required by PPACA: 100% no Deductible not required by PPACA: 80%	60%
Physical Exam.....	100% no Deductible	60%
Prostate Exam.....	100% no Deductible	60%
Bone Density Tests.....	required by PPACA: 100% no Deductible not required by PPACA: 100% no Deductible for the first \$200 per Benefit Period, then 80%	60%
Colorectal cancer screenings, including colonoscopy, sigmoidoscopy, fecal occult blood test as required by PPACA.....	100% no Deductible	60%
Lab, Medical Tests and X-rays.....	required by PPACA: 100% no Deductible not required by PPACA: 100% no Deductible for the first \$200 per Benefit Period, then 80%	60%
Mammogram (all ages).....	100% no Deductible	60%
Supplemental Breast Cancer Screening.....	Benefits are paid based on the services rendered	
Pap Tests (includes GYN exam).....	100% no Deductible	60%
PSA Tests.....	100% no Deductible	60%

COVERED SERVICES

<u>Subject to Deductible unless otherwise stated:</u>	Percentage Payable	
	<u>Network</u>	<u>Non-Network</u>
<u>Preventive/Wellness continued</u>		
Well Child Care (birth to age 21).....	100% no Deductible	60%
Including but not limited to: exams, immunizations, hearing exams and vision exams (including refractions)		
Well Child Labs (birth to age 21).....	required by PPACA: 100% no Deductible	60%
	not required by PPACA: 100% no Deductible for the first \$200 per Benefit Period, then 80%	
<u>Additional Services</u>		
Abortions (spontaneous miscarriages, elective and therapeutic).....	Benefits are paid based on the services rendered	
Ambulance.....	80%	60%
Attention Deficit Disorder (ADHD).....	Benefits are paid based on the services rendered	
Autism Spectrum Disorders, including Applied Behavior Analysis (ABA).....	Benefits are paid based on the services rendered	
Durable Medical Equipment.....	80%	60%
Gender Affirming Surgery.....	Benefits are paid based on the services rendered	
Hospice (180 days per Benefit Period maximum).....	80%	60%
Infertility Testing.....	Benefits are paid based on the services rendered	
Treatment is not covered		
Medical Supplies.....	80%	60%
Oral Accident.....	Benefits are paid based on the services rendered	
Organ Transplant.....	Benefits are paid based on the services rendered	
Private Duty Nursing.....	80%	60%
Sleep Disorder.....	Benefits are paid based on the services rendered	
Sterilization including vasectomy (not required by PPACA).....	80%	60%
Therapeutic Injections.....	80%	60%
Temporomandibular Joint Disorder – Therapeutic.....	80%	60%
Must be ordered by a Physician (therapeutic- Medically Necessary only)		
Morbid Obesity Treatment.....	80%	60%
(\$20,000 Lifetime Maximum, including any related surgeries)		

COVERED SERVICES

<u>Subject to Deductible unless otherwise stated:</u>	Percentage Payable	
	<u>Network</u>	<u>Non-Network</u>
<u>Additional Services continued</u>		
Services for Obesity (non-surgical).....Benefits are paid based on the services rendered		
Hearing Aids..... \$1,500 maximum per ear every 4 years	80%	60%
Lasik Surgery..... Lifetime Maximum: \$2,000 per eye	80%	60%

NO SURPRISES ACT

Ohio's House Bill 388 and the Federal No Surprises Act establish patient protections, including surprise bills (or "balance billing") from Non-PPO Network Providers and from Non-Contracting Health Care Providers for emergency care and other specified items or services. The Plan will comply with these new state, if applicable, and federal requirements, including how claims are processed from some of these providers.

PRESCRIPTION DRUG SCHEDULE OF BENEFITS

(Prescription Drug Benefits are administered by Elixir)

Preventive Prescription Drugs in compliance with PPACA Plan pays 100%

Retail Copayment (up to a 34 day supply):

Generic.....	\$10.00
Formulary	\$25.00
Non-Formulary	\$40.00

Retail Copayment (35 to a 90 day supply):

Generic.....	\$20.00
Formulary	\$50.00
Non-Formulary	\$80.00

Mail Order Copayment (up to a 90 day supply):

Generic.....	\$20.00
Formulary	\$50.00
Non-Formulary	\$80.00

Specialty Prescription Drugs (maximum 30-day supply).....25% up to a maximum of \$200

This is a Prescription Drug Copayment Out-of-Pocket Maximum per Calendar Year (which can also include Medical Deductible and Coinsurance*):

Per Individual.....	\$350.00
Per Family	\$700.00

*Once the \$350 individual or \$700 family Calendar Year maximum is met through any combination of Prescription Drug Copayments and/or Medical Deductible/Coinsurance, the Prescription Drug claims are then processed at 100% with no member cost share.

However, if a brand name Prescription Drug is purchased when a generic Prescription Drug is available and medically appropriate (as determined by the Covered Person's Physician), the difference between the cost of the generic and brand name Prescription Drug that the Covered Person pays is not counted toward the Out-of-Pocket Maximum.

For more information on the Prescription Drug Benefits, please contact Elixir at 1-800-771-4648.

PRECERTIFICATION OF BENEFITS

Precertification is designed to ensure Medical Necessity, to reduce unnecessary Hospital admissions, and to ensure that health care services are delivered in the most cost-efficient manner, while keeping quality, as well as cost, in mind. Precertification also provides a means of getting answers to your health care questions and considering alternatives to a Hospital stay.

Inpatient admissions, other than Emergency Services, and certain outpatient tests, procedures and equipment require precertification, also known as prior approval. Contracting Hospitals and PPO Network Providers will assure that any required prior approval is obtained for you. Certain PPO Network Providers who meet specified criteria for frequently approved services may receive an automatic approval for those services (also known as “gold carding”). For Non-Contracting Hospitals and Non-Contracting Health Care Providers, you are responsible for obtaining prior approval. Failure to pre-certify may subject you to significant monetary penalties, up to and including all Billed Charges.

Examples of services that may require precertification (prior approval) are:

- Reconstructive surgeries
- Durable medical equipment and devices
- MRI's and PET scans
- Home health care

For a complete and current listing, as well as the specific details on the process for obtaining precertification, please contact Customer Care at the phone number shown on your identification card. Be sure to check this listing before services are received, as the information is subject to change.

Emergency Admissions

An emergency or urgent admission refers to a situation that requires immediate Hospitalization. In such cases, the patient, or his or her authorized representative, must call the utilization review company applicable for this Plan within 48 business hours of admission and provide them with the pertinent information concerning the admission.

COMPREHENSIVE MAJOR MEDICAL BENEFITS

BENEFITS PAYABLE

If you or a Dependent incur covered expenses after the effective date of your major medical coverage, payment will be made, at the appropriate Coinsurance level, for expenses Incurred during a Calendar Year which exceed the Deductible (and any applicable Copayment amounts) as listed in the Schedule of Benefits. These percentages apply until the Covered Person reaches the Out-of-Pocket Maximum; then eligible expenses will be payable at 100% of the Allowed Amount, unless otherwise specified, until the end of the Calendar Year.

DEDUCTIBLE

The Deductible will be applied only once during a Calendar Year.

Deductible Carryover

If, during the last 3 months of the Calendar Year, a Covered Person incurs expenses which are applied toward the Deductible amount, these expenses will also be applied to the Deductible amount for the succeeding Calendar Year.

Common Accident Deductible

If two or more Covered Persons of a family are injured in the same accident, only one Deductible will be applied toward those eligible expenses, which directly resulted from Injuries Incurred by family members in the same accident.

LIFETIME AND ANNUAL DOLLAR LIMITS

The Essential Health Benefits that may be provided by your Plan are not subject to a lifetime or annual dollar limit. Plan benefits that are not defined as Essential Health Benefits may have a lifetime and/or annual dollar limit as shown in the Schedule of Benefits.

OUT-OF-POCKET MAXIMUM

The Out-of-Pocket Maximum applies each Calendar Year. Once a Covered Person has met the Out-of-Pocket Maximum, benefits for that Covered Person's eligible expenses will be payable at 100% of the Allowed Amount for the remainder of the Calendar Year. The Out-of-Pocket Maximum does not include penalties for pre-certification non-compliance or charges exceeding the Allowed Amount.

METHOD OF PAYMENT

Your Plan bases its payment for Covered Services upon the Allowed Amount. These Covered Services will be paid at a rate that is equal to or lower than the Allowed Amount.

COVERED SERVICES

The following are Covered Services, payable as outlined in the Schedule of Benefits, and subject to the other terms, conditions and limitations described in this booklet.

HOSPITAL SERVICES

When you or your Dependent is admitted as a bed patient or as an outpatient to any state approved Hospital, the following services will be covered as needed and to the extent available for:

Inpatient Hospital Services - bed, board, and general nursing services:

- A room with two or more beds;
- A private room. The private room allowance is the Hospital's average semi-private room rate;
- A bed in a special care unit approved by the Plan. The unit must have facilities, equipment and supportive services for intensive care of critically ill patients; and
- Miscellaneous Hospital expenses for a physical Injury or Illness received by a Covered Person while the Covered Person is Confined in a Hospital.

Ancillary Services - Inpatient and Outpatient; include but are not limited to:

- Operating, delivery and treatment rooms and equipment;
- Prescribed drugs;
- Anesthesia, anesthesia supplies and services given by an employee of the Hospital or Other Provider;
- Medical and surgical dressings, supplies, casts and splints;
- Diagnostic services; and
- Therapy services.

Blood and Blood Plasma

Whole blood, blood plasma, and blood products when not replaced by donation are eligible. This includes the processing and administration of services.

Outpatient Hospital Services

- **Diagnostic:** Lab and x-ray services.
- **Emergency Accident Care:** Services and supplies to treat injuries caused by an accident within 72 hours of the accident;
- **Emergency Medical Services:** for treatment of a medical Condition;
- **Operating room and supplies;**
- **Preadmission Testing:** Outpatient tests and studies performed within 10 days prior to a scheduled Hospital admission. Benefits are payable as shown in the Schedule of Benefits;
- **Surgery:** Surgical services and supplies.

MEDICAL-SURGICAL BENEFITS

In general, the Plan will pay for eligible charges for services that include the following:

ALCOHOLISM & DRUG ABUSE BENEFITS**Inpatient Benefits**

The charges for inpatient services are payable as listed in the Schedule of Benefits.

Benefits are provided for inpatient and partial Hospitalization Alcoholism and Drug Abuse care only at a licensed facility. Inpatient services, other than Emergency Services, must be pre-certified before admission.

Benefits include inpatient services provided in a Residential Treatment Facility, as well as a Hospital. Services received in a Hospital or Residential Treatment Facility, other than Emergency Services, must be pre-certified prior to admission.

Outpatient Benefits

The charges for outpatient services are payable as listed in the Schedule of Benefits.

Benefits are provided for outpatient care by a licensed Psychologist, Psychiatrist, or Licensed Social Worker. Coverage will include services provided in a certified Day Treatment Program.

AMBULANCE SERVICE

Transportation by a vehicle designed, equipped and used only to transport the sick and injured:

- From the Covered Person's home, scene of accident or medical emergency to a Hospital;
- Between Hospitals;
- Between Hospital and Skilled Nursing Facility;
- From a Hospital or Skilled Nursing Facility to the Covered Person's home.

Trips must be to the closest facility that can provide Covered Services appropriate for the Covered Person's Condition. If none, coverage is available for trips to the closest such facility outside the Covered Person's local area. Air ambulance service is covered under the Plan when Medically Necessary.

Transportation services provided by an ambulette or wheelchair van are not Covered Services.

ANESTHESIA

This Plan covers anesthesia for any Covered Service when administered by a Physician or Other Provider who is not the surgeon or the assistant at surgery. Some anesthesiologists are not considered PPO Network Providers. Many anesthesiologists are independent contractors and not Hospital employees.

ATTENTION DEFICIT DISORDER

Services for the treatment of attention deficit disorder are covered.

AUTISM SPECTRUM DISORDERS

Benefits are payable for the screening, diagnosis, and treatment of autism spectrum disorders.

Covered Services include:

- Speech/language therapy, occupational therapy and physical therapy performed by a licensed therapist.
- Clinical therapeutic intervention which includes, but is not limited to, applied behavior analysis. This intervention must be provided by, or be under the supervision of, a professional who is licensed, certified, or registered by an appropriate agency of Ohio to perform such services in accordance with a treatment plan.
- Mental/behavioral health outpatient services performed by a licensed psychologist, psychiatrist, or Physician providing consultation, assessment, development, or oversight of treatment plans.

CLINICAL TRIALS

Benefits are provided for Routine Patient Costs administered to a Covered Person participating in any stage of an Approved Clinical Trial, if that care would be covered under the Plan if the Covered Person was not participating in a clinical trial.

In order to be eligible for benefits, the Covered Person must be eligible to participate in an Approved Clinical Trial, according to the trial protocol with respect to treatment of cancer or other Life-threatening Conditions.

If the clinical trial is not available from a PPO Network Provider, the Covered Person may participate in an Approved Clinical Trial administered by a Non-Contracting Health Care Provider. However, the Routine Patient Costs will be covered at the Non-Contracting amount, and the Covered Person may be subject to balance billing up to the Provider's Billed Charges for the services.

"Approved Clinical Trial" means a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or Condition and is described in any of the following:

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

"Life-threatening Condition" means any disease or Condition from which the likelihood of death is probable unless the course of the disease or Condition is interrupted.

"Routine Patient Costs" means all health care services that are otherwise covered under the Group Contract for the treatment of cancer or other Life-threatening Condition that is typically covered for a patient who is not enrolled in an Approved Clinical Trial.

"Subject of a Clinical Trial" means the health care service, item, or drug that is being evaluated in the Approved Clinical Trial and that is not a Routine Patient Cost. No benefits are payable for the following:

- A health care service, item, or drug that is the subject of the Approved Clinical Trial;

- A health care service, item, or drug provided solely to satisfy data collection and analysis needs and that is not used in the direct clinical management of the patient;
- An Experimental or Investigational drug or device that has not been approved for market by the United States Food and Drug Administration;
- Transportation, lodging, food, or other expenses for the patient, or a family member or companion of the patient, that are associated with the travel to or from a facility providing the Approved Clinical Trial;
- An item or drug provided by the Approved Clinical Trial sponsors free of charge for any patient;
- A service, item, or drug that is provided at no charge or that is eligible for reimbursement by an entity other than the Plan, including the sponsor of the Approved Clinical Trial;
- A service, item, or drug that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

CONCURRENT MEDICAL CARE

The Plan covers care for a medical Condition by a Physician who is not the Covered Person's surgeon while in the Hospital for surgery. Care by two or more Physicians during one Hospital stay when the nature or severity of the Covered Person's Condition requires the skills of separate Physicians is also covered.

CONSULTATION

A personal bedside examination by another Physician when requested by the Covered Person's attending Physician. Staff consultations required by Hospital rules are excluded.

DENTAL SERVICES

For Accidental Injury

Dental services rendered by a Physician or dentist for an accidental Injury to the jaw, sound natural teeth, mouth or face which are required as a result of an accident. Injury as a result of chewing or biting is not considered an accidental Injury.

The above exclusion for Injuries as a result of biting or chewing shall not apply if such Injury was the result of domestic violence or if an underlying medical Condition caused the biting or chewing-related Injury. For example, a Covered Person with epilepsy involuntarily clamps down on his teeth and breaks one during a seizure.

The underlying Illness must cause the chewing or biting accident that results in the Injury to the jaws, sound natural teeth, mouth or face. If a Covered Person has an underlying Illness that causes the teeth to be more susceptible to Injury, dental services related to such Injury will not be covered as an Injury sustained in an accident.

Oral Surgery

Oral surgical services, including related x-rays and anesthesia, but limited to the following procedures:

- Surgical removal of impacted, (non-erupted) teeth;
 - Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof, and floor of the mouth;
-

- Surgical procedures to correct injuries to the jaw, cheeks, lips, tongue, roof, and floor of the mouth;
- Excision of exostosis (bony outgrowth) of the jaws and hard palate;
- Frenotomy (incision of the membrane connecting the tongue to the floor of the mouth);
- Incision of drainage of cellulitis (tissue inflammation) of the mouth;
- Incision of accessory sinuses, salivary glands, or ducts.

DIAGNOSTIC SERVICES

The following services when performed for diagnosis of a Condition, disease, or Injury and the Physician's interpretation of these exams are covered under your Plan:

- Radiology, ultrasound and nuclear medicine;
- Laboratory and Pathology Services;
- Diagnostic Medical Examinations such as EKG's and EEG's, MRI's;
- Cardiographic, Encephalographic and Radioisotope Tests;
- Allergy Testing.

Diagnostic services may be provided either in or out of a Hospital.

EMERGENCY SERVICES

Your Plan covers Medically Necessary Emergency Services for an Emergency Medical Condition. Emergency Services are available 24 hours a day, 7 days a week.

In the event of an emergency:

- call 911 or go to the nearest Hospital or Independent Freestanding Emergency Department; and
- notify the Claims Administrator within 24 hours, or as soon as medically possible, if the nearest Hospital or Independent Freestanding Emergency Department is not in the PPO network.

Emergency Services do not require precertification and are payable at the PPO network level of benefits shown in the Schedule of Benefits, regardless of whether these services are obtained from a PPO Network Provider or a Non-PPO Network Provider or Non-Contracting Health Care Provider.

Services are no longer considered "Emergency Services" when all of the following conditions are met:

1. The Covered Person's Health Care Provider determines the Covered Person is able to travel using nonmedical transportation or nonemergency medical transportation to an available PPO Network Provider located within a reasonable travel distance, taking into consideration the Covered Person's medical Condition.
2. The Covered Person's Health Care Provider satisfies the notice and consent criteria of the applicable federal or state law prohibiting balance billing as well as any guidance subsequently issued thereto.
3. The Covered Person is in a condition to receive the notice and consent information and provide an informed consent, thereby giving up his or her rights to be protected from balance billing for the Emergency Services.

Your Plan will calculate the amount to be paid for Non-Contracting Emergency Services in three different ways and pay the greatest of the three amounts: 1) the amount your Plan pays to PPO Network Providers for the Emergency Services furnished (this calculation is not required if your Plan does not have negotiated per service amounts with PPO Network Providers for the services furnished); 2) the amount that would be paid using the same method your Plan generally uses to determine payment for Non-PPO Network Provider or Non-Contracting Health Care Provider services but substituting PPO network Copayments and Coinsurance amounts; and (3) the amount that would be paid under Medicare for the services provided. All three of these amounts are calculated before application of any PPO network Copayments or Coinsurance.

GENDER AFFIRMING SURGERY

The Plan will cover Medically Necessary treatment of gender affirmation surgery, subject to accepted medical clinical guidelines and the relevant corporate medical policy of the Claims Administrator or, if applicable, the Plan's utilization review organization.

HOME HEALTH CARE SERVICES

This section applies only if charges for home care services are not covered elsewhere in the Plan. A licensed or Medicare-certified home health agency or certified rehabilitation agency must provide or coordinate the services. A Covered Person should make sure the agency meets this requirement before services are provided. The Plan will pay benefits for charges for the following services:

- Part-time or intermittent home nursing care by or under the supervision of a registered nurse;
- Part-time or intermittent home health aide services when part of the home care plan. The services must consist solely of care for the patient. A registered nurse or medical social worker must supervise them;
- Physical or occupational therapy or speech-language pathology or respiratory care;
- Medical supplies, drugs, and medications prescribed by a Physician; laboratory services by or on behalf of a Hospital is needed under the home care plan. These items are covered to the extent they would be if the Covered Person had been Hospitalized;
- Nutrition counseling provided or supervised by a registered dietician;
- Evaluation of the need for a home care plan by a registered nurse, Physician extender, or medical social worker. The Covered Person's attending Physician must request or approve this evaluation.
- Home care is not covered unless the Covered Person's attending Physician certifies that (a) Hospitalization or Confinement in a licensed Skilled Nursing Facility would be needed if the Covered Person didn't have home care; and (b) members of the Covered Person's immediate family, or others living with the Covered Person couldn't give the Covered Person the care and treatment he/she needs without undue hardship.

