

***Plan Document and Summary Plan Description
for the Bartholomew Consolidated School
Corporation Employee Benefit Plan***

- Medical Benefits
- Prescription Drug Benefits

INTRODUCTION

Bartholomew Consolidated School Corporation (BCSC) (the “Employer” or “Plan Sponsor”) is pleased to offer you this benefit plan. It is a valuable and important part of your overall compensation package.

This booklet describes your medical and prescription drug benefits and serves as the Summary Plan Description (SPD) and Plan document for the Bartholomew Consolidated School Corporation Employee Benefit Trust (“the Plan”). It sets forth the provisions of the Plan that provide for payment or reimbursement of Plan benefits.

*The Plan is **not** subject to the Employee Retirement Income Security Act of 1974 (ERISA).*

We encourage you to read this booklet and become familiar with your benefits. You may also wish to share this information with your enrolled family members.

This SPD and Plan replace all previous booklets you may have in your files. Be sure to keep this booklet in a safe and convenient place for future reference.

Patient Protection and Affordable Care Act. *This Plan believes it is not a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). For more information, contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.*

TABLE OF CONTENTS

INTRODUCTION	i
SECTION I: DEFINITIONS	1
SECTION II: PLAN OVERVIEW	11
Your Eligibility	11
Eligible Dependents	11
Eligibility Requirements for Retiree Coverage	12
Working Spouse Rule	13
Proof of Dependent Eligibility	13
When Coverage Begins	13
Monthly Measurement Method for Determining Full-Time Employee Status	13
For You	14
For Your Dependents	14
Your Cost for Coverage	14
Enrolling for Coverage	15
New Hire Enrollment	15
Late Enrollee	15
Open Enrollment	15
Effect of Section 125 Tax Regulations on this Plan	16
Qualifying Change in Status	16
Special Enrollment Rights	18
When Coverage Ends	18
Cancellation of Coverage	19
Rescission of Coverage	19
Coverage While Not at Work	19
Continuation during Periods of Employer-Certified Leave of Absence	19
Continuation during Family and Medical Leave	20
If You Take a Military Leave of Absence	20
SECTION III: YOUR MEDICAL BENEFITS	21
Your Deductible	23
High Deductible Health Plan with HSA	23
HDHP (HSA) & PPO Plan Deductible Accumulation: Embedded	23
Your Copayment ("Copay")	23
Your Coinsurance Amount	23
Your Out-of-Pocket Limit	23
BCSC Wellness Program	24
PriceMDs - Treatment Cost Containment (TCC)	24
Edison Healthcare Network Medical Destinations of Excellence Program	25
Summary of Medical Benefits	29
HDHP Plan	29
PPO Plan	34
Eligible Expenses	39
Expenses Not Covered	49
Pre-certification	53
Procedure	54
Penalty for Noncompliance with Precertification	54
Utilization Review	55
Case Management	55
SECTION IV: YOUR PRESCRIPTION DRUG BENEFITS	56
How the Plan Works	56
Managed Pharmacy Network	56
Using a Network Retail Pharmacy	56
Out-of-Network Retail Pharmacy	56
OptumRx CVS90 Saver Plus	56
Coverage Categories	56
Dispense as Written (DAW) Provision	56

Prior Authorization and Limits.....	57
Specialty Medications	57
Covered Prescription Drugs and Supplies.....	57
Expenses Not Covered	58
For More Information.....	59
Summary of Pharmacy Benefits	60
HDHP Plan	60
PPO Plan.....	61
SECTION V: ADMINISTRATIVE INFORMATION	62
Plan Sponsor and Administrator	62
Benefit Year.....	63
Plan Year	63
Plan Restated Effective Date.....	63
Plan Number	63
Type of Plan.....	63
Identification Numbers.....	63
Plan Funding and Type of Administration	63
Claims Administrators.....	63
Agent for Service of Legal Process	64
Trustee(s).....	64
Future of the Plan.....	64
SECTION VI: PLAN ADMINISTRATION