- If the Covered Person was Hospitalized just before home care started, the Covered Person's primary Physician during his/her Hospital stay must also approve the home care plan.
- Each visit by a person providing services under a home care plan, evaluating the Covered Person's need or developing a plan counts as one visit. Each period of up to four straight hours of home health aide services in a 24-hour period counts as one home care visit.

HOSPICE BENEFITS

Hospice services consist of health care services provided to a Covered Person who is a patient with a reduced life expectancy due to advanced illness. Hospice services must be provided through a Hospice Facility or a Hospice program sponsored by a Hospital or Home Health Care Agency. Hospice services may be received by the Covered Person in a private residence.

Benefits for Hospice services are available when the prognosis of life expectancy is six months or less. Benefits may exceed six months should the patient continue to live beyond the prognosis for life expectancy. The following services and supplies are eligible:

- Professional services of a registered or licensed practical nurse;
- Treatment by physical means, occupational therapy, and speech therapy;
- Medical and surgical supplies;
- Prescription Drugs; (these Prescription Drugs must be required in order to relieve the symptoms of a Condition, or to provide supportive care);
- Oxygen and its administration;
- Medical social services, such as the counseling of patients;
- Home health aide visits;
- Acute inpatient Hospice services;
- Respite care;
- Dietary guidance; counseling and training needed for a proper dietary program;
- Durable Medical Equipment; and
- Bereavement counseling for family members during the three-month period following death.

A treatment plan must be developed and submitted to the Plan by the Covered Person's Physician and the Provider of the Hospice services. The treatment plan must be approved by the Plan.

Non-covered Hospice services include, but are not limited to:

- Volunteer services;
- Spiritual counseling;
- Homemaker services;
- Food or home delivered meals;
- Custodial Care, rest care or care which is provided solely for someone's convenience.

HUMAN ORGAN AND TISSUE TRANSPLANTS

Prior approval must be obtained for benefits to be provided for Human Organ and Tissue Transplant Services, except for a cornea or kidney transplant. To obtain approval, contact the

Claims Administrator as soon as your Physician suggests that your Condition may require a transplant.

A list of PPO Network Provider transplant facilities can be obtained by contacting the Customer Care Center at the phone number shown on your identification card. If you receive your transplant from a PPO Network Provider facility, Covered Services will be payable at the designated level of benefits for organ transplants, subject to any Deductible and Coinsurance set forth in the Schedule of Benefits. Failure to use a PPO Network Provider facility will increase your out-of-pocket expense significantly. Refer to the Schedule of Benefits for any additional penalty that may apply.

When the recipient is the Covered Person, the donor's expenses will be considered expenses of the recipient and will apply toward the recipient's benefit for the transplant procedure as listed in the Schedule of Benefits.

Tissue Transplants

Benefits are payable for Tissue Transplants and all related charges which are described as Covered Services.

Benefits are payable as shown in the Schedule of Benefits for the following transplants:

- Cornea transplants;
- Allogenic and autologous bone marrow transplants for certain diagnoses.

In order for a tissue transplant to be considered eligible, it must not be considered Experimental and/or Investigative. The procedure must be a nationally acceptable protocol for the diagnosis requiring the transplant. Coverage may be provided for transplants that are still undergoing clinical trials if FDA approved and Medical Necessity is determined by a peer review organization.

Human Organ Transplants

Benefits are payable for Human Organ Transplants and all related charges which are described as Covered Services including the acquisition, preparation, transportation, and storage of the human organ.

Benefits are payable as shown in the Schedule of Benefits for the following transplants:

- Heart transplants;
- Heart/Lung transplants;
- Liver transplants;
- Lung transplants;
- Pancreas transplants;
- Kidney transplants.

Additional transplant procedures may be eligible for coverage. If you require an organ transplant not specified above, contact the Claims Administrator for prior approval.

Exclusions

The following are not covered under this section. The Plan provides no benefits for:

- Lodging expenses, including meals;

- Expenses related to the recipient's transportation, except for Medically Necessary professionally licensed ambulance services as stated in this Plan;
- The purchase price of any bone marrow, organ, or tissue that is sold rather than donated;
- Treatment, services, and supplies not ordered by a Physician or surgeon;
- Transplants involving non-human or artificial organ or tissues;
- Human-to-human bone marrow, organ, or tissue transplants other than those specifically covered under this section;
- Treatment, services, and supplies not covered by the Plan.

INPATIENT HOSPITAL MEDICAL CARE

The Plan covers Physician's visits to a registered bed-patient in a Hospital.

MASTECTOMY

In compliance with the Women's Health and Cancer Rights Act of 1998, the following benefits are available to a Covered Person who elects breast reconstruction in connection with a mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce symmetrical appearance, however, coverage is not provided for removal of a healthy breast for preventative or reconstructive purposes;
- Coverage for prostheses and physical complications of all stages of mastectomy including lymphedemas, in a manner determined in consultation with the attending Physician and the patient.

Such coverage will be subject to annual Deductibles and Coinsurance provisions as may be deemed appropriate and as are consistent with those established for other benefits under the Plan or coverage.

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

Maternity is provided for all eligible Employees and Dependents when covered under a family contract. Coverage will be paid based on the corresponding medical benefits as shown in the Schedule of Benefits.

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

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

In addition, a plan may not, under Federal law, require that a Physician or other Health Care Provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours).

However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. Therefore, if your Plan contains a precertification requirement, you or your Provider must still pre-certify the stay to avoid any additional out-of-pocket expenses; however, your stay will automatically be pre-certified for 48 or 96 hours as required by this Federal law.

Birth Center

Treatment in a licensed Birth Center, which meets all of the following criteria, is also eligible:

- It is primarily engaged in providing birthing services for low risk pregnancies;
- It is operated under the supervision of a Physician;
- It has at least one licensed registered nurse certified as a nurse midwife in attendance at all times;
- It has a written agreement with a Hospital located in the immediate geographical area of the Birth Center to provide emergency admission of the Covered Person.

Newborn Exam

Inpatient visits to examine a newborn, including circumcision.

Surgical Sterilizations

Regardless of Medical Necessity, surgical sterilization procedures for either a covered Employee or an Employee's covered Spouse are provided under the Plan. Reversal of sterilization is not a Covered Service.

MEDICAL SUPPLIES, EQUIPMENT, AND APPLIANCES

The Plan will allow a maximum of 150% markup on invoice and may require a copy of the Provider's invoice prior to payment.

Medical and Surgical Supplies

Syringes, needles, oxygen, casts, surgical dressings, trusses, braces (other than dental braces), crutches, splints and other similar items which serve only a medical purpose. These supplies prescribed by your Physician: catheters, colostomy bags, rings and belts, flotation pads, needles and syringes, and initial contact lenses or eyeglasses after cataract surgery will also be eligible for coverage. Covered services do not include items usually stocked in the home for general use like adhesive bandages, thermometers, and petroleum jelly.

Durable Medical Equipment

Rental, up to the purchase price, of Durable Medical Equipment such as, but not limited to: wheel chairs; Hospital-type beds; and artificial respiration equipment. When the equipment is purchased, benefits are payable for subsequent repairs necessary to restore the equipment to a serviceable condition. Routine periodic maintenance and replacement of batteries are not covered. The equipment must be prescribed by the Physician. Benefits are payable only if the Plan approves the equipment as being appropriate for a Covered Person's medical Condition.

Note: The Plan will allow for only the standard equipment necessary, additional options and upgrades are not eligible.

Orthotic Devices

A rigid or semi-rigid supportive device which limits or stops motion of a weak or diseased body part, such as: casts, splints; strapping; orthopedic braces; and crutches.

Orthotic must be custom molded and prescribed by a Physician and not used only to improve comfort or appearance.

These do not include special shoes unless the device is a permanent part of an orthopedic brace.

Prosthetic Appliances

Purchase, fitting, needed adjustment and necessary repairs of prosthetic devices and supplies that:

- replace all or part of a missing body organ and its adjoining tissues; or
- replace all or part of the function of a permanently useless or malfunctioning body organ.

This benefit will also include replacements for children who, due to growth, must obtain a new prosthetic appliance.

MENTAL ILLNESS BENEFITS

Benefits are provided as listed in the Schedule of Benefits for inpatient and partial Hospitalization, and Day Treatment Psychiatric Care only at a licensed facility. Inpatient services, other than Emergency Services, must be pre-certified before admission.

Benefits include inpatient services provided in a Residential Treatment Facility, as well as a Hospital. Services received in a Hospital or Residential Treatment Facility, other than Emergency Services, must be pre-certified prior to admission.

Benefits are provided for outpatient psychiatric care by a Licensed Psychologist, Psychiatrist, or Licensed Social Worker, including services provided in a Day Treatment Program as listed in the Schedule of Benefits.

OUTPATIENT MEDICAL CARE

Office visits and consultations to examine, diagnose, and treat an eligible Condition.

Teladoc Services

Benefits are provided for certain types of non-Emergency phone and video consultations rendered by a Teladoc Provider.

"Teladoc" Providers are part of a national network of U.S. board-certified doctors and pediatricians who are available on-demand 24 hours a day, seven days a week to diagnose, treat and prescribe medication (when necessary) for many medical issues, via phone or online video consultations. Teladoc is not intended to replace any existing relationship between a Covered Person and his or her primary care Physician. For more information, please call the number indicated on your Identification Card.

Telehealth Services

This Plan provides coverage for Telehealth Services payable as shown in the Schedule of Benefits. Telehealth Services are covered as appropriate for the services being rendered by the Covered Person's provider. For example, audio-only Telehealth Services are generally Covered Services, unless it is not clinically appropriate to provide such services without a face-to-face interaction.

PRIVATE DUTY NURSING SERVICES

Services of a practicing registered nurse (R.N.) or licensed practical nurse (L.P.N.) when ordered by a Physician will be covered as follows: Nursing services do not include care that is primarily non-medical or custodial in nature such as bathing, exercising and feeding.

Benefits are not provided for a nurse who usually lives in your home nor is a member of your immediate family.

Inpatient Services

Services that are of such nature or degree of complexity that the Provider's regular nursing staff cannot provide them or due to the Hospital's Intensive Care Unit being full. Prior approval is required.

SKILLED NURSING FACILITY/REHABILITATION FACILITY BENEFITS

Benefits are available for Covered Services in a Skilled Nursing Facility / Rehabilitation Facility as listed in the Schedule of Benefits. No coverage is provided for services for Custodial Care or care for senile deterioration or intellectual disability (except in accordance with Federal Mental Health Parity requirements).

Confinement in the facility:

- must begin within two days after the Covered Person has been Confined in a Hospital for which room and board charges were paid; and
- is for treatment of the Illness causing the Hospital Confinement; and
- is one for which a Physician visits the Covered Person at least once every 30 days; and
- is not for routine Custodial Care.

SURGICAL SERVICES

The Plan covers you for surgical services performed by a Physician both in and out of a Hospital. As well as covering most operative and cutting procedures, surgery includes treatment of burns, fractures, and dislocations. It includes surgical pathology examinations, cast, and suture removal.

Regardless of Medical Necessity, the Plan covers surgery to restore bodily function or correct deformity. Benefits are only for problems caused by disease, Injury, birth or growth defects, or previous treatments.

Surgical Assistance

An assistant Physician to assist your surgeon while performing covered surgery when a house staff member, intern, or resident cannot be present. Allowable charges cannot exceed 20% of the surgeon's Allowed Amount.

Multiple Surgical Procedures

If two or more surgical procedures are performed through the same body opening during the course of the same operative period, the total benefit shall be computed as follows: 100% for the procedure with the greatest benefit, plus 50% for each additional procedure. In no event shall any additional allowance be made for any incidental procedures performed during the operative session.

If two or more surgical procedures are performed through more than one body opening during the course of the same operative period, the total benefit shall be computed as follows: 100% for the procedure with the greatest benefit, plus 75% for each additional procedure. In no event shall any additional allowance be made for any incidental procedures performed during the operative session.

Note: Where a PPO discount applies, the percentages will be based on the discounted charges.

Second Surgical Opinion

A voluntary second surgical opinion is recommended for some elective (non-emergency) procedures. The intent of this is to provide patients with additional information before a decision is made in an attempt to promote the delivery of high quality health care and eliminate unnecessary surgery.

The second surgical opinion must be provided by a surgeon other than the first surgeon who recommended the surgery.

NOTE: A third opinion will be covered if the first two conflict.

Additional Services

In addition, coverage is provided for the following specified surgical services:

- sterilization, regardless of Medical Necessity;
- elective and therapeutic abortions;
- removal of bony impacted teeth;
- maxillary or mandibular frenectomy;
- diagnostic endoscopic procedures, such as colonoscopy and sigmoidoscopy;
- Surgery to correct functional or physiological impairment which was caused by disease, trauma, birth defects, growth defects or prior therapeutic processes as determined by Mutual Health Services, subject to any appeal process.

Surgery to correct a deformity or birth defect for psychological reasons, where there is no functional impairment, is not covered.

THERAPY SERVICES

Eligible Hospital and Physician therapy services or supplies used to promote recovery from an illness or injury include:

Cardiac Rehabilitation

Phase I and II will be covered benefits; Phase III is not covered.

Phase I begins approximately 2-4 days following a heart attack, or 24 hours post-Surgery. Patients are assisted through range of motion exercises, which gradually progress to walking or stair climbing by the time of discharge.

Phase II is an outpatient, Hospital-based program, usually of 2-3 months duration. Patients engage in a monitored program of exercise therapy, health education and individualized or group support sessions.

Phase III is an outpatient exercise program held at various community fitness facilities. Patients engage in conditioning activities supervised by a Registered Nurse and an exercise physiologist.

Chemotherapy

The treatment of malignant disease by chemical or biological antineoplastic agents.

Dialysis Treatments

The treatment of an acute or chronic kidney ailment that may include the supportive use of an artificial kidney machine.

Hyperbaric and Pulmonary Therapy

Introduction of high-density solutions into the lungs for treatment purposes. Treatment must be provided by a Hospital.

Occupational Therapy

The treatment of a physically disabled person by means of constructive activities designed and adapted to promote the restoration of the person's ability to satisfactorily accomplish the ordinary tasks of daily living and those tasks required by the person's particular occupational role.

The expectation must exist that the therapy will result in a practical improvement in the level of functioning within a reasonable period of time. No benefits are provided for diversional, recreational, and vocational therapies (such as hobbies, arts and crafts). Therapy must be ordered by a Physician and provided on a regular basis.

Radiation Therapy

The treatment of disease by X-ray, radium, or radioactive isotopes.

Respiratory Therapy

Treatment by the introduction of dry or moist gases into the lungs, and other respiratory therapy related services.

Speech Therapy

Treatment for the correction of a speech impairment limited to medical illness and accident victims.

Spinal Treatment/Chiropractic (non-surgical)

Detection or non-surgical correction (by manual or mechanical means) of a Condition of the vertebral column including distortion, misalignment or subluxation to relieve the effects of nerve interference which results from or relates to such Conditions of the vertebral column. Please refer to the Schedule of Benefits pages for any Plan limitations.

Benefits for x-rays received in connection with non-surgical spinal treatment are payable in the same manner as they are for other covered x-rays.

Therapy by Physical Means

Treatment given to relieve pain, restore maximum function and prevent disability following disease, injury or loss of body part. Services include hydrotherapy; heat or similar modalities; physical agents; hyperbaric therapy; biomechanical, neurophysiological principles and devices.

Treatment must be Medically Necessary and non-maintenance to be eligible as a Therapy Benefit.

URGENT CARE/WALK-IN CARE

Urgent Care/Walk-in Care will be covered as described in the Schedule of Benefits.

WELLNESS BENEFITS

Preventive services will be covered under this Plan, as required under applicable federal and state law. In accordance with those laws and their associated guidance, limitations on coverage may apply, based upon the Covered Person's actual Condition, age, gender and the frequency of the service.

The following categories of preventive services are covered without application of a Deductible, Copayment or Coinsurance, when provided by a PPO Network Provider:

- Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
- Immunizations for preventive use in children, adolescents and adults that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Covered Person involved;
- With respect to Covered Persons who are infants, children and adolescents, evidence-informed Preventive Care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Service Administration (HRSA).
- Other evidence-informed Preventive Care and screenings provided for in comprehensive guidelines supported by HRSA for women.

Examples of preventive services that fall within the above categories are:

- Health education services

- Behavioral counseling to promote a healthy diet - Intensive behavioral dietary counseling for adults with hyperlipidemia and other known risk factors for cardiovascular and diet-related chronic diseases.
- Gynecological services
 - PAP tests; and
 - Mammogram services
 - a. Screening Mammography for Covered Persons as specified in the Schedule of Benefits
 - b. Supplemental Breast Cancer Screening for adult Covered Persons who meet either of the following conditions:
 - i. The Covered Person's Screening Mammography demonstrates, based on the breast imaging reporting and data system established by the American College of Radiology, that the Covered Person has dense breast tissue;
 - ii. The Covered Person is at an increased risk of breast cancer due to family history, prior personal history of breast cancer, ancestry, genetic predisposition, or other reasons as determined by the Covered Person's Health Care Provider.

The total benefit for a Screening Mammography or Supplemental Breast Cancer Screening under this Plan, regardless of the number of claims submitted by Health Care Providers, will not exceed one hundred thirty percent (130%) of the Medicare reimbursement rate in Ohio for a Screening Mammography or Supplemental Breast Cancer Screening. If a Health Care Provider, Hospital, or other health care facility provides a service that is a component of the Screening Mammography or Supplemental Breast Cancer Screening and submits a separate claim for that component, a separate payment shall be made to the Health Care Provider, Hospital or other health care facility in an amount that corresponds to the ratio paid by Medicare in Ohio for that component. The benefit paid for Screening Mammography and Supplemental Breast Cancer Screening constitutes full payment under this Plan. No Health Care Provider, Hospital, or other health care facility shall seek or receive compensation in excess of the payment made that corresponds to the ratio paid by Medicare in Ohio, except for approved Deductibles, Copayments or Coinsurance.

- Physical Examinations
- Screenings
 - Blood glucose screenings and screening for type 2 diabetes
 - Bone density screenings
 - Chlamydia screenings, limited to pregnant and sexually active women
 - Cholesterol screenings
 - Colorectal cancer screenings: using fecal occult blood testing, sigmoidoscopy or colonoscopy
 - Hepatitis B virus screenings; limited to pregnant women in their first prenatal visit.
- Smoking cessation services
- Well child care services

- Women's preventive services
 - These services include, but are not limited to: well-woman visits; screening for gestational diabetes, human papillomavirus (HPV), human immunodeficiency virus (HIV) and sexually transmitted disease; Contraceptives and counseling for Contraceptives for women with reproductive capacity; sterilization procedures; breastfeeding; and domestic violence.

Please refer to the phone number on your identification card if you have any questions or need to determine whether a service is eligible for coverage as a preventive service. For a comprehensive list of recommended preventive services, please visit www.healthcare.gov/coverage/preventive-care-benefits. Newly added preventive services added by the advisory entities referenced by the Affordable Care Act will start to be covered on the first plan year beginning on or after the date that is one year after the new recommendations or guideline, went into effect. You will be notified at least sixty (60) days in advance, if any item or service is removed from the list of eligible services.

Direct Access to Obstetricians and Gynecologists

You do not need prior authorization from us or any other person (including a primary care provider) to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

Selection of a Primary Care Provider

You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider.

GENERAL LIMITATIONS AND EXCLUSIONS

The following are not covered by the Plan:

1. **A particular health service** in the event that a Non-PPO Network Provider waives Copayments, Coinsurance (and/or Deductible per Benefit Period), no benefits are provided for the health service for which the Copayments, Coinsurance (and/or the Deductible per Benefit Period) are waived;
2. **Absence of coverage.** Charges which would not have been made had coverage not existed;
3. **Acupuncture / Acupressure;**
4. **After Hours Care;**
5. **Biofeedback.** Biofeedback, recreational, or educational therapy, or other forms of self-care or self-help training or any related diagnostic testing, unless authorized by the Plan;
6. **Blood.** Whole blood or plasma when donated or otherwise replaced by or on behalf of the patient;
7. **Chelation therapy.** The use of chemical solutions in an attempt to prevent or reverse cardiovascular problems. By binding tightly to calcium and other minerals, chelating agents are thought to remove such substances from atherosclerotic plaques;
8. **Civil insurrection or riot.** Treatment or services resulting from participating in a civil insurrection or riot;
9. **Close Relative.** Service provided by a "close relative," meaning Spouse, or Covered Person's or Spouse's parent, brother, sister or child, or the Spouse of the Covered Person's parent, brother, sister or child;
10. **Completion** of claim forms, or missed appointments;
11. **Complications of non-covered treatments.** Care, services or treatment required as a result of complications from a treatment not covered under the Plan;
12. **Contraceptives.** For male contraceptives and over-the-counter birth control without a prescription;
13. **Cosmetic services.** Services rendered for cosmetic purposes, unless made necessary by accidental Injury. This includes, but is not limited to stomach stapling, breast augmentation and face lifting;
14. **Court ordered.** Charges for health care ordered by the court;
15. **Custodial Care.** Services or supplies provided mainly as a rest cure, domiciliary or convalescent care, or Custodial Care;
16. **Dental procedures,** except as specified in the Plan or as required by PPACA;

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17. **Diagnostic Hospital Admission.** Confinement in a Hospital that is for diagnostic purposes only, when such diagnostic services could be performed in an Outpatient setting unless otherwise specified;
 18. **Educational Services.** Educational services, including special education and remedial education, vocational services, recreational services, other non-clinical services, or services provided for training purposes, except as may be required by PPACA or otherwise shown as covered under the Plan;
 19. **Excess charges.** Charges that exceed the Allowed Amount, if applicable;
 20. **Exercise programs.** Exercise programs for treatment of any Condition, except for Physician-supervised cardiac rehabilitation, occupational or physical therapy, as specified by this Plan. This exclusion includes exercise equipment;
 21. **Experimental or Investigative services,** procedures, treatment, Prescription Drugs and supplies, or substances, which have not been recognized as accepted standards of medical protocol;
 22. **Eye care.** Lenses for the eyes and exams for their fitting, including refractions, unless otherwise specified. This exclusion does not apply to aphakic patients and soft lenses or sclera shells intended for use as corneal bandages, and initial cataract lenses after cataract surgery;
 23. **Felony.** Services and/or supplies for treatment of an accident or Illness that resulted while committing a felony, unless due to a medical Condition (physical or mental), this does not include services and/or supplies incurred by a victim of domestic violence;
 24. **Foot care.** Treatment of weak, strained, flat, unstable or unbalanced feet, metatarsalgia or bunions (except open cutting operations), treatment of corns, calluses or toenails (unless needed in treatment of a metabolic or peripheral-vascular disease) and routine foot care; Nail trimming, Hygienic and preventative maintenance foot care including but not limited to:
 - Cleaning and soaking of feet
 - Applying skin creams in order to maintain skin tone
 - Other services that are performed when there is not a localized illness, injury or symptom involving the foot;
 25. **For an interpretation charge by a pathologist when the interpretation or result is already automatically provided by a machine-read or automated laboratory test;**
 26. **For radiologic imaging with no preserved film image or digital record;**
 27. **Fraudulent or misrepresented claims;**
 28. **Genetic counseling or testing.** Counseling or testing concerning inherited (genetic) disorders except as required by PPACA;
 29. **Government coverage.** Care, treatment or supplies furnished by a program or agency funded by any government. This does not apply to Medicaid, to Medicare or when otherwise prohibited by law;
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30. **Hair loss.** Care and treatment for hair loss including wigs, hair transplants or any drug that promises hair growth, whether or not prescribed by a Physician;
31. **Hazardous Activities.** Treatment for injuries sustained while hang gliding, bungee jumping, parachuting, riding an ATV (3 or 4 wheeler), or injuries sustained while racing any sort of motorized vehicle;
32. **Housekeeping, shopping, or meal preparation services** (except as provided through an approved Home Health Care Program, as described in Covered Services in this booklet);
33. **Hypnosis;**
34. **Impotence.** Care, treatment, services, supplies or medication in connection with treatment for impotence not caused by organic disease;
35. **Infertility.** Reproductive infertility services including but not limited to - family planning; infertility (male or female) services or supplies rendered for the purpose or with the intent of inducing conception. Examples of fertilization procedures are ovulation induction procedures, in vitro fertilization, embryo transfer or similar procedures that augment or enhance the reproductive ability; premarital examinations;
36. **Learning Disabilities.** Treatment of Conditions related to learning disabilities, other than treatment necessary to evaluate or diagnose these Conditions;
37. **Marital counseling.** Treatment, services and supplies for marriage counseling, health education, holistic medicine or other programs with an objective to provide complete personal fulfillment;
38. **Massotherapy.** Charges billed by a massotherapist;
39. **Medicare Part B.** For which benefits would have been payable under Part B of Medicare if a Covered Person had enrolled in Part B coverage. For the purposes of the calculation of benefits, if the Covered Person is eligible for, but has not enrolled in, Medicare Part B, Mutual Health Services will calculate benefits as if he or she had enrolled. This provision only applies where Medicare is the primary payer under the law;
40. **Milieu Therapy.** Confinement in an institution primarily to change or control one's environment;
41. **No charge.** Services for which there is no charge received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, or similar person or group;
42. **No fault.** To the extent expenses are in any way reimbursable through "No-Fault" automobile insurance;
43. **No patient present.** Services and/or supplies furnished during periods when the patient is temporarily absent from the Hospital;

44. **Non-emergency Hospital admissions.** Care and treatment billed by a Hospital for non-emergency admissions on a Friday or a Saturday. This does not apply if surgery is performed within 24 hours of the admission;
45. **Not Medically Necessary.** Any services or supplies which are not Medically Necessary, except as expressly included herein;
46. **No notice of claim.** Treatment, services and supplies for which proof of claim is not provided to the Plan in accordance with the Time Limit for Filing a Claim section;
47. **No obligation to pay.** Charges Incurred for which the Covered Person has no legal obligation to pay;
48. **No Physician recommendation.** Any expenses Incurred for any service or treatment which is not provided or recommended by a Physician;
49. **Not performed within the scope of the provider's license;**
50. **Not specified as covered.** Services, treatment and supplies which are not specified as covered under the Plan;
51. **Nuclear accident;**
52. **Nutritional supplements.** Including those prescribed by a Physician except as authorized by the Plan or as required by PPACA;
53. **Outside the United States.** Services rendered outside the United States, except in the event of an Emergency Medical Condition. Please refer to the provision entitled, "Foreign Travel" for more information;
54. **Payment prohibited by law** to the extent that payment under this Plan by any law to which you or your Dependent is subject at the time expenses are Incurred;
55. **Personal comfort items.** Personal comfort items or other equipment such as, but not limited to, air conditioners, air-purification units, humidifiers, electric heating units, orthopedic mattresses, hot tubs, blood pressure instruments, scales, elastic bandages or stockings, non-Prescription Drugs and medicines, first-aid supplies and non-Hospital adjustable beds;
56. **Research charges.** For charges for doing research with providers not directly responsible for your care;
57. **Received from other than a Hospital, Physician or Other Provider;**
58. **Reimbursable through any public program.** To the extent those expenses are in any way reimbursable through any public program, except as otherwise required by law;
59. **Routine care.** Charges for routine or periodic examinations, screening examinations, evaluation procedures, preventive medical care, or treatment or services not directly related to the diagnosis or treatment of a specific Injury, sickness or pregnancy-related Condition, which is known or reasonably suspected, unless such care is specifically covered in the Schedule of Benefits or required by PPACA;

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60. **Self-inflicted injuries, or threatened suicide**, whether sane or insane, unless due to a medical Condition. The Plan will not exclude coverage for self-inflicted injuries or injuries from attempted suicide if the injuries are otherwise covered by the Plan and if the injuries are the result of a medical Condition such as depression;
 61. **Services before or after coverage.** Care, treatment or supplies for which a charge was Incurred before a person was covered under this Plan or after coverage ceased under this Plan;
 62. **Services rendered or billed** for by a school or halfway house or by a member of its staff;
 63. **Stand-by charges of a Physician;**
 64. **Sterilization reversal.** Care and treatment for reversal of surgical sterilization;
 65. **The following examinations:**
 - Physical examinations or services required by an insurance company to obtain insurance;
 - Physical examinations or services required by a governmental agency such as FAA and ODOT;
 - Physical examinations or services required by an employer in order to begin or continue working;
 - Premarital examinations;
 66. **Transportation services provided by an ambulette or wheelchair van;**
 67. **Travel or accommodations.** Charges for travel or accommodations, whether or not recommended by a Physician, except as defined by the Plan;
 68. **Undocumented charges in provider records;**
 69. **War.** Disease or Injury caused by, resulting from, or related to, participation in a war, or act of war, whether declared or undeclared;
 70. **Weight Loss Drugs and Programs.** Weight loss drugs and programs include but are not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, etc.) or fasting programs;
 71. **Wilderness therapy, therapeutic living communities (including therapeutic farms), adventure-based therapy or similar programs;**
 72. **Without Cost.** Care received without cost under the laws of the United States or any other country or government entity;
 73. **Work related.** Expenses Incurred as a result of accidental bodily Injury or sickness arising out of or in the course of any occupation or employment for wage or profit, or for which the Covered Person may be entitled to benefits under any Workers Compensation or occupational disease policy, whether or not any such policy is actually in force. However, this exclusion only applies to persons who can elect, or could have elected for them, coverage under a worker's compensation act, policy or similar law.
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GENERAL INFORMATION

NO SURPRISES ACT

Ohio's House Bill 388 and the Federal No Surprises Act establish patient protections, including surprise bills (or "balance billing") from Non-PPO Network Providers and from Non-Contracting Health Care Providers for emergency care and other specified items or services. The Plan will comply with these new state, if applicable, and federal requirements, including how claims are processed from some of these providers.

CLAIMS PROCEDURES

Types of Claims

How you file a claim for benefits depends on the type of claim it is. There are several categories of claims for benefits:

Pre-Service Care Claim - A Pre-Service Care Claim is a claim for a benefit under the Plan which the terms of the Plan require approval of the benefit in advance of obtaining medical care. There are two special kinds of pre-service claims:

Claim Involving Urgent Care – A Claim Involving Urgent Care is any Pre-Service Care Claim for medical care or treatment with respect to which the application of the timeframes for making non-urgent care determinations (a) could seriously jeopardize your life or health or your ability to regain maximum function or (b) in the opinion of a Physician with knowledge of your medical Condition, would subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim. Determination of *urgent* will be made by an individual acting on behalf of the plan applying the judgment of a prudent layperson that possesses an average knowledge of health and medicine; however, any Physician with knowledge of your medical Condition can determine that a claim involves urgent care. With respect to prior authorization requests submitted by health care practitioners (as defined in Ohio Revised Code 3923.041(A)) through the Plan's or its designee's electronic software system only, a Claim Involving Urgent Care also means a claim for Medical Care or other service for a Condition where the application of the timeframes for making non-urgent care determinations (a) could seriously jeopardize the life, health, or safety of the claimant or others due to the claimant's psychological state; or (b) in the opinion of a practitioner with knowledge of the claimant's medical or behavioral condition, would subject the claimant to adverse health consequences without the care or treatment that is the subject of the request.

Concurrent Care Claim - A Concurrent Care Claim is a claim for an extension of the duration or number of treatments provided through a previously approved pre-service claim. Where possible, this type of claim should be filed at least 24 hours before the expiration of any course of treatment for which an extension is being sought. Additionally, if the Plan or its designee reduces or terminates a course of treatment before the end of the course previously approved (unless the reduction or termination of benefits is due to a health plan amendment or health plan termination), then the reduction or termination is considered an adverse benefit determination. The Plan or its designee will notify you, in advance, of the reduction or termination so that you may appeal and obtain an answer on the appeal before the benefit is reduced or terminated.

Post-Service Care Claim - A Post-Service Care Claim is a claim for payment or reimbursement after services have been rendered. It is any claim that is not a Pre-Service Care Claim.

Who Must File

You may initiate pre-service claims yourself if you are able or your treating Physician may file the claim for you. You are responsible for filing post-service claims yourself, although the Plan or its designee may accept billings directly from providers on your behalf, if they contain all of the information necessary to process the claim.

Appointing an Authorized Representative. If you or your Dependent wish to have someone act on your behalf for purposes of filing claims, making inquiries and filing appeals, you must furnish the Plan or its designee with a signed and dated written statement designating your authorized representative. You can appoint any individual as your authorized representative. A Health Care Provider with knowledge of your medical Condition can act as your authorized representative for purposes of a Claim Involving Urgent Care as defined above without a written designation as authorized representative. Once you appoint an authorized representative in writing, all subsequent communications regarding your claim will be provided to your authorized representative.

Time Limit for Filing a Claim

A claim must be filed for you to receive benefits. For medical claims, PPO Network Providers will submit a claim for you. The following provision applies when you are submitting the claim yourself.

You must file claims within 12 months of receiving Covered Services. Your claim must have the data the Plan needs to determine benefits. Should you receive a request for additional information, this must be provided within the initial 12 months.

Where to File a Claim

Claims should be filed as indicated on your Identification Card.

What to File

The Plan Administrator and the Claims Administrator furnish claim forms. When filing claims, you should attach an itemized bill from the Health Care Provider. The Claims Administrator may require you to complete a claim form for a claim. Please make sure that the claim contains the following information:

- Employee's Name and Social Security Number or Alternate ID Number
- Patient's Name
- Name of Company/Employer

Timing of Claims Determinations

Claims Involving Urgent Care. If you file a Claim Involving Urgent Care in accordance with the claims procedures and sufficient information is received, you will be notified of the Plan's or its designee's benefit determination, whether adverse or not, as soon as is feasible, but not later than 72 hours after receipt of the claim. If you do not follow the claims procedures or the claim does not include sufficient information for the Plan or its designee to make a benefit

determination, you will be notified within 24 hours after receipt of the claim of the applicable procedural deficiencies, or the specific deficiencies related to additional information necessary to make a benefit determination. You will have at least 48 hours to correct the procedural deficiencies and/or provide the requested information. The Plan or its designee must inform you of the benefit determination, whether adverse or not, as soon as possible, taking into account all medical exigencies, but not later than 48 hours after receipt of the additional information. The Plan or its designee may notify you of its benefit determination decision orally and follow with written or electronic notification not later than three (3) days after the oral notification.

If your health care practitioner (as defined in Ohio Revised Code 3923.041(A)) submits a Claim Involving Urgent Care through the Plan's or its designee's electronic software system, the Plan or its designee will respond to the request within 48 hours of receipt and indicate whether the request is denied, approved, or if additional information is needed to process the request.

If additional information is needed to process the request, the Plan or its designee will notify the health care practitioner (as defined in Ohio Revised Code 3923.041(A)) within 24 hours of receipt of the Claim Involving Urgent Care and the health care practitioner will have 48 hours to respond. Because we are required to make a decision within 48 hours after receipt of the Claim Involving Urgent Care, your claim may still be denied when we request additional information.

Concurrent Care Claims. If your claim is one involving concurrent care, the Plan or its designee will notify you of its decision, whether adverse or not, within 24 hours after receiving the claim, if the claim was for urgent care and was received by the Plan or its designee at least 24 hours before the expiration of the previously approved time period for treatment or number of treatments. You will be given time to provide any additional information required to reach a decision. If your concurrent care claim does not involve urgent care or is filed less than 24 hours before the expiration of the previously approved time period for treatment or number of treatments, the Plan or its designee will respond according to the type of claim involved (i.e., urgent, other pre-service or post-service).

Other Pre-Service Care Claims. For Pre-Service Claims submitted in writing, if you file a Pre-Service Care Claim in accordance with the claim procedures and sufficient information is received, the Plan or its designee will notify you of its benefit determination, whether adverse or not, within a reasonable period of time appropriate to the medical circumstances, but not later than 15 days after the date it receives the claim. This 15-day period may be extended by the Plan or its designee for an additional 15 days if the extension is necessary due to matters beyond the Plan's or its designee's control. The Plan or its designee will notify you of such an extension and date by which it expects to render a decision.

If an extension is needed because you did not provide all of the necessary information to process your claim, the Plan or its designee will notify you, in writing, within the initial 15 day response period and will specifically describe the missing information. You will then have at least 45 days to provide any additional information requested of you by the Plan or its designee. If you do not provide the requested information, your claim may be denied.

If your health care practitioner (as defined in Ohio Revised Code 3923.041(A)) submits a Pre-Service Claim through the Plan's or its designee's electronic software system, the Plan or its designee will respond to the request within 10 days of receipt and indicate whether the request is denied, approved, or if additional information is needed to process the request. If additional information is needed to process the request, the health care practitioner will then have 45 days to respond with the additional information. If your health care practitioner does not provide the information, your claim may be denied.

For only those prior authorization requests that are submitted by a health care practitioner (as defined in Ohio Revised Code 3923.041(A)) through the Plan's or its designee's electronic software system that are approved by the Plan or its designee, except in cases of fraudulent or materially incorrect information, the Plan or its designee will not retroactively deny a prior authorization for a health care service, drug, or device when all of the following are met: (1) the health care practitioner (as defined in Ohio Revised Code 3923.041(A)) submits a prior authorization request to the Plan or its designee for a health care service, drug, or device; (2) the Plan or its designee approves the prior authorization request after determining that all of the following are true: (a) the claimant is eligible under the health benefit plan; (b) the health care service, drug, or device is covered under the claimant's health benefit plan; and (c) the health care service, drug, or device meets the Plan's or its designee's standards for Medical Necessity and prior authorization; (3) the health care practitioner (as defined in Ohio Revised Code 3923.041(A)) renders the health care service, drug, or device pursuant to the approved prior authorization request and all of the terms and conditions of the health care practitioner's contract with the Plan or its designee; (4) on the date the health care practitioner (as defined in Ohio Revised Code 3923.041(A)) renders the prior approved health care service, drug, or device, all of the following are true: (a) the claimant is eligible under the health benefit plan; the claimant's condition or circumstances related to the claimant's care has not changed; (c) the health care practitioner submits an accurate claim that matches the information submitted by the health care practitioner in the approved prior authorization request; and (5) if the health care practitioner (as defined in Ohio Revised Code 3923.041(A)) submits a claim that includes an unintentional error and the error results in a claim that does not match the information originally submitted by the health care practitioner in the approved prior authorization request, upon receiving a denial of services from the Plan or its designee, the health care practitioner may resubmit the claim with the information that matches the information included in the approved prior authorization.

Post-Service Care Claims. If you file a Post-Service Care Claim in accordance with the claims procedures and sufficient information is received, the Plan or its designee will notify you of its benefit determination within a reasonable period of time, but not later than 30 days after receipt of the claim. The 30 day time period can be extended for up to an additional 15 days, if the Plan or its designee determines that an extension is necessary due to matters beyond the Plan's or its designee's control and the Plan or its designee notifies you within the initial 30 day time period of the circumstances requiring an extension of the time period, and the date by which the Plan or its designee expects to render a decision.

If more information is necessary to decide a Post-Service Care Claim, the Plan or its designee will deny the claim and notify you of the specific information necessary to complete the claim.

If you file a Post-Service Claim for a service where prior authorization was required but not obtained, upon written request, the Plan or its Designee shall permit a retrospective review if the service in question meets all of the following: (i) the service is directly related to another service for which the health care practitioner (as defined in Ohio Revised Code 3923.041(A)) submitted a prior authorization request through the Plan's or its Designee's electronic software system, prior approval has already been obtained from the Plan or its Designee on such request, and the original prior authorized service has already been performed; (ii) the new service was not known to be needed at the time the original prior authorized service was performed; and (iii) the need for the new service was revealed at the time the original authorized service was performed. Once the written request and all necessary information is received, the Plan or its Designee will review the claim for coverage and Medical Necessity. The Plan or its Designee will not deny a claim for such a new service based solely on the fact that a prior authorization approval was not received for the new service in question.

Notice of Claims Denial (Adverse Benefit Determination)

If, for any reason, your claim is denied, in whole or in part, you will be provided with a written notice of adverse benefit determination, in a culturally and linguistically appropriate manner, containing the following information:

1. Information sufficient to identify the claim or health care service involved, including the date of service, Health Care Provider, and claim amount (if applicable);
2. The specific reason(s) for the adverse benefit determination, including the denial code and its corresponding meaning;
3. Reference to the specific plan provision(s) on which the adverse benefit determination was based;
4. If the adverse benefit determination relied upon any internal rules, guidelines or protocols, a statement that you may request a copy of the rule, guideline or protocol, which will be provided free of charge;
5. If the adverse benefit determination was based in whole or in part on Medical Necessity, Experimental/Investigative treatment or a similar limit or exclusion, a statement that you may request the scientific or clinical judgment for the determination which applies the terms of the plan to the patient's medical circumstances, which will be provided free of charge;
6. Notice of the availability, upon request, of the diagnosis code and treatment code and their corresponding meanings, if applicable;
7. Disclosure of the availability of assistance with the appeal process from the Ohio Department of Insurance if your Plan is regulated by the Ohio Department of Insurance;
8. A description of additional material or information, if any, that is required to perfect the claim and an explanation of why the information is necessary; and
9. A description of the Plan's or its designee's appeal procedures and applicable time limits, including the expedited appeal process, if applicable.

FILING A COMPLAINT

If you have a complaint, please call or write to the Customer Care Center at the telephone number or address listed on your Explanation of Benefits (EOB) form and/or identification card. To expedite the processing of an inquiry, the Employee should have the following information available:

- name of patient
- identification number
- claim number(s) (if applicable)
- date(s) of service

If your complaint is regarding a claim, a Customer Care Specialist will review the claim for correctness in processing. If the claim was processed according to terms of the Plan, the Customer Care Specialist will telephone the Employee with the response. If attempts to telephone the Employee are unsuccessful, a letter will be sent explaining how the claim was processed. If an adjustment to the claim is required, the Employee will receive a check, Explanation of Benefits or letter explaining the revised decision.

If you are not satisfied with the results, and your complaint is regarding an adverse benefit determination, you may continue to pursue the matter through the appeal process.

Additionally, the Customer Care Specialist will notify you of how to file an appeal.

APPEALS PROCEDURES

Definitions

For the purposes of this “APPEALS PROCEDURES” Section, the following terms are defined as follows:

Adverse Benefit Determination – a decision by a Health Plan Issuer:

- to deny, reduce, or terminate a requested Health Care Service or payment in whole or in part, including all of the following:
 - a determination that the Health Care Service does not meet the Health Plan Issuer’s requirements for Medical Necessity, appropriateness, health care setting, level of care, or effectiveness, including Experimental or Investigational treatments;
 - a determination of an individual’s eligibility for individual health insurance coverage, including coverage offered to individuals through a non-employer group, to participate in a plan or health insurance coverage;
 - a determination that a Health Care Service is not a Covered Service;
 - the imposition of an exclusion, including exclusions for pre-existing conditions, source of injury, network, or any other limitation on benefits that would otherwise be covered.
- Not to issue individual health insurance coverage to an applicant, including coverage offered to individuals through a non-employer group;
- To Rescind coverage on a Health Benefit Plan.

Authorized Representative – an individual who represents a Covered Person in an internal appeal process or external review process, who is any of the following: (1) a person to whom a Covered Person has given express written consent to represent that person in an internal appeal process or external review process; (2) a person authorized by law to provide substituted consent for a Covered Person; or (3) a family member or a treating health care professional, but only when the Covered Person is unable to provide consent.

Covered Service – please refer to the definition of this term in the Definitions Section in this SPD.

Covered Person – please refer to the definition of this term in the Definitions Section of this SPD.

Emergency Medical Condition – please refer to the definition of this term in the Definitions section of this SPD.

Emergency Services – please refer to the definition of this term in the Definitions section of this SPD.

Final Adverse Benefit Determination – an Adverse Benefit Determination that is upheld at the completion of the Plan’s internal appeal process.

Health Benefit Plan – a policy, contract, certificate, or agreement offered by a Health Plan Issuer to provide, deliver, arrange for, pay for, or reimburse any of the costs of Health Care Services.

Health Care Services – services for the diagnosis, prevention, treatment, cure, or relief of a health Condition, illness, injury, or disease.

Health Plan Issuer – an entity subject to the insurance laws and rules of this state, or subject to the jurisdiction of the Superintendent of insurance, that contracts, or offers to contract to provide,

deliver, arrange for, pay for, or reimburse any of the costs of Health Care Services under a Health Benefit Plan, including a sickness and accident insurance company, a health insuring corporation, a fraternal benefit society, a self-funded multiple employer welfare arrangement, or a nonfederal, government health plan.

“Health plan issuer” includes a third party administrator to the extent that the benefits that such an entity is contracted to administer under a Health Benefit Plan are subject to the insurance laws and rules of this state or subject to the jurisdiction of the Superintendent.

Independent Review Organization – an entity that is accredited to conduct independent external reviews of Adverse Benefit Determinations.

Rescission or to Rescind – a cancellation or discontinuance of coverage that has a retroactive effect. “Rescission” does not include a cancellation or discontinuance of coverage that has only a prospective effect or a cancellation or discontinuance of coverage that is effective retroactively to the extent it is attributable to a failure to timely pay required premiums or contributions towards the cost of coverage.

Stabilize – the provision of such medical treatment as may be necessary to assure, within reasonable medical probability that no material deterioration of a Covered Person’s medical Condition is likely to result from or occur during a transfer, if the medical Condition could result in any of the following:

- Placing the health of the Covered Person or, with respect to a pregnant woman, the health of the woman or her unborn child, in serious jeopardy;
 - Serious impairment to bodily functions;
 - Serious dysfunction of any bodily organ or part.
- In the case of a woman having contractions, “Stabilize” means such medical treatment as may be necessary to deliver, including the placenta.

Superintendent – the superintendent of insurance.

Utilization Review – a process used to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, health care services, procedures, or settings.

How and When to File a Claims Appeal

If you dispute an Adverse Benefit Determination, you may file an appeal within 180 days of receipt of the notice of Adverse Benefit Determination. This appeal must be in writing (unless the claim involves urgent care, in which case the appeal may be made orally). Your request for review must contain the following information:

1. Your name and address;
2. Your reasons for making the appeal; and
3. The facts supporting your appeal.

You can submit your appeal by calling 1-800-367-3762. You may also submit your appeal in writing by sending your request to:

Member Appeals
PO Box 5700
Cleveland, Ohio 44101
1-800-367-3762

There is no fee to file an appeal. Appeals can be filed regardless of the claim amount at issue.

First Level Mandatory Internal Appeal

The Plan provides all members a mandatory internal appeal level. You must complete this mandatory internal appeal before any additional action is taken, except when exhaustion is unnecessary as described in the following sections.

Under the appeal process, there will be a full and fair review of the claim in accordance with applicable law for this Plan. In connection with your right to appeal the Adverse Benefit Determination, you also:

1. May review relevant documents and submit issues and comments in writing;
2. Will be given the opportunity to submit written comments, documents, records, and testimony or any other matter relevant to your claim;
3. Will, at your request and free of charge, be given reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits;
4. Will be given a review that takes into account all comments, documents, records, and other information submitted by you relating to the claim, regardless of whether such information was submitted or considered in the initial benefit determination;
5. Will be provided free of charge with copies of any new or additional evidence that the Plan or its designee considers, relies upon or generates before a notice of Final Adverse Benefit Determination is issued, and you will have an opportunity to respond before the Plan's or its designee's time frame for issuing a notice of Final Adverse Benefit Determination expires;
6. Will be provided free of charge with any new or additional rationale upon which a Final Adverse Benefit Determination is based before the notice of Final Adverse Benefit Determination is issued, and you will have an opportunity to respond before the Plan's or its designee's timeframe for issuing a notice of Final Adverse Benefit Determination expires; and
7. May request an external review at the same time you request an internal appeal for an urgent care claim or for a concurrent care claim that is urgent.

The claim review will be subject to the following rules:

1. The claim will be reviewed by an appropriate individual, who is neither the individual who made the initial denial nor a subordinate of that individual.
2. The review will be conducted without giving deference to the initial denial.
3. If the Adverse Benefit Determination was based in whole or in part on a medical judgment (including any determinations of Medical Necessity or Experimental/Investigative treatment), the reviewer will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment. This health care professional shall not be an individual who was consulted on the initial claim denial nor the subordinate of such an individual. Health care professionals who conduct the appeal act independently and impartially. Decisions to hire, compensate, terminate, promote or retain these professionals are not based in any manner on the likelihood that these professionals will support a denial of benefits. Upon specific written request from you, the Plan or its designee will provide the identification of the medical or vocational expert whose advice was obtained on behalf of the Plan in connection with the Adverse Benefit Determination, without regard to whether the advice was relied upon in making the benefit determination.
4. You will receive continued coverage pending the outcome of the appeals process. For this purpose, the Plan or its designee may not reduce or terminate benefits for an ongoing course of treatment without providing advance notice and an opportunity for

advance review. If the Plan's Adverse Benefit Determination is upheld, you may be responsible for the payment of services you receive while the appeals process was pending.

Timetable for Deciding Appeals

The Plan must issue a decision on your appeal according to the following timetable:

Urgent Care Claims – as soon as possible, taking into account the medical exigencies, but not later than 72 hours after receiving your request for a review. If your health care practitioner (as defined in Ohio Revised Code 3923.041(A)) uses the Plan or its designee's electronic software system to request an appeal of a Claim Involving Urgent Care, the Plan or its designee will respond to the appeal within 48 hours of receipt.

Pre-Service Claims – within a reasonable period of time appropriate to the medical circumstances, but not later than 30 days after receiving your request for a review, if the Plan or its designee receives a pre-service claim appeal in writing. When the Plan or its designee receives a pre-service claim appeal from your health care practitioner (as defined in Ohio Revised Code 3923.041(A)) when you have authorized him or her to appeal on your behalf and the health care practitioner uses the Plan's or its designee's electronic software system for prior authorization, the Plan or its designee will respond to the appeal within 10 calendar days of receipt.

Post-Service Claims - not later than 30 days after receiving your request for a review.

Decisions will be issued on concurrent claim appeals within the time frame appropriate for the type of concurrent care claim (i.e., urgent, other pre-service or post-service).

Notice of Final Adverse Benefit Determination after Appeal

If the appeal has been either partially or completely denied, you will be provided with a written notice of Final Adverse Benefit Determination in a culturally and linguistically appropriate manner containing the following information:

1. Information sufficient to identify the claim or health care service involved, including the date of service, Health Care Provider, and claim amount (if applicable);
2. The specific reason(s) for the Final Adverse Benefit Determination, including the denial code and its corresponding meaning;
3. Reference to the specific plan provision(s) on which the Final Adverse Benefit Determination is based;
4. A statement that you may request reasonable access to and copies of all documents, records and other information relevant to your appealed claim for benefits, which shall be provided to you without charge;
5. If the Final Adverse Benefit Determination relied upon any internal rules, guidelines or protocols, a statement that you may request a copy of the rule, guideline or protocol, which will be provided to you without charge;
6. If the Final Adverse Benefit Determination was based in whole or in part on Medical Necessity, Experimental/Investigative treatment or a similar limit or exclusion, a statement that you may request the scientific or clinical judgment for the determination which applies the terms of the plan to the patient's medical circumstances, which will be provided to you without charge;

7. Notice of the availability, upon request, of the diagnosis code and treatment code and their corresponding meanings, if applicable;
8. Disclosure of the availability of assistance with the appeal process from the Ohio Department of Insurance if your Plan is regulated by the Ohio Department of Insurance;
9. A discussion of the decision;
10. A description of the Plan's or its designee's applicable appeal procedures.

What Happens After the First Level Mandatory Internal Appeal

If your claim is denied at the mandatory first level internal appeal level, you may be eligible for either the External Review Process by an Independent Review Organization for Adverse Benefit Determinations involving medical judgment or the External Review Process by the Ohio Department of Insurance for contractual issues that do not involve medical judgment.

Second Level External Review Process for Non-Federal Governmental Health Plans

A. Contact Information for Filing an External Review

Member Appeals
PO Box 5700
Cleveland, Ohio 44101
1-800-367-3762

B. Understanding the External Review Process

Under Chapter 3922 of the Ohio Revised Code all Health Plan Issuers must provide a process that allows a person covered under a Health Benefit Plan or a person applying for Health Benefit Plan coverage to request an independent external review of an Adverse Benefit Determination. This is a summary of that external review process. An Adverse Benefit Determination is a decision by the Plan to deny a requested Health Care Service or payment because services are not covered, are excluded, or limited under the plan, or the Covered Person is not eligible to receive the benefit.

The Adverse Benefit Determination may involve an issue of Medical Necessity, appropriateness, health care setting, or level of care or effectiveness. An Adverse Benefit Determination can also be a decision to deny Health Benefit Plan coverage or to Rescind coverage.

C. Opportunity for External Review

An external review may be conducted by an Independent Review Organization (IRO) or by the Ohio Department of Insurance. The Covered Person does not pay for the external review. There is no minimum cost of Health Care Services denied in order to qualify for an external review. However, the Covered Person must generally exhaust the Plan's mandatory internal appeal process before seeking an external review. Exceptions to this requirement will be included in the notice of the Adverse Benefit Determination.

1. External Review by an IRO

A Covered Person is entitled to an external review by an IRO in the following instances:

- The Adverse Benefit Determination involves a medical judgment or is based on any medical information
- The Adverse Benefit Determination indicates the requested service is Experimental or Investigational, the requested Health Care Service is not explicitly excluded in the Covered Person's Health Benefit Plan, and the treating Physician certifies at least one of the following:

- Standard Health Care Services have not been effective in improving the Condition of the Covered Person
- Standard Health Care Services are not medically appropriate for the Covered Person
- No available standard Health Care Service covered by the Plan is more beneficial than the requested Health Care Service

There are two types of IRO reviews, standard and expedited. A standard review is normally completed within 30 days. An expedited review for urgent medical situations is normally completed within 72 hours and can be requested if any of the following applies:

- The Covered Person's treating Physician certifies that the Adverse Benefit Determination involves a medical Condition that could seriously jeopardize the life or health of the Covered Person or would jeopardize the Covered Person's ability to regain maximum function if treatment is delayed until after the time frame of an expedited internal appeal, and the Covered Person has filed a request for an expedited internal appeal.
- The Covered Person's treating Physician certifies that the Final Adverse Benefit Determination involves a medical Condition that could seriously jeopardize the life or health of the Covered Person or would jeopardize the Covered Person's ability to regain maximum function if treatment is delayed until after the time frame of a standard external review.
- The Final Adverse Benefit Determination concerns an admission, availability of care, continued stay, or Health Care Service for which the Covered Person received Emergency Services, but has not yet been discharged from a facility.
- An expedited internal appeal is already in progress for an Adverse Benefit Determination of Experimental or Investigational treatment and the Covered Person's treating Physician certifies in writing that the recommended Health Care Service or treatment would be significantly less effective if not promptly initiated.

NOTE: An expedited external review is not available for retrospective Final Adverse Benefit Determinations (meaning the Health Care Service has already been provided to the Covered Person).

2. External Review by the Ohio Department of Insurance

A Covered Person is entitled to an external review by the Department in either of the following instances:

- The Adverse Benefit Determination is based on a contractual issue that does not involve a medical judgment or medical information.
- The Adverse Benefit Determination for an Emergency Medical Condition indicates that medical Condition did not meet the definition of emergency AND the Plan's decision has already been upheld through an external review by an IRO.

D. Request for External Review

Regardless of whether the external review case is to be reviewed by an IRO or the Department of Insurance, the Covered Person, or an Authorized Representative, must request an external review through the Plan within 180 days of the date of the notice of final adverse benefit determination issued by the Plan.

All requests must be in writing, including by electronic means, except for a request for an expedited external review. Expedited external reviews may be requested orally. The Covered Person will be required to consent to the release of applicable medical records and sign a medical records release authorization.

If the request is complete and eligible the Plan will initiate the external review and notify the Covered Person in writing, or immediately in the case of an expedited review, that the request is complete and eligible for external review. The notice will include the name and contact information for the assigned IRO or the Ohio Department of Insurance (as applicable) for the purpose of submitting additional information. When a standard review is requested, the notice will inform the Covered Person that, within 10 business days after receipt of the notice, they may submit additional information in writing to the IRO or the Ohio Department of Insurance (as applicable) for consideration in the review. The Plan will also forward all documents and information used to make the Adverse Benefit Determination to the assigned IRO or the Ohio Department of Insurance (as applicable).

If the request is not complete the Plan will inform the Covered Person in writing and specify what information is needed to make the request complete. If the Plan determines that the Adverse Benefit Determination is not eligible for external review, the Plan must notify the Covered Person in writing and provide the Covered Person with the reason for the denial and inform the Covered Person that the denial may be appealed to the Ohio Department of Insurance.

The Ohio Department of Insurance may determine the request is eligible for external review regardless of the decision by the Plan and require that the request be referred for external review. The Department's decision will be made in accordance with the terms of the Health Benefit Plan and all applicable provisions of the law.

E. IRO Assignment

When the Plan initiates an external review by an IRO, the Ohio Department of Insurance web based system randomly assigns the review to an accredited IRO that is qualified to conduct the review based on the type of Health Care Service. An IRO that has a conflict of interest with the Plan, the Covered Person, the Health Care Provider or the health care facility will not be selected to conduct the review.

F. Reconsideration by the Plan

If you submit information to the Independent Review Organization or the Ohio Department of Insurance to consider, the Independent Review Organization or Ohio Department of Insurance will forward a copy of the information to the Plan. Upon receipt of the information, the Plan may reconsider its Adverse Benefit Determination and provide coverage for the Health Care Service in question. Reconsideration by the Plan will not delay or terminate an external review. If the Plan reverses an Adverse Benefit Determination, the Plan will notify you in writing and the Independent Review Organization will terminate the external review.

G. IRO Review and Decision

The IRO must consider all documents and information considered by the Plan in making the Adverse Benefit Determination, any information submitted by the Covered Person and other information such as; the Covered Person's medical records, the attending health care professional's recommendation, consulting reports from appropriate health care professionals, the terms of coverage under the Health Benefit Plan, the most appropriate practice guidelines, clinical review criteria used by the Health Plan Issuer or its Utilization Review organization, and the opinions of the IRO's clinical reviewers.

The IRO will provide a written notice of its decision within 30 days of receipt by the Plan of a request for a standard review or within 72 hours of receipt by the Plan of a request for an expedited review. This notice will be sent to the Covered Person, the Plan and the Ohio Department of Insurance and must include the following information:

- A general description of the reason for the request for external review
- The date the Independent Review Organization was assigned by the Ohio Department of Insurance to conduct the external review

- The dates over which the external review was conducted
- The date on which the Independent Review Organization's decision was made
- The rationale for its decision
- References to the evidence or documentation, including any evidence-based standards, that were used or considered in reaching its decision

NOTE: Written decisions of an IRO concerning an Adverse Benefit Determination that involves a health care treatment or service that is stated to be Experimental or Investigational also includes the principle reason(s) for the IRO's decision and the written opinion of each clinical reviewer including their recommendation and their rationale for the recommendation.

H. Binding Nature of External Review Decision

An external review decision is binding on the Plan except to the extent the Plan has other remedies available under state law. The decision is also binding on the Covered Person except to the extent the Covered Person has other remedies available under applicable state or federal law.

A Covered Person may not file a subsequent request for an external review involving the same Adverse Benefit Determination that was previously reviewed unless new medical or scientific evidence is submitted to the Plan.

I. If You Have Questions About Your Rights or Need Assistance

You may contact the Plan at the Customer Care Center telephone number listed on your identification card. You may also contact the Ohio Department of Insurance:

Ohio Department of Insurance
ATTN: Consumer Affairs
50 West Town Street, Suite 300
Columbus, Ohio 43215-4186
Telephone: 800.686.1526 / 614-644-2673
Fax: 614-644-3744
TDD: 614-644-3745

Contact ODI Consumer Affairs:

<http://insurance.ohio.gov/consumer/pages/healthcoverageappealtoolkit.aspx>

File a Consumer Complaint:

<http://insurance.ohio.gov/Consumer/OCS/Pages/ConsCompl.aspx>

LEGAL ACTION

You may not begin any legal action until you have followed the procedures and exhausted the administrative remedies described in this section. These review procedures shall be the exclusive mechanism through which determinations of eligibility and benefits may be appealed. No action, at law or in equity, shall be brought to recover benefits within 60 days after Mutual Health Services receives written proof in accordance with this Summary Plan Description that Covered Services have been given to you. No such action may be brought later than three years after expiration of the required claim filing limit as specified.

FOREIGN TRAVEL

Benefits include coverage for the treatment of Emergency Medical Conditions rendered worldwide. Your coverage is in effect whether your treatment is received in a foreign country or in the United States. When you receive medical treatment in another country, you may be asked to pay for the service at the time it is rendered. To receive reimbursement for the care provided, make sure to obtain an itemized bill from the provider at the time of service. Mutual Health Services cannot process a bill unless the provider lists separately the type and cost of each service you received. All billing submitted for consideration must be translated into the English language and dollar amounts converted to the current rate of exchange. To receive reimbursement for Hospital and/or medical expenses, the services rendered must be eligible for coverage in accordance with the benefits described in this Summary Plan Description.

HEALTH CARE FRAUD

Health care fraud is a felony that can be prosecuted. Any Participant who willfully and knowingly engages in an activity intending to defraud this Plan will face disciplinary action and / or prosecution. Furthermore, any Participant who receives money from the Plan to which he is not entitled will be required to fully reimburse the Plan.

PLAN AMENDMENTS

Plan amendments are required to be distributed to all eligible Employees within 60 days of the effective date of the amendment.

RIGHT TO RELEASE CLAIMS AND RECEIVE NECESSARY INFORMATION

For the purpose of implementing the terms of this coverage, Mutual Health Services may, without the consent of or notice to any person, release or obtain from any insurance company or other organization or person any information, with respect to any person, which it deems necessary for determining benefits payable.

PHYSICAL EXAMINATION

Mutual Health Services shall, upon request and at the expense of The Plan and by a Physician of its own choice, have the right and opportunity to physically examine any covered individual with respect to the surgical and medical services listed in the Summary Plan Description.

FACILITY OF PAYMENT

When another plan makes payment that should have been made under this Plan, the Plan shall have the right to directly reimburse the other plan making payment.

RESCISSION OF COVERAGE

A rescission of your coverage means that the coverage may be legally voided all the way back to the day the Plan began to provide you with coverage, just as if you never had coverage under the Plan. Your coverage can only be rescinded if you (or a person seeking coverage on your behalf), performs an act, practice, or omission that constitutes fraud; or unless you (or a person seeking coverage on your behalf) makes an intentional misrepresentation of material fact, as prohibited by the terms of your Plan.

Your coverage can also be rescinded due to such an act, practice, omission or intentional misrepresentation by your employer. You will be provided with thirty (30) calendar days' advance notice before your coverage is rescinded. You have the right to request an internal appeal of a rescission of your coverage. Once the internal appeal process is exhausted, you have the additional right to request an independent external review.

RIGHT OF RECOVERY

If the Plan makes any payment which is determined in excess of the Plan's benefits, the Plan shall have the right to recover the amount determined to be in error. The Plan shall have the right at any time to: (a) recover that overpayment from the person to whom or on whose behalf it was made; or (b) offset the amount of that overpayment from a future claim payment to that provider for this Plan and/or other plans administered by Mutual Health Services. This right does not affect any other right of recovery Mutual Health Services may have with respect to overpayments.

GENETIC INFORMATION NONDISCRIMINATION ACT (GINA)

Individuals will be protected from discrimination in health plans on the basis of their genetic information. The Plan will not discriminate against individuals based upon their genetic information, which includes information about genetic tests, the genetic test of family members and the manifestation of a disease or disorder in family members. In addition, genetic information will be considered "health information" for purposes of the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

LARGE CASE MANAGEMENT

Large case management is a program which identifies potential high-risk, high-cost claims in order to direct the patient toward the most cost-effective, quality medical care available, as well as provide the patient and the patient's family with another avenue for information and options.

When a Covered Person's Condition warrants additional management (i.e. chronic illness, catastrophic injury, etc.), the Plan shall have the right to initiate case management and waive the normal provisions of the Plan when it is reasonable to expect a cost-effective result without sacrifice to the quality of patient care. The case manager will first contact the patient and/or the patient's family to make an introduction and answer questions. The case manager will also contact the patient's attending Physician and other medical providers to make an introduction and to assure that all available resources are considered.

Should an alternate treatment plan be proposed, the case manager, attending Physician, patient and/or the patient's family must all agree to the alternate treatment plan. Once the agreement is established, the patient and/or the patient's family cannot refuse to cooperate with the case management firm, including signing the necessary authorization forms to obtain health information.

COORDINATION OF BENEFITS (COB)

This COB provision applies to This Plan when a Covered Person has health care coverage under more than one Plan. All of the benefits provided by This Plan are subject to this provision.

Definitions: For the purpose of this COB provision, the following definitions will apply:

Plan- Any arrangement of coverage which provides health benefits or services by means of:

- (a) group, blanket or franchise coverage, whether insured or uninsured, including coverage provided through:
 - (i) HMO's and other prepayment group or individual plans;
 - (ii) automobile "no fault" and "fault" insurance, including uninsured/underinsured motorist coverage and medical payment coverage;
 - (iii) hospital indemnity benefits of more than \$100 per day;
- (b) governmental programs, except:
 - (i) coverage provided under Title XVIII (Medicare) and Title XIX (Medicaid) of The Social Security Act of 1965, as amended; and
 - (ii) any plan when by law its benefits are excess to those of any private insurance plan or non-governmental plan;
- (c) any coverage under:
 - (i) labor-management trustee plans;
 - (ii) union welfare plans;
 - (iii) employer organization plans or employee benefit organization plans.

Plan does not mean: (a) any type of school accident coverage, including college plans; or (b) individual or family plans or contracts.

This Plan - The health expense benefits provided by the Employer.

Primary- A Plan which pays Allowable Expenses without regard to the existence of any other Plans.

Secondary- Any Plan which is not considered the Primary Plan. When there are more than two Plans covering the same Covered Person, This Plan may be Primary as to one or more Plans and Secondary as to a different Plan or Plans.

Order of Benefit Determination

A Plan will always be Primary and will pay its benefits first if the Plan has no COB provision or non-duplication provision with the same intent.

If, however, both Plans have a COB provision, the Primary and Secondary Plan will be determined according to the following rules:

- a) The benefits of a Plan which covers a person as an employee are determined before those of a Plan which covers a person as a Dependent.
- b) Covered Dependent Child/Parents **not** Separated or Divorced The benefits of a Plan which covers a child as a Covered Dependent of a parent whose birthday falls earlier in the year are determined before those of a Plan of the parent whose birthday falls later in the year. A person's year of birth is not relevant in applying this rule.
- c) Covered Dependent Child/Parents Separated or Divorced The benefits of a Plan which covers a child as a Covered Dependent of divorced or separated parents are determined in the following order:
 - I. the benefits of the Plan of the parent who is the residential parent with legal custody of the child, or the equivalent as defined by the statute in the State in which the employee resides, are determined first;

- II. the benefits of the Plan of the Spouse of the parent who is the residential parent with legal custody of the child or the equivalent as defined by the statute in the State, in which the employee resides, are determined next;
- III. the benefits of the Plan of the parent who is not the residential parent with legal custody, or the equivalent as defined by the statute in the State in which the employee resides, are determined last.

If, however, there is a court decree which would otherwise establish financial responsibility for the health care expenses of a child, then the benefits of the Plan which covers the parent with financial responsibility are determined before any other Plan.

- (d) The benefits of a Plan which covers a person as an active employee (or a Dependent of such employee) are determined before the benefits of a Plan which covers such person as:
 - I. a laid-off or retired employee;
 - II. the Dependent of a laid-off, retired or deceased employee; or
 - III. a COBRA beneficiary continuing coverage in accordance with Federal Law.
- (e) If none of the above rules determine an order of benefits, then the benefits of a Plan which has covered the person for the longer period of time are determined before those of the Plan which has covered the person for the shorter period of time.
- (f) The Covered Person's benefits under automobile "no fault" and "fault" insurance, including uninsured/underinsured motorist coverage, and medical payment coverage are determined before the benefits of this Plan.

How Your Benefits Are Paid

- a) This Plan will determine which Plan is Primary and which Plan is Secondary. In order to obtain all benefits available, a Covered Person should file a claim under each Plan.
- b) This Plan will pay its benefits without regard to the existence of any other Plan when it is Primary.
- c) When This Plan is Secondary it will pay a reduced benefit which, when added to the benefits paid by all other Plans, will not exceed 100% of the total Allowable Expense. Any benefits reduced during any Claim Determination Period because of this provision will be reduced proportionately. Only the reduced amount may be charged against any benefit limit of This Plan. No Plan will pay more than it would have paid in the absence of this COB provision.

SUBROGATION AND RIGHT OF RECOVERY

The provisions of this section apply to all current or former Plan Participants and also to the parents, guardian, or other representative of a dependent child who incurs claims and is or has been covered by the Plan. The Plan's right to recover (whether by Subrogation or reimbursement) shall apply to the personal representative of your estate, your decedents, minors, and incompetent or disabled persons. "You" or "your" includes anyone on whose behalf the Plan pays benefits. No adult Covered Person hereunder may assign any rights that it may have to recover medical expenses from any tortfeasor or other person or entity to any minor child or children of said adult Covered Person without the prior express written consent of the Plan.

The Plan's right of Subrogation or reimbursement, as set forth below, extend to all insurance coverage available to you due to an Injury, Illness or Condition for which the Plan has paid medical claims (including, but not limited to, liability coverage, uninsured motorist coverage, underinsured motorist coverage, personal umbrella coverage, medical payments coverage,

workers compensation coverage, no fault automobile coverage or any first party insurance coverage).

Your Plan is always secondary to automobile no-fault coverage, personal injury protection coverage, or medical payments coverage.

No disbursement of any settlement proceeds or other Recovery funds from any insurance coverage or other source will be made until the Plan's Subrogation and reimbursement interest are fully satisfied.

Subrogation

The right of Subrogation means the Plan is entitled to pursue any claims that you may have in order to recover the benefits paid by the Plan. Immediately upon paying or providing any benefit under the Plan, the Plan shall be subrogated to (stand in the place of) all of your rights of Recovery with respect to any claim or potential claim against any party, due to an Injury, Illness or Condition to the full extent of benefits provided or to be provided by the Plan. The Plan may assert a claim or file suit in your name and take appropriate action to assert its Subrogation claim, with or without your consent. The Plan is not required to pay you part of any Recovery it may obtain, even if it files suit in your name.

Reimbursement

If you receive any payment as a result of an Injury, Illness or Condition, you agree to reimburse the Plan first from such payment for all amounts the Plan has paid and will pay as a result of that Injury, Illness or Condition, up to and including the full amount of your Recovery. Benefit payments made under the Plan are conditioned upon your obligation to reimburse the Plan in full from any Recovery you receive for your Injury, Illness or Condition.

Constructive Trust

By accepting benefits (whether the payment of such benefits is made to you or made on your behalf to any provider) you agree that if you receive any payment as a result of an Injury, Illness or Condition, you will serve as a constructive trustee over those funds. Failure to hold such funds in trust will be deemed a breach of your fiduciary duty to the Plan. No disbursement of any settlement proceeds or other Recovery funds from any insurance coverage or other source will be made until the Plan's Subrogation and reimbursement interest are fully satisfied.

Lien Rights

Further, the Plan will automatically have a lien to the extent of benefits paid by the Plan for the treatment of the Illness, Injury or Condition upon any Recovery whether by settlement, judgment or otherwise, related to treatment for any Illness, Injury or Condition for which the Plan paid benefits. The lien may be enforced against any party who possesses funds or proceeds representing the amount of benefits paid by the Plan including, but not limited to, you, your representative or agent, and/or any other source that possessed or will possess funds representing the amount of benefits paid by the Plan.

Assignment

In order to secure the Plan's Recovery rights, you agree to assign to the Plan any benefits or claims or rights of Recovery you have under any automobile policy or other coverage, to the full

extent of the Plan's Subrogation and reimbursement claims. This assignment allows the Plan to pursue any claim you may have, whether or not you choose to pursue the claim.

First-Priority Claim

By accepting benefits from the Plan, you acknowledge that the Plan's Recovery rights are a first priority claim and are to be repaid to the Plan before you receive any Recovery for your damages. The Plan shall be entitled to full reimbursement on a first-dollar basis from any payments, even if such payment to the Plan will result in a Recovery which is insufficient to make you whole or to compensate you in part or in whole for the damages sustained. The Plan is not required to participate in or pay your court costs or attorney fees to any attorney you hire to pursue your damage claim.

Applicability to All Settlements and Judgments

The terms of this entire Subrogation and right of Recovery provision shall apply and the Plan is entitled to full Recovery regardless of whether any liability for payment is admitted and regardless of whether the settlement or judgment identifies the medical benefits the Plan provided or purports to allocate any portion of such settlement or judgment to payment of expenses other than medical expenses. The Plan is entitled to recover from any and all settlements or judgments, even those designated as pain and suffering, non-economic damages and/or general damages only. The Plan's claim will not be reduced due to your own negligence.

Cooperation

You agree to cooperate fully with the Plan's efforts to recover benefits paid. It is your duty to notify the Plan within 30 days of the date when any notice is given to any party, including an insurance company or attorney, of your intention to pursue or investigate a claim to recover damages or obtain compensation due to your Injury, Illness or Condition. You and your agents agree to provide the Plan or its representatives notice of any Recovery you or your agents obtain prior to receipt of such Recovery funds or within 5 days if no notice was given prior to receipt. Further, you and your agents agree to provide notice prior to any disbursement of settlement or any other Recovery funds obtained. You and your agents shall provide all information requested by the Plan, the Claims Administrator or its representative including, but not limited to, completing and submitting any applications or other forms or statements as the Plan may reasonably request and all documents related to or filed in personal injury litigation. Failure to provide this information, failure to assist the Plan in pursuit of its Subrogation rights or failure to reimburse the Plan from any settlement or Recovery you receive may result in the denial of any future benefit payments or claim until the Plan is reimbursed in full, termination of your health benefits or the institution of court proceedings against you.

You shall do nothing to prejudice the Plan's Subrogation or Recovery interest or prejudice the Plan's ability to enforce the terms of this Plan provision. This includes, but is not limited to, refraining from making any settlement or Recovery that attempts to reduce or exclude the full cost of all benefits provided by the Plan or disbursement of any settlement proceeds or other Recovery prior to fully satisfying the Plan's Subrogation and reimbursement interest.

You acknowledge that the Plan has the right to conduct an investigation regarding the Injury, Illness or Condition to identify potential sources of Recovery. The Plan reserves the right to notify all parties and his/her agents of its lien. Agents include, but are not limited to, insurance companies and attorneys.

You acknowledge that the Plan has notified you that it has the right pursuant to the Health Insurance Portability and Accountability Act ("HIPAA"), 42 U.S.C. Section 1301 et seq, to share your personal health information in exercising its Subrogation and reimbursement rights.

Future Benefits

If you fail to cooperate with and reimburse the Plan, the Plan reserves the right to deny any future benefit payments on any other claim made by you until the Plan is reimbursed in full. However, the amount of any Covered Services excluded under this section will not exceed the amount of your Recovery.

Interpretation

In the event that any claim is made that any part of this Subrogation and right of Recovery provision is ambiguous or questions arise concerning the meaning or intent of any of its terms, the Claims Administrator for the Plan shall have the sole authority and discretion to resolve all disputes regarding the interpretation of this provision.

Jurisdiction

By accepting benefits from the Plan, you agree that any court proceeding with respect to this provision may be brought in any court of competent jurisdiction as the Plan may elect. By accepting such benefits, you hereby submit to each such jurisdiction, waiving whatever rights may correspond by reason of your present or future domicile. By accepting such benefits, you also agree to pay all attorneys' fees the Plan incurs in successful attempts to recover amounts the Plan is entitled to under this section.

Discretionary Authority

The Plan shall have discretionary authority to interpret and construct the terms and conditions of the Subrogation and Reimbursement provisions and make determination or construction which is not arbitrary and capricious. The Plan's determination will be final and conclusive.

PROVISIONS APPLICABLE TO ALL COVERAGE

The Plan Sponsor reserves the right to terminate, suspend, withdraw, amend, or modify the Plan at any time. Any such change or termination in benefits (a) will be based solely on the decision of the Plan Sponsor; and (b) may apply to active Employees or present and future retirees as either separate groups or as one group.

Any representations or statements which disagree with the provisions of the Plan as stated herein, which are made by the Plan Sponsor, Plan Administrators, Representatives or Agents, Plan Participants or providers:

1. Shall not be considered as representations or statements made by, or on behalf of the Plan; Plan Sponsor or Administrator;
2. Shall not bind Plan Administrator for benefits under the Plan.

TERMINATION OF EMPLOYEE COVERAGE

Your coverage under this Plan will terminate automatically without notice as of midnight on the earliest of the following dates:

1. the date the Plan terminates; or
2. the last day of the calendar month in which you cease to be in an eligible Employee Class; or
3. the date all coverage or certain benefits are terminated for your class by modification of the Plan; or
4. the date you become a full-time member of the armed forces of any country; or
5. the date you fail to make any required contribution.

TERMINATION OF DEPENDENT COVERAGE

For a Dependent, as of midnight on the earliest of the following dates:

1. the date your coverage terminates; or
2. the date Dependent coverage under the Plan terminates; or
3. the date your Dependent Spouse becomes a full-time member of the armed forces of any country; or
4. the date you fail to make any required contribution on behalf of your Dependent(s); or
5. the date your Dependent no longer meets the Plan's definition of Dependent.

CONTINUATION OF COVERAGE IN THE EVENT OF TEMPORARY LAYOFF

In the event of a layoff, your coverage will continue for a maximum of three months following the date the layoff begins, subject to the payment of any required contribution. Coverage continued under this provision is preliminary to coverage continued under federal law.

CONTINUATION OF COVERAGE IN THE EVENT OF LEAVE OF ABSENCE

In the event of Employer approved leave of absence, your coverage will continue for a maximum of six months following the date such leave of absence begins, subject to the payment of any required contribution. Coverage continued under this provision is preliminary to coverage continued under federal law.

CONTINUATION OF COVERAGE IN THE EVENT OF TOTAL DISABILITY

Coverage will continue for a maximum of twenty-four months following the date on which Total Disability commences, subject to the payment of any required contribution. Coverage continued under this provision is preliminary to coverage continued under federal law.

FAMILY AND MEDICAL LEAVE

If you take an approved leave of absence in accordance with the federal Family and Medical Leave Act of 1993, coverage for you and your Dependents will be continued under the same terms and conditions as if you have continued performing services for City of Stow, provided you continue to pay your regular contribution towards coverage.

If you fail to make the required contribution for coverage within the 30-day grace period from the contribution due date, then your coverage will terminate as of the date the contribution was due.

If you do not return to work for City of Stow after the approved Family Medical Leave, or if you have given notice of intent not to return to work during the leave, or if you exhaust your FMLA entitlement, coverage may be continued under the Continuation of Coverage (COBRA)

provision of this Plan, provided you elect to continue under the COBRA provision. Continuation of Coverage (COBRA) will be provided only if the following conditions have been met:

1. You were covered under this Plan on the day before the FMLA leave began or became covered during the FMLA leave;
2. You do not return to work after an approved FMLA leave; and
3. Without COBRA, you would lose coverage under this Plan.

Continuation of Coverage (COBRA) will become effective on the last day of the FMLA leave as determined below:

1. The date you fail to return to work after an approved Family or Medical Leave;
2. The date you inform City of Stow that you do not intend to return to work; or
3. The date you exhaust your FMLA entitlement and fail to return to work.

Coverage continued during a Family or Medical Leave will not be counted toward the maximum COBRA continuation period.

If you decline coverage during the FMLA leave period, or if you elect to continue coverage during the Family or Medical Leave and fail to pay the required contributions, you will still be eligible for COBRA continuation at the end of the FMLA leave, if you do not return to work. COBRA continuation will become effective on the last day of the FMLA leave. You need not provide evidence of good health to elect COBRA continuation, even if there was a lapse in coverage during the FMLA leave period.

If coverage lapses for any reason during an FMLA leave and you return to work on a timely basis following an approved FMLA leave, coverage will be reinstated as if you have continued performing services during the leave, including Dependent coverage. Reinstatement will be provided without having to satisfy any waiting period, or provide evidence of good health.

HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996 (HIPAA)

In compliance with the requirements of the HIPAA Privacy and Security regulations, herein referred to as the "HIPAA Regulations", the following has been established as the extent to which the Plan Sponsor will receive, use, and/or disclose Protected Health Information.

Permitted disclosure of Individuals' Protected Health Information to the Plan Sponsor

- A. The Plan (and any business associate acting on behalf of the Plan), or any health care issuer servicing the Plan will disclose Individuals' Protected Health Information to the Plan Sponsor only to permit the Plan Sponsor to carry out plan administration functions. Such disclosure will be consistent with the provisions of the HIPAA Regulations.
- B. All disclosures of the Protected Health Information of the Plan's Individuals by the Plan's business associate or health care issuer, to the Plan Sponsor will comply with the restrictions and requirements set forth in this document and in 45 C.F.R. §164.504 (the "504" provisions).
- C. The Plan (and any business associate acting on behalf of the Plan), may not permit a health care issuer, to disclose Individuals' Protected Health Information to the Plan Sponsor for employment-related actions and decisions in connection with any other benefit or employee benefit plan of the Plan Sponsor.

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- D. The Plan Sponsor will not use or further disclose Individuals' Protected Health Information other than as described in the Plan Documents and permitted by the "504" provisions.
 - E. The Plan Sponsor will ensure that any agent(s), including a subcontractor, to whom it provides Individuals' Protected Health Information received from the Plan (or from the Plan's business associate or health care issuer), agrees to the same restrictions and conditions that apply to the Plan Sponsor with respect to such Protected Health Information.
 - F. The Plan Sponsor will not use or disclose Individuals' Protected Health Information for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the Plan Sponsor.
 - G. The Plan Sponsor will report to the Plan any use or disclosure of Protected Health Information that is inconsistent with the uses or disclosures provided for in the Plan Documents (as amended) and in the "504" provisions, including any Breaches, of which the Plan Sponsor becomes aware.

Disclosure of Individuals' Protected Health Information - Disclosure by the Plan Sponsor

- A. The Plan Sponsor will make the Protected Health Information of the Individual who is the subject of the Protected Health Information available to such Individual in accordance with 45 C.F.R. § 164.524.
- B. The Plan Sponsor will make Individuals' Protected Health Information available for amendment and incorporate any amendments to Individuals' Protected Health Information in accordance with 45 C.F.R. § 164.526.
- C. The Plan Sponsor will make and maintain an accounting so that it can make available those disclosures of Individuals' Protected Health Information that it must account for in accordance with 45 C.F.R. § 164.528.
- D. The Plan Sponsor will make its internal practices, books, and records relating to the use and disclosure of Individuals' Protected Health Information received from the Plan available to the U.S. Department of Health and Human Services for purposes of determining compliance by the Plan with the HIPAA Regulations.
- E. The Plan Sponsor will, if feasible, return or destroy all Individuals' Protected Health Information received from the Plan (or a business associate or health care issuer with respect to the Plan) that the Plan Sponsor still maintains in any form after such information is no longer needed for the purpose for which the use or disclosure was made. Additionally, the Plan Sponsor will not retain copies of such Protected Health Information after such information is no longer needed for the purpose for which the use or disclosure was made. If, however, such return or destruction is not feasible, the Plan Sponsor will limit further uses and disclosures to those purposes that make the return or destruction of the information infeasible.
- F. The Plan Sponsor will ensure that the required adequate separation, described later in this section, is established and maintained.

Disclosures of Summary Health Information and Enrollment and Disenrollment Information to the Plan Sponsor

- A. The Plan, or a business associate or health care issuer with respect to the Plan, may disclose summary health information to the Plan Sponsor without the need to amend the Plan Documents as provided for in the “504” provisions, if the Plan Sponsor requests the summary health information for the purpose of:
1. Obtaining premium bids from health plans for providing health coverage under the Plan; or
 2. Modifying, amending, or terminating the Plan.
- B. The Plan, or a business associate or health care issuer with respect to the Plan, may disclose enrollment and disenrollment information to the Plan Sponsor without the need to amend the Plan Documents as provided for in the “504” provisions.

Required separation between the Plan and the Plan Sponsor

- A. In accordance with the “504” provisions, this section describes the employees or classes of employees or workforce members under the control of the Plan Sponsor who may have access to Individuals’ Protected Health Information received from the Plan or from a business associate or health care issuer servicing the Plan.
1. Human Resources Personnel
 2. Public officials only as necessary
- B. This list reflects the employees, classes of employees, or other workforce members of the Plan Sponsor who may receive or at times access Individuals’ Protected Health Information relating to payment under, health care operations of, or other matters pertaining to plan administration functions that the Plan Sponsor provides for the Plan. These individuals will have access to Individuals’ Protected Health Information solely to perform these identified functions, and they will be subject to disciplinary action and/or sanctions (including termination of employment or affiliation with the Plan Sponsor) for any use or disclosure of Individuals’ Protected Health Information in violation of, or noncompliance with, the provisions of this Amendment.
- C. The Plan Sponsor will promptly report any violation or noncompliance, including any unauthorized use or disclosure of Individuals’ Protected Health Information to the Plan and will cooperate with the Plan to correct the violation or noncompliance, to impose appropriate disciplinary action and/or sanctions, and to mitigate any deleterious effect of the violation or noncompliance.

HIPAA Security Standards**Definitions**

- A. *Electronic Protected Health Information* – The term "Electronic Protected Health Information" has the meaning set forth in 45 C.F.R. § 160.103, as amended from time to time, and generally means protected health information that is transmitted or maintained in any electronic media.
- B. *Plan* – The term "Plan" means City of Stow Non-Grandfathered Employee Benefit Plan.
- C. *Plan Documents* – The term "Plan Documents" means the group health plan's governing documents and instruments (*i.e.*, the documents under which the group health plan was

established and is maintained), including but not limited to City of Stow Non-Grandfathered Employee Benefit Plan Document.

- D. *Plan Sponsor* – City of Stow.
- E. *Security Incidents* – The term "Security Incidents" has the meaning set forth in 45 C.F.R. § 164.304, as amended from time to time, and generally means the attempted or successful unauthorized access, use, disclosure, modification, or destruction of information or interference with systems operations in an information system.

Plan Sponsor Obligations

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

- A. Plan Sponsor shall implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of the Electronic Protected Health Information that Plan Sponsor creates, receives, maintains, or transmits on behalf of the Plan;
- B. Plan Sponsor shall ensure that the adequate separation that is required by 45 C.F.R. § 164.504(f) (2) (iii) of the HIPAA Regulations is supported by reasonable and appropriate security measures;
- C. Plan Sponsor shall ensure that any agent, including a subcontractor, to whom it provides Electronic Protected Health Information agrees to implement reasonable and appropriate security measures to protect such Information; and
- D. Plan Sponsor shall report to the Plan any Security Incidents of which it becomes aware as described below:
1. Plan Sponsor shall report to the Plan within a reasonable time after Plan Sponsor becomes aware, any Security Incident that results in unauthorized access, use, disclosure, modification, or destruction of the Plan's Electronic Protected Health Information; and
 2. Plan Sponsor shall report to the Plan any other Security Incident on an aggregate basis every quarter, or more frequently upon the Plan's request.

COBRA COVERAGE

SUMMARY OF RIGHTS AND OBLIGATIONS REGARDING CONTINUATION OF COVERAGE UNDER THE BENEFIT PLAN

Federal law requires most employers sponsoring group health plans to offer Employees and their families the opportunity to elect a temporary extension of health coverage (called "continuation coverage" or "COBRA coverage") in certain instances where coverage under the group health plan would otherwise end. You do not have to show that you are insurable to elect continuation coverage. However, you will have to pay all of the cost of your continuation coverage.

This section is intended only to summarize, as best possible, your rights and obligations under the law. The Plan offers no greater COBRA rights than what the COBRA statute requires, and this Notice should be construed accordingly.

Both you (the Employee) and your Spouse should read this summary carefully and keep it with your records.

Qualifying Events

If you are an Employee of City of Stow and you are covered by the Plan, you have a right to elect continuation coverage if you lose coverage under the Plan because of any of the following “qualifying events”:

1. Termination (for reasons other than your gross misconduct) of your employment.
2. Reduction in the hours of your employment.
3. Disability Determination

If you are the Spouse of an Employee covered by the Plan, you have the right to elect continuation coverage if you lose coverage under the Plan because of any of the following five “qualifying events”:

1. The death of your Spouse.
2. A termination of your Spouse’s employment (for reasons other than gross misconduct) or reduction in your Spouse’s hours of employment with City of Stow.
3. Divorce or legal separation from your Spouse. (Also, if an Employee drops his or her Spouse from coverage in anticipation of a divorce or legal separation, and a divorce or legal separation later occurs, then the later event will be considered a qualifying event even though the ex-Spouse lost coverage earlier. If the ex-Spouse notifies the administrator within 60 days of divorce and can establish that the coverage was dropped earlier in anticipation of divorce, then COBRA coverage may be available for the period after the divorce or legal separation.)
4. Your Spouse becomes entitled to Medicare benefits.
5. Your Spouse becomes disabled.

In the case of a Dependent child of an Employee covered by the Plan, he or she has the right to elect continuation coverage if group health coverage under the Plan is lost because of any of the following six “qualifying events”:

1. The death of the Employee parent.
2. The termination of the Employee parent’s employment (for reasons other than gross misconduct) or reduction in the Employee parent’s hours of employment with City of Stow.
3. Parents’ divorce or legal separation.
4. The Employee parent becomes entitled to Medicare benefits.
5. The Dependent ceases to be a “Dependent child” under the Plan.
6. Employee parent becomes disabled.

Notices and Election Procedures

Your employer is responsible for notifying the plan administrator of certain qualifying events, such as termination of employment (other than gross misconduct), reduction of hours, death and employee’s Medicare entitlement. You (the Employee) and/or your qualified beneficiaries will be notified of the right to elect continuation coverage automatically (i.e., without any action required by you or a family member) upon these events that resulted in a loss in coverage.

Under the COBRA statute, you (the Employee) or a family member have the responsibility to notify the Plan Administrator upon a divorce, legal separation, a child losing Dependent status, or a disability determination. This notice is required to be submitted to your Plan Administrator in writing. You must contact your Plan Administrator to obtain an "Enrollment/Change Form" to provide proper notice. The form provides information as to whom and where the Notice is to be sent. You or a family member must provide this notice within 60 days of the date of the qualifying event, or the date coverage is lost, whichever is later.

Notification of a second qualifying event must be made to the Plan Administrator within 60 days of the qualifying event, and must be in writing as described in the above paragraph.

Notification of a disability determination must be made to the Plan Administrator within 60 days of the LATER of the date of determination, date of qualifying event, or date coverage is lost as a result of the qualifying event. Notification must be in writing as described in the above paragraph, and a copy of the SSA Determination, or another correspondence from the Social Security Administration that includes all the information Mutual Health Services will need from the original determination letter to decide whether you are eligible for the extended coverage, must accompany your notice. Please note you have 30 days from the determination to notify Plan Administrator that you are no longer disabled.

If you or family members fail to provide this notice to the Plan Administrator during this 60-day notice period, any family member who loses coverage will NOT be offered the option to elect continuation coverage. Further, if you or a family member, fail to notify the Plan Administrator, and any claims are paid mistakenly for expenses Incurred after the last day of coverage, then you and your qualified beneficiaries will be required to reimburse the Plan for any claims so paid.

If the Plan Administrator is provided timely notice of a divorce, legal separation, a child's losing Dependent status, or a disability determination that has caused a loss of coverage, the Plan Administrator will notify the affected family member of the right to elect continuation coverage.

You (the Employee) or your qualified beneficiaries must elect continuation coverage within 60 days after Plan coverage ends or, if later, 60 days after the Plan Administrator sends you or your family member notice of the right to elect continuation coverage.

If you or your qualified Beneficiaries do not elect continuation coverage within this 60-day election period, you or your qualified Beneficiaries will lose the right to elect continuation coverage. Once the election is sent to the Plan Sponsor it is effective back to the date the employer sponsored coverage was lost. Please Note: No claims will be paid until the COBRA payment is received.

A covered Employee or the Spouse of the covered Employee may elect continuation coverage for all qualified beneficiaries. The covered Employee and his or her Spouse and Dependent children each also have an independent right to elect continuation coverage. Thus, a Spouse or Dependent child may elect continuation coverage even if the covered Employee does not (or is not deemed to) elect it.

You or your qualified beneficiaries can elect continuation coverage if you or the family member, at the time you or the family member elect continuation coverage, are covered under another employer-sponsored group health plan or are entitled to Medicare.

Type of Coverage; Payments of Contributions

Ordinarily, you or your qualified beneficiaries will be offered COBRA coverage that is the same coverage that you, he or she had on the day before the qualifying event. Therefore, a person (Employee, Spouse or Dependent child) who is not covered under the Plan on the day before the qualifying event is generally not entitled to COBRA coverage except, for example, where there is no coverage because it was eliminated in anticipation of a qualifying event such as divorce. If the coverage for similarly situated Employees or their family members is modified, COBRA coverage will be modified the same way.

The premium payments for the “initial premium months” must be paid for you (the Employee) and any qualified beneficiaries by the 45th day after electing continuation coverage. The initial premium months begin from the date you lost your employer sponsored coverage, and end on or before the 45th day after the date of the COBRA election. All other premiums are due on the 1st day of the month for which the premium is paid, subject to a 30-day grace period. A premium payment is made on the date it is post-marked or actually received; whichever is earlier.

Maximum Coverage Periods

36 Months. If you (Spouse or Dependent child) lose group health coverage because of the Employee’s death, divorce, legal separation, or the Employee’s becoming entitled to Medicare, or because you lose your status as a Dependent under the Plan, the maximum continuation coverage period (for Spouse and Dependent child) is 36 months from the date of the qualifying event.

If the Employee is entitled to Medicare at the time of or after the initial qualifying event, please see Item 3 under Exceptions below.

18 Months. If you (Employee, Spouse or Dependent child) lose group health coverage because of the Employee’s termination of employment (other than for gross misconduct), reduction in hours, or disability determination the maximum continuation coverage period (for the Employee, Spouse and Dependent child) is 18 months from the date of termination or reduction in hours.

If the Employee is entitled to Medicare at the time of or after the initial qualifying event, please see Item 3 under Exceptions below.

Exceptions. There are three exceptions:

1. If an Employee or family member is disabled at any time during the first 60 days of continuation coverage (running from the date of termination of employment or reduction in hours), the continuation coverage period for all qualified beneficiaries under the qualifying event is 29 months from the date of termination or reduction in hours. The Social Security Administration must formally determine under Title II (Old Age, Survivors, and Disability Insurance) or Title XVI (Supplemental Security Income) of the Social Security Act that the disability exists and when it began. For the 29-month continuation coverage period to apply, notice of the determination of disability under the Social Security Act must be provided to City of Stow or the Plan Administrator both within the 18-month coverage period and within 60 days after the date of the determination.

2. If a second qualifying event that gives rise to a 36-month maximum coverage period (for example, the Employee dies or becomes divorced) occurs within an 18-month or 29-month coverage period, the maximum coverage period becomes 36 months from the date of the initial termination or reduction in hours for the Spouse or dependent child.
3. If within the 18 month period after Medicare entitlement, the Employee experiences a qualifying event (due to termination or reduction of hours worked) then the period of continuation for family members, other than the Employee, who are qualified beneficiaries, is up to 36 months from the date of Medicare entitlement.

If the Employee experiences a qualifying event on or before the date of Medicare entitlement, or after the expiration of the 18 month period after Medicare entitlement, both Employee and family members who are qualified beneficiaries are entitled to up to 18 months from the date of the qualifying event.

If the Employee's Medicare entitlement follows an initial qualifying event (due to termination or reduction of hours worked) and would have resulted in a loss of coverage had it occurred before the initial qualifying event, then other family members who are qualified beneficiaries will be allowed to elect COBRA coverage up to 36 months from the date of the initial qualifying event.

Children Born To, or Placed for Adoption with the Covered Employee after the Qualifying Event

If, during the period of continuation coverage, a child is born to, adopted by or placed for adoption with the covered Employee and the covered Employee has elected continuation coverage for himself or herself, the child is considered a qualified beneficiary. The covered Employee or other guardian has the right to elect continuation coverage for the child, provided the child satisfies the otherwise applicable plan eligibility requirements (for example, age). The covered Employee or a family member must notify the Plan Administrator within 30 days of the birth, adoption, or placement to enroll the child on COBRA, and COBRA coverage will last as long as it lasts for other family members of the Employee. (The 30-day period is the Plan's normal enrollment window for newborn children, adopted children or children placed for adoption). If the covered Employee or family member fails to so notify the Plan Administrator in a timely fashion, the covered Employee will NOT be offered the option to elect COBRA coverage for the child.

Termination of COBRA before the End of Maximum Coverage Period

Continuation coverage of the Employee, Spouse, and/or Dependent child will automatically terminate (before the end of the maximum coverage period) when any one of the following six events occurs:

1. City of Stow no longer provides group health coverage to any of its Employees.
2. The premium for the qualified beneficiary's COBRA coverage is not timely paid.
3. After electing COBRA, you (Employee, Spouse or Dependent child) become covered under another group health plan (as an Employee or otherwise) that has no exclusion or limitation with respect to any preexisting condition that you have. If the "other plan" has applicable exclusions or limitations, your COBRA coverage will terminate after the exclusion or limitation no longer applies (for example, after a 12-month preexisting condition waiting period expires). This rule applies only to the qualified beneficiary who becomes covered by another group health plan. Note that under Federal law (the Health Insurance Portability and Accountability Act of 1996), an exclusion, or limitation of the other group health plan

- might not apply at all to the qualified beneficiary, depending on the length of his or her creditable health plan coverage prior to enrolling in the other group health plan.
4. After electing COBRA, you (Employee, Spouse or Dependent child) become entitled to Medicare benefits. This will apply only to the person who becomes entitled to Medicare.
 5. If you (Employee, Spouse or Dependent child) became entitled to a 29-month maximum coverage period due to disability of a qualified beneficiary, but then there is a final determination under Title II or XVI of the Social Security Act that the qualified beneficiary is no longer disabled (however, continuation coverage will not end until the month that begins more than 30 days after the determination).
 6. Occurrence of any event (e.g., submission of fraudulent benefit claims) that permits termination of coverage for cause with respect to covered Employees or their Spouses or Dependent children who have coverage under the Plan for a reason other than the COBRA coverage requirements of Federal law.

Other Information

If you (the Employee) or your qualified beneficiaries have any questions about this notice or COBRA, please contact the Plan Administrator at the address listed below. Also, please contact City of Stow if you wish to receive the most recent copy of the Plan's Summary Plan Description, which contains important information about Plan benefits, eligibility, exclusions, and limitations.

If your marital status changes, or a Dependent ceases to be a Dependent eligible for coverage under the Plan terms, or your or your Spouse's address changes, you must immediately notify the Plan Administrator.

City of Stow
Attn: Human Resource Department
3760 Darrow Road
Stow, OH 44224
(330) 689-2890

USERRA

The following provisions are required under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA):

Continuation of Coverage Due to Military Leave

If you are absent from work due to a leave for military service and were covered under this Plan prior to the leave, coverage for you and your Dependents may be continued for a period that is the lesser of twenty-four (24) months or a period that ends the day you fail to apply for or return to a position of employment. Coverage continued during the military service will be counted toward the maximum COBRA continuation period. The twenty-four (24) month period is measured from the date you leave work for military service.

If you are on military leave for less than thirty-one (31) days, your contribution for coverage will be the same as while you are actively at work. If your military leave extends for more than thirty-one (31) days, then you are required to pay the full cost of coverage.

Reinstatement of Coverage Following Military Leave

If you are reemployed following military leave, you will be covered under the same terms and conditions that would have been provided had you continued actively working.

Your coverage will be reinstated on your date of reemployment, provided the following conditions are met:

1. You have given advance written or verbal notice of the military leave to City of Stow (advance notice to your employer is not required in situations of military necessity or if giving notice is otherwise impossible or unreasonable under the circumstances);
2. The cumulative length of the leave and all previous absences from employment do not exceed five (5) years;
3. Reemployment follows a release from military service under honorable conditions; and
4. You report to, or submit an application to City of Stow as follows:
 - a. On the first business day following completion of military service for a leave of thirty (30) days or less; or
 - b. Within fourteen (14) days of completion of military service for a leave of thirty-one (31) days to one hundred-eighty (180) days; or
 - c. Within ninety (90) days of completion of military service for a leave of more than one hundred-eighty days.

If you are Hospitalized for, or recovering from, an Illness or Injury when your military leave expires, you have two (2) years to apply for reemployment.

If you provide written notice of intent not to return to work after military leave, you are not entitled to reemployment benefits.

If the requirements for reemployment are satisfied, coverage will continue as though employment had not been interrupted by a military leave, even if you decline continued coverage during the leave. No new waiting periods will apply to you or your Dependents. However, a waiting period and/or Plan exclusion may apply for Illness or Injury determined by the Secretary of Veterans Affairs to have been Incurred in, or aggravated during military service.

EFFECT OF MEDICARE ON THE PLAN

If a Covered Person is eligible for Medicare and incurs covered expenses for which benefits are payable under this Plan, then the Plan Administrator will first determine if the Plan is Primary or Secondary to coverage provided by Medicare. Primary means that benefits payable under this Plan will be determined and paid without regard to Medicare. Secondary means that payments under the Plan will be reduced so that the total payable by Medicare and the Plan will not exceed 100% of the actual covered expense.

Coverage for a Covered Person will always be Primary if:

1. The Covered Person is entitled to benefits under Medicare based off his/her age, and is an active Employee or the Spouse of an active Employee of an employer with 20 or more Employees; or

2. The Covered Person is entitled to benefits under Medicare because of renal dialysis or kidney transplant. In this case, starting on the date the Covered Person becomes eligible for Medicare, coverage under this Plan will be Primary only during the first 30 months of the coordination period such person is so entitled; or
3. The Covered Person is entitled to Medicare on the basis of disability, and his/her employer has 100 or more Employees.

Coverage for a Covered Person will be Secondary if:

1. The Covered Person is entitled to Medicare on the basis of age, and is an active Employee or the Spouse of an active Employee of an employer with less than 20 Employees.
2. The Covered Person has been entitled to benefits under Medicare because of renal dialysis or kidney transplant for more than 30 months (coordination period). In this case, coverage under this Plan will be Secondary only after the first 30 months of the coordination period such person is so entitled; or
3. The Covered Person is entitled to Medicare on the basis of disability, and his/her employer has less than 100 Employees.
4. The Covered Person is a retired Employee or the covered Dependent of a retired Employee.

The Plan Administrator will decide whether coverage is Primary or Secondary based on the status of the Covered Person on the date the covered expense is Incurred.

If a Covered Person is eligible for Part B benefits, but does not enroll for coverage or does not make due claim for Medicare benefits, the Plan Administrator may calculate benefits as if he/she were enrolled in part B of Medicare and full claim for benefits had been made.

DEFINITIONS

Alcoholism - a Condition classified as a mental disorder and described in the International Classification of Diseases, Ninth Revision, Clinical Modification (ICD-9-CM) or the most recent version, as alcohol dependence, abuse or alcoholic psychosis.

Alcoholism Treatment Facility - a facility which mainly provides detoxification and rehabilitation treatment for Alcoholism.

Allowed Amount - the negotiated amount that a PPO Network Provider, including a Network Pharmacy, will accept as payment in full. In the absence of a contract between the Hospital, Physician or Other Provider and Claims Administrator or another network vendor, the Allowed Amount will be the maximum amount payable for the claim, as determined by the Claims Administrator in its discretion, and will be based upon various factors, including, but not limited to, market rates for that service, negotiated amounts with other PPO Network Providers for that service, and Medicare reimbursement rates for that service. In this case, the Allowed Amount will likely be less than the Hospital's, Physician's or Other Provider's Billed Charges. If you receive services from a Non-PPO Network Provider Hospital, Physician or Other Provider, including a Non-Network Pharmacy, and you are balanced billed for the difference between the Allowed Amount and the Billed Charges, you may be responsible for the full amount up to the Hospital's, Physician's or Other Provider's Billed Charges, even if you have met your Out-of-Pocket Maximum.

Ambulatory Surgical Facility - a facility, with an organized staff of Physicians, which:

- has permanent facilities and equipment for the primary purpose of performing surgical procedures on an outpatient basis;
- provides treatment by or under the supervision of Physicians and nursing services whenever the patient is in the facility;
- does not provide Inpatient accommodations; and
- is not, other than incidentally, used as an office or clinic for the private practice of a Physician or Professional Other Provider.

Benefit Period – the period of time specified in the Schedule of Benefits during which Covered Services are rendered, and benefit maximums, Deductibles, Copayments, Coinsurance and Out-of-Pocket Maximums are accumulated. The first and/or last Benefit Period may be less than 12 months depending on the Effective Date and the date your coverage terminates.

Billed Charges – the amount billed on the claim submitted by the provider for services and supplies provided to a Covered Person.

Birthing Center - a facility which meets all of the following tests:

- It is primarily engaged in providing birthing services for low risk pregnancies;
- It is operated under the supervision of a doctor;
- It has at least one licensed registered nurse certified as a nurse midwife in attendance at all times;
- It has a written agreement with a Hospital located in the immediate geographical area of the Birthing Center to provide emergency admission of the Covered Person.

Calendar Year - the period that starts with the effective date on your identification card and ends on December 31st of such year. Each following Calendar Year shall start on January 1st of any year and end on December 31st of that year.

Child Support Performance and Incentive Act of 1998 (CSPIA) Information and Notification - requires a group health plan, insurance company, and HMO to honor a qualified medical child support order (QMCSO) submitted to the Plan and pay benefits to:

1. Any child who is an “alternate recipient” specified therein;
 2. The child’s custodial parent or guardian who incurs covered expenses on the child’s behalf; or
 3. An official of a state or political subdivision whose name and address has been substituted for that of any alternate payee in the order. This third alternative is effective for QMCSOs issued on or after August 5, 1997.
- If the Plan receives a court order to provide coverage for a qualified employee’s dependent child, the Plan Sponsor must notify the employee and determine if the child is eligible for coverage. Eligibility determinations will be made in accordance with federal child support order laws and regulations. The employee will be responsible for any required contributions.
 - The coverage provided in accordance with a child support order will be effective as of the date of the child support order and subject to all provisions of the group plan. The coverage required by a child support order will cease on the earlier of the date the support order expires or the date the dependent is enrolled for similar coverage. The Plan will not deny coverage or benefits because a person is eligible for other state or federal sponsored medical benefits.
 - If covered expenses for a dependent child are paid by a custodial parent or legal guardian who is not the covered employee and/or dependent, reimbursement must be made directly to the custodial parent or legal guardian rather than the covered employee and/or dependent. A custodial parent or legal guardian may also sign claim forms and assign Plan benefits.

Claims Administrator – an organization which has been retained by the Plan Administrator / Plan Sponsor to process healthcare claims and / or provide administrative services on behalf of the Plan. Administrator in this definition does not have the same meaning as the term “Plan Administrator” as used in the Employee Retirement Income Security Act of 1974 (ERISA).

Coinsurance - a percentage of the Allowed Amount, as specified in the Schedule of Benefits, that you are required to pay toward Covered Services.

Complications of Pregnancy - a Condition needing medical treatment before or after termination of pregnancy. The Condition must be diagnosed as distinct from pregnancy or as caused by it. Examples are: acute nephritis, cardiac decompensation; miscarriage; disease of the vascular, hemopoietic, nervous or endocrine systems; and similar Conditions that can’t be classified as a distinct complication of pregnancy but are connected with the management of a difficult pregnancy. Also included are: Medically Necessary cesarean sections; terminated ectopic pregnancy; spontaneous termination that occurs during pregnancy in which a viable birth is impossible; hyperemesis gravidarum; and preeclampsia.

Condition - an Injury, ailment, disease, illness or disorder.

Confinement/Confined - the period starting with a Covered Person’s admission on an inpatient basis (more than 24 hours) to a Hospital or other licensed health care facility for treatment of an illness or Injury. Confinement ends with the Covered Person’s discharge from the same Hospital or other facility. If the Covered Person is transferred to another Hospital or other facility

for continued treatment of the same or related Illness or Injury, it is considered one Confinement.

Consultant - a Physician or Professional Other Provider, as defined, who has special knowledge, training, and skill related to your Injury, Illness, or disease.

Contracting - the status of a Health Care Provider:

- that has an agreement with Mutual Health Services about payment for Covered Services; or
- that is designated by Mutual Health Services as Contracting.

Contributory Coverage - Coverage, for which the employee bears all or part of the cost.

Convalescent Facility/Skilled Nursing Facility/Rehabilitation Facility

- A Skilled Nursing Facility, as the term is defined in Medicare, which is qualified to participate and eligible to receive payments under and in accordance with the provisions of Medicare, except for a Skilled Nursing Facility which is part of a Hospital, as defined; or
- An institution which fully meets all of the following:
 - a. It is operated in accordance with the applicable laws of the jurisdiction in which it is located;
 - b. It is under the supervision of a licensed Physician, or registered graduate nurse (R.N.) who is devoting full-time to such supervision;
 - c. It is regularly engaged in providing room and board and continuously provides 24 hour-a-day Skilled Nursing care of sick and injured persons at the patient's expense during the convalescent stage of an Injury or Illness;
 - d. It maintains a daily medical record of each patient who is under the care of a duly licensed Physician;
 - e. It is authorized to administer medication to patients on the order of a duly licensed Physician;
 - f. It is not, other than incidentally, a home for the aged, the blind, the deaf, a hotel, a domiciliary care home, a maternity home, or a home for alcoholics or drug addicts or the mentally ill;
 - g. It is not a Hospital or part of a Hospital.

Copay/Copayment - A cost sharing arrangement whereby a Covered Person pays a set amount to a provider for a specific service.

Covered Person - an eligible Employee or eligible Dependent who has been properly enrolled and is covered by the Plan.

Covered Service - a provider's service or supply as described in this document for which benefits will be provided as listed in the Schedule of Benefits.

Custodial Care - care provided primarily for maintenance of the patient or care which is designed essentially to assist the patient in meeting his activities of daily living. This does not include care primarily provided for its therapeutic value in the treatment of an Illness, disease, bodily Injury, or Condition. Custodial Care includes, but is not limited to, help in walking, bathing, dressing, feeding, preparation of special diets, and supervision over self-administration of medications not requiring the constant attention of trained medical personnel.

Day Treatment Programs – non-residential programs for treatment of Alcoholism and Drug Abuse, which are operated by certified inpatient and outpatient Alcoholism and Drug Abuse

Treatment Facilities, that provide case management, counseling, medical care, and therapies on a routine basis for a scheduled part of the day and a scheduled number of days per week; also known as partial Hospitalization.

Day/Night Psychiatric Facility- a facility that is primarily engaged in providing diagnostic services and therapeutic services for the Outpatient treatment of Mental Illness. These services are provided through either a day or night treatment program.

Deductible- an amount, usually stated in dollars, for which you are responsible each Benefit Period before the Plan will start to provide benefits. This is the amount of expense that must be Incurred and paid by you for Covered Services before the Plan starts to provide benefits.

Dependent - as defined in the Eligibility section of this booklet.

Dialysis Facility - a facility which mainly provides dialysis treatment, maintenance or training to patients on an Outpatient or home care basis.

Dialysis Treatment – the treatment of an acute or chronic kidney ailment that may include the supportive use of an artificial kidney machine.

Disability/Period Of Disability - any period of Illness or Injury or multiple Illnesses or Injuries, arising from the same cause, including any and all complications there from, which are not separated by 90 consecutive days during which the Covered Person is free of Confinement.

Drug Abuse - a Condition classified as a mental disorder and described in the International Classification of Diseases, Ninth Revision, Clinical Modification (ICD-9-CM) or the most recent version, as drug dependence abuse or drug psychosis.

Drug Abuse Treatment Facility - a facility which provides detoxification and rehabilitation treatment for Drug Abuse.

Durable Medical Equipment - an item which can withstand repeated use and is, as determined by the Plan, (a) primarily used to serve a medical purpose with respect to an Illness or Injury; (b) generally not useful to a person in the absence of an Illness or Injury; (c) appropriate for use in a Covered Person's home; and (d) prescribed by a Physician. All requirements of this definition must be satisfied before an item can be considered to be Durable Medical Equipment.

Eligible Employee - as defined in the Eligibility section of this booklet.

Emergency Medical Condition - a medical Condition manifesting itself by acute symptoms of sufficient severity, including severe pain, so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- placing an individual's health in serious jeopardy, or with respect to a pregnant woman, the health of the woman or her unborn child;
- result in serious impairment to the individual's bodily functions; or
- result in serious dysfunction of a bodily organ or part of the individual.

Emergency Services - a medical screening examination as required by federal law that is within the capability of the emergency department of a Hospital or of an Independent Freestanding Emergency Department, as applicable, including ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition; such

further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the Hospital, or the Independent Freestanding Emergency Department, as are required under section 1867 of the Social Security Act (42 U.S.C. 1395dd) to Stabilize the patient, regardless of the department of the Hospital in which such further examination or treatment is furnished; and appropriate transfers undertaken prior to an Emergency Medical Condition being Stabilized.

“Emergency Services” also includes services for which benefits are provided under the Plan and that are furnished by a Non-PPO Network Provider or Non-Contracting Health Care Provider (regardless of the department of the Hospital in which such items or services are furnished) after the Covered Person is Stabilized and as part of outpatient observation or an inpatient or outpatient stay with respect to the visit in which the Emergency Services are furnished.

Employee - as defined in the Eligibility section of this booklet.

Employer- City of Stow

Essential Health Benefits - is defined under federal law (PPACA) as including benefits in at least the following categories: ambulatory patient services; Emergency Services; Hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; Prescription Drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

Experimental or Investigational Drug, Device, Medical Treatment or Procedure - a drug, device, medical treatment or procedure is Experimental or Investigational:

- if the drug or device 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 provided; or
- if reliable evidence shows that the drug, device, medical treatment or procedure is not considered to be the standard of care, is the subject of ongoing phase I, II or III clinical trials, or is under study to determine maximum tolerated dose, toxicity, safety, efficacy, or efficacy as compared with the standard means of treatment or diagnosis; or
- if reliable evidence shows that the consensus of opinion among experts is that the drug, device, medical treatment or procedure is not the standard of care and that further studies or clinical trials are necessary to determine its maximum tolerated dose, toxicity, safety, efficacy or efficacy as compared with the standard means of treatment or diagnosis.

Reliable evidence may consist of any one or more of the following:

- published reports and articles in the authoritative medical and scientific literature;
- opinions expressed by expert consultants retained by Mutual Health Services to evaluate requests for coverage;
- the written protocol or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device, medical treatment or procedure;
- the written informed consent used by the treating facility or by another facility studying substantially the same drug, device, medical treatment or procedure;
- corporate medical policies developed by Mutual Health Services; or
- any other findings, studies, research and other relevant information published by government agencies and nationally recognized organizations.

Even if a drug, device, or portion of a medical treatment or procedure is determined to be Experimental or Investigational, Mutual Health Services will cover those Medically Necessary services associated with the Experimental or Investigational drug, device, or portion of a medical treatment or procedure that Mutual Health Services would otherwise cover had those Medically Necessary services been provided on a non-Experimental or non-Investigational basis.

The determination of whether a drug, device, medical treatment or procedure is Experimental or Investigational shall be made by Mutual Health Services in its sole discretion, and that determination shall be final and conclusive, subject to any available appeal process.

He, Him, His - Whenever the masculine pronoun is used in this booklet, it will include the feminine gender unless the context clearly indicates otherwise.

Health Care Provider - any person, institution or other entity licensed by the state in which he/she or it is located to provide treatment, services or supplies covered by the Plan to a Covered Person within the lawful scope of his/her license.

Home Health Care Agency - a facility which:

- a. provides skilled nursing and other services on a visiting basis in the Covered Person's home; and
- b. is responsible for supervising the delivery of such services under a plan prescribed and approved in writing by the attending Physician.

Hospice - an agency that provides counseling, medical services and may provide room and board to a terminally ill eligible individual and which meets all of the following:

- It has obtained any required state or governmental Certificate of Need approval;
- It provides service 24 hours a day, 7 days a week;
- It is under the direct supervision of a doctor;
- It has a nurse coordinator who is a registered nurse (R.N.);
- It has a social service coordinator who is licensed;
- It is an agency that has as its primary purpose the provision of Hospice services;
- It has a full-time administrator;
- It maintains written records of services provided to the patient; and
- It is licensed, if licensing is required.

Hospice Facility- a facility that provides supportive care for patients with a reduced life expectancy due to advanced illness as specified in the Hospice benefit in this SPD.

Hospital - an accredited institution that meets all applicable regional, state and federal licensing requirements and that meets all of the criteria described below:

1. It is engaged primarily in providing medical care and treatment of sick and injured persons on an inpatient basis at the patient's expense;
2. It is accredited by the Joint Commission on Accreditation of Hospitals;
3. It is a Hospital, a Psychiatric Hospital, or a tuberculosis Hospital as those terms are defined in Medicare, which is qualified to participate and eligible to receive payments under and in accordance with the provisions of Medicare;
4. It maintains on the premises diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment of sick and injured persons by or under the supervision of a staff of duly qualified Physicians;

5. It continuously provides on the premises 24 hour-a-day nursing service by or under the supervision of registered graduate nurses; and
6. It is operated continuously with organized facilities for operative surgery on the premises.

A Hospital does not include, as determined by the Plan: (a) a convalescent or extended care facility unit within or affiliated with the Hospital; (b) a clinic; (c) a nursing, rest or convalescent home or extended care facility; (d) an institution operated mainly for care of the aged or for treatment of Mental Illness or Alcoholism and Drug Abuse; (e) a health resort, spa or sanitarium; or (f) a sub-acute care center.

Illness - any physical or mental sickness or disease which manifests treatable symptoms and which requires treatment of a Physician. This definition will also include pregnancy.

Incurred - a charge is considered Incurred on the date the Covered Person receives the service or supply for which the charge is made.

Independent Freestanding Emergency Department – a health care facility that:

- Is geographically separate and distinct and licensed separately from a Hospital under applicable State law; and
- Provides any Emergency Services.

Injury - any accidental bodily damage or hurt sustained while the Covered Person is covered under the Plan and which requires treatment by a Physician. Damage caused by chewing is not an Injury.

Lifetime Maximum - “Lifetime Maximum” refers to a maximum amount measured by the total period of an individual’s participation in the Plan. It does not mean that an individual is entitled to coverage by the Plan for the individual’s entire lifetime.

Medically Necessary (or Medical Necessity) – a Covered Service, supply and/or Prescription Drug that is required to diagnose or treat a Condition and which the Plan determines is:

- appropriate with regard to the standards of good medical practice and not Experimental or Investigational;
- not primarily for your convenience or the convenience of a Provider; and
- the most appropriate supply or level of service which can be safely proved to you. When applied to the care of an inpatient, this means that your medical symptoms or Condition require that the services cannot be safely or adequately provided to you as an outpatient. When applied to Prescription Drugs, this means the Prescription Drug is cost effective compared to alternative Prescription Drugs which will produce comparable effective clinical results.

Mental Illness - a Condition classified as a mental disorder in the International Classification of Diseases, Ninth Revision, Clinical Modification (ICD-9-CM) or the most recent version, excluding Drug Abuse and Alcoholism.

Miscellaneous Hospital Expense - the regular Hospital charges (but not room and board, nursing services and ambulance services) covered under the Plan for care for an Illness or Injury requiring inpatient Hospitalization.

Network Pharmacy- a Pharmacy that has a network agreement to provide Prescription Drug services.

Non-Contracting - the status of a Health Care Provider that does not have a contract with Mutual Health Services or one of its networks.

Non-Contributory Coverage- Coverage for which the employee does not pay any of the cost.

Non-Covered Charges - Billed Charges for services and supplies which are not Covered Services.

Non-PPO Network Provider - a Contracting Health Care Provider that does not meet the definition of a PPO Network Provider.

Other Provider - the following entities which are licensed (where required) and provide their patients with Covered Services in exchange for compensation.

Other Professional Providers include the following:

- Advanced nurse practitioner (A.N.P.);
- Ambulance services;
- Certified dietician;
- Certified nurse-midwife;
- Certified nurse practitioner;
- Certified registered nurse anesthetist (CRNA);
- Clinical nurse specialist;
- Dentist;
- Doctor of chiropractic medicine;
- Durable medical equipment or prosthetic appliance vendor;
- Laboratory (must be Medicare approved);
- Licensed independent social worker (L.I.S.W.);
- Licensed mental health and Alcoholism and Drug Abuse counselors;
- Licensed practical nurse (L.P.N.);
- Licensed professional clinical counselor;
- Licensed professional counselor;
- Licensed vocational nurse (L.V.N.);
- Mechanotherapist (licensed or certified prior to November 3, 1975);
- Midwife;
- Nurse practitioner;
- Occupational therapist;
- Ophthalmologist;
- Optometrist;
- Osteopath;
- Pharmacy;
- Physician assistant (PA);
- Physical therapist;
- Podiatrist;
- Psychologist;
- Registered nurse (R.N.);

- Registered nurse anesthetist; and
- Urgent Care Provider.

Other Provider Facilities include the following institutions:

- Alcoholism Treatment Facility;
- Ambulatory Surgical Facility;
- Birthing Center;
- Convalescent Facility/Skilled Nursing Facility/Rehabilitation Facility;
- Day/Night Psychiatric Facility;
- Dialysis Facility;
- Drug Abuse Treatment Facility;
- Home Health Care Agency;
- Hospice Facility;
- Psychiatric Hospital;
- Residential Treatment Facility.

Out-of-Pocket Maximum – a specified dollar amount of Copayment, Deductible and Coinsurance expense Incurred in a Benefit Period by a Covered Person for Covered Services as shown in the Schedule of Benefits.

Participant – an eligible Employee or Dependent who has selected and is participating in the Plan.

Pharmacy - an “Other Professional Provider” which is a licensed establishment where Prescription Drugs are dispensed by a pharmacist licensed under applicable state law.

Physician - a person who received a degree in medicine and is a medical doctor or surgeon licensed by the state in which he/she is located and provides services while he/she is acting within the lawful scope of his/her license. When the Plan is required by law to cover the services of any other licensed medical professional a Physician also includes such other licensed medical professional, for example, a chiropodist, podiatrist, dentist, or chiropractor who: (a) is acting within the lawful scope of his/her license; (b) performs a service which is covered under the Plan.

Plan – City of Stow Non-Grandfathered Employee Benefit Plan.

Plan Administrator – Same entity as Plan Sponsor.

Plan Documents – the Plan’s governing documents and instruments (i.e., the documents under which the Plan was established and is maintained), including but not limited to this summary of benefits.

Plan Sponsor – City of Stow.

PPACA – The Patient Protection and Affordable Care Act, which was passed by Congress in 2010, also referred to as the Affordable Care.

PPO Network Provider - a Physician, Other Professional Provider, Contracting Hospital or Contracting Other Provider Facility which is included in a limited panel of Health Care Providers for which the greatest benefit will be payable when one of these Health Care Providers is used.

Pre-Admission Tests - tests performed on you or your Dependent prior to Confinement as an inpatient, provided:

1. such tests are related to the performance of scheduled surgery;
2. such tests have been ordered by a duly qualified Physician after a Condition requiring such surgery has been diagnosed and Hospital admission for such surgery has been requested by the Physician; and
3. you or your Dependent are subsequently admitted to the Hospital, or the Confinement is canceled or postponed because a Hospital bed is unavailable or because there is a change in your or your Dependent's Condition which precludes the surgery.

Prescription Drug (Federal Legend Drug) - any medication that by federal or state law may not be dispensed without a prescription order.

Preventive Care – As used in the SPD refer to Routine immunizations and other evidence-based items or services that are United States Preventive Services Task Force (USPSTF) A or B recommendations or recommendations from other bodies such as the American Academy of Pediatrics.

Protected Health Information (PHI) – individually identifiable health information, including demographic information, collected from you or created or received by a Health Care Provider, a health plan, your employer (when functioning on behalf of the group health plan), or a health care clearing house and that relates to: (i) your past, present, or future physical or mental health or Condition; (ii) the provision of health care to you; or (iii) the past, present, or future payment for the provision of health care to you.

Psychiatric Hospital - a facility which is primarily engaged in providing diagnostic services and therapeutic services for the Inpatient treatment of mental illness. Such services are provided by or under the supervision of an organized staff of Physicians. Continuous nursing services are provided under the supervision of a registered nurse.

Psychologist - only a person who specializes in clinical psychology and fulfills the requirements specified in item (1) or (2) below, whichever is applicable:

1. A person who is licensed or certified as a Psychologist by the appropriate governmental authority having jurisdiction over such licensure or certification, as the case may be, in the jurisdiction where such person renders service to you or your dependent.
2. A person who is a Member or Fellow of the American Psychological Association, if there is no licensure or certification in the jurisdiction where such person renders service to you or your Dependent.

Qualified Medical Child Support Orders - the term “Qualified Medical Child Support Order”, (QMCSO), means a Medical Child Support Order, (MCSO), which creates or recognizes the existence of an Alternate Recipient’s right to, or assigns to an Alternate Recipient the right to receive benefits for which a Participant or beneficiary is eligible under the Plan. The term “Medical Child Support Order” means any court issued judgment, decree, or order (including approval of a settlement agreement) issued by a court of competent jurisdiction which provides for child support with respect to a child of a Participant under the Plan or provides for health coverage to such a child pursuant to a state domestic relations law and relates to benefits under the Plan. The term “Alternate Recipient” means any child of a Participant who is recognized under a MCSO as having a right to enrollment under the Plan with respect to such Participant.

A person who is an Alternate Recipient under a QMCSO shall be considered a beneficiary under the Plan.

Any payment for benefits by the Plan, pursuant to a MCSO in reimbursement for expense paid by an Alternate Recipient or an Alternate Recipient's custodial parent or legal guardian, shall be made to the Alternate Recipient or the Alternate Recipient's custodial parent or legal guardian.

Upon receipt of the MCSO, the Plan shall immediately determine if such child is qualified. The MCSO must include the following to be considered a QMCSO:

1. The name and last known mailing address of the Participant;
2. The name and address of each Alternate Recipient;
3. A reasonable description of the type of coverage to be provided by the group health plan or the manner in which such coverage is to be determined;
4. The period for which coverage must be provided; and
5. Each Plan to which the order applies.

After determining whether the MCSO is or is not a QMCSO, the Claims Administrator shall notify all affected parties (including the Alternate Recipient) in writing. They will be given the opportunity to represent themselves or to designate a representative to receive all communications. The determination as to whether the QMCSO Participant is qualified or not, and whether coverage will be extended, will be provided in writing within 30 days of receipt of all requested documentation.

City of Stow shall not disenroll or eliminate coverage on such child until:

1. Satisfactory written evidence is provided that the court order or administrative order is no longer effective;
2. Satisfactory written evidence is provided that comparable coverage through another Plan will take effect no later than the disenrollment date; or
3. City of Stow eliminates family coverage for all Participants.

Changes made in order to provide benefits for any Dependent pursuant to a QMCSO as provided by ERISA 609 (a) (A) (I) shall be made any time, irrespective of the normal enrollment dates, as required by the Revenue Reconciliation Act of 1993.

If it is determined that the MCSO is a QMCSO, thereafter, the Alternate Recipient, for the appropriate period, shall be treated as a beneficiary under the Plan.

Benefits shall be provided in accordance with the applicable requirements of any QMCSO. However, the QMCSO shall not cause the Plan to provide any type or form of benefit, or any option not otherwise provided under the Plan.

Recovered / Recovery - monies paid to the Covered Person by way of judgment, settlement, or otherwise to compensate for all losses caused by the Injuries or Illness whether or not said losses reflect medical or dental charges covered by this Plan.

Refund - repayment to this Plan for medical or dental benefits that it has paid toward care and treatment of the Injury or Illness.

Residential Treatment Facility – a facility that meets all of the following:

- An accredited facility that provides care on a 24- hours- a -day, 7- days- a- week, live-in basis for the evaluation and treatment of residents with psychiatric or chemical

dependency disorders who do not require care in an acute or more intensive medical setting.

- The facility must provide room and board as well as providing an individual treatment plan for the chemical, psychological and social needs of each of its residents.
- The facility must meet all regional, state and federal licensing requirements.
- The residential care treatment program is supervised by a professional staff of qualified Physician(s), licensed nurses, counselors and social workers.

Screening Mammography - a radiologic examination utilized to detect unsuspected breast cancer at an early stage in an asymptomatic Covered Person and includes the x-ray examination of the breast using equipment that is dedicated specifically for mammography, including, but not limited to, the x-ray tube, filter, compression device, screens, film, and cassettes, and that has an average radiation exposure delivery of less than one rad mid-breast. "Screening Mammography" includes digital breast tomosynthesis. "Screening Mammography" includes two views for each breast. The term also includes the professional interpretation of the film. "Screening Mammography" does not include diagnostic mammography.

Skilled Nursing Care - care furnished on a Physician's orders which require the skill of professional personnel such as a registered or licensed practical nurse and is provided either directly by or under the supervision of Physicians. A Skilled Nursing Facility is not, other than incidentally, a place that provides:

1. Minimal custodial, ambulatory, or part-time care; or
2. Treatment for pulmonary tuberculosis.

Stabilize - with respect to an Emergency Medical Condition, to provide such medical treatment of the Condition as may be necessary to assure within reasonable medical probability that no material deterioration of the Condition is likely to result from or occur during the transfer of the individual from a facility.

Subrogation - this Plan's rights to pursue the Covered Person's claims for medical or dental charges against the other party.

Supplemental Breast Cancer Screening - any additional screening method deemed Medically Necessary by a treating Health Care Provider for proper breast cancer screening in accordance with applicable American College of Radiology guidelines, including magnetic resonance imaging, ultrasound, or molecular breast imaging.

Telehealth Services – health care services provided through the use of information and communication technology by a health care professional, within the professional's scope of practice, who is located at a site other than the site where either of the following is located: (a) The patient receiving the services; (b) Another health care professional with whom the provider of the services is consulting regarding the patient.

Totally Disabled (Total Disability) - When the Covered Person, if an Employee or regularly employed Dependent Spouse, is prevented, solely because of a non-occupational Injury or non-occupational Illness, from engaging in his regular or customary occupation and is performing no work of any kind for compensation or profit; or when any other Dependent, is prevented, solely because of non-occupational Injury or non-occupational Illness, from engaging in all of the normal activities of a person of like age and in good health. Certification of Total Disability must be made by a Physician.

GENERAL PLAN INFORMATION

Plan Name: City of Stow
Non-Grandfathered Employee Benefit Plan

Plan Sponsor: City of Stow
3760 Darrow Road
Stow, OH 44224

Employer Tax I.D. No.: 34-6002740

Claims Administrator: Mutual Health Services
P. O. Box 5700
Cleveland, Ohio 44101
(330) 666-0337
1-800-367-3762

Plan Number: 502

Type of Plan: Self-Funded Employee Benefit Plan - a Group Health Plan

Plan Year Ends: December 31st

Statutory Agent for
Service of Legal Process: The Plan Sponsor named above

Authority of City Council and Collective Bargaining Agreement

The Plan is maintained pursuant to authorization of Stow City Council and collective bargaining agreements. An Employee may obtain a copy of the applicable agreement by sending a written request to the Plan Administrator. He may examine such agreement during normal working hours at the office of the Plan Administrator.

Multi-Language Interpreter Services & Nondiscrimination Notice



This document notifies individuals of how to seek assistance if they speak a language other than English.

Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-367-3762 (TTY: 711).

Chinese

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-367-3762 (TTY: 711)。

German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-367-3762 (TTY: 711).

Arabic

ترال كتحث اذامغة، فإن خدمات الة عدا المسلا غوية تتوافر لك قريم هاتف الصم البوكم (711). ما ذا: حوطة كنت (بص تن. الامجال برقم 1-800-367-3762)

Pennsylvania Dutch

Wann du Deitsch schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff. Call 1-800-367-3762 (TTY: 711).

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-367-3762 (телетайп: 711).

French

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-367-3762 (ATS: 711).

Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-367-3762 (TTY: 711).

Navajo

Díí baa akó nínízin: Díí saad bee yáníłti' go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiił'eh, éí ná hólq, kójj' hódíłnih 1-800-367-3762 (TTY: 711).

Oromo

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-367-3762 (TTY: 711).

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-367-3762 (TTY: 711)번으로 전화해 주십시오.

Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-367-3762 (TTY: 711).

Japanese

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-367-3762 (TTY: 711)まで、お電話にてご連絡ください。

Dutch

AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-800-367-3762 (TTY: 711).

Ukrainian

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-367-3762 (телетайп: 711).

Romanian

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-367-3762 (TTY: 711).

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-367-3762 (TTY: 711).

Please Note: Products marketed by Medical Mutual may be underwritten by one of its subsidiaries, such as Medical Health Insuring Corporation of Ohio or MedMutual Life Insurance Company.

QUESTIONS ABOUT YOUR BENEFITS OR OTHER INQUIRIES ABOUT YOUR HEALTH INSURANCE SHOULD BE DIRECTED TO MUTUAL HEALTH SERVICES' CUSTOMER CARE DEPARTMENT AT 1-800-367-3762.

Nondiscrimination Notice

Mutual Health Services complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex in its operation of health programs and activities. Mutual Health Services does not exclude people or treat them differently because of race, color, national origin, age, disability or sex in its operation of health programs and activities.

- Mutual Health Services provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, etc.).
- Mutual Health Services provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services or if you believe Mutual Health Services failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, with respect to your health care benefits or services, you can submit a written complaint to the person listed below. Please include as much detail as possible in your written complaint to allow us to effectively research and respond.

Civil Rights Coordinator

Medical Mutual of Ohio
100 American Road
Cleveland, OH 44141

Email: CivilRightsCoordinator@MedMutual.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

- Electronically through the Office for Civil Rights Complaint Portal available at:
ocrportal.hhs.gov/ocr/portal/lobby.jsf
- By mail at:
U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F
HHH Building
Washington, DC 20201-0004
- By phone at:
1-800-368-1019 (TDD: 1-800-537-7697)
- Complaint forms are available at:
hhs.gov/ocr/office/file/index.html

Products marketed by Medical Mutual may be underwritten by one of its subsidiaries, such as Medical Health Insuring Corporation of Ohio or MedMutual Life Insurance Company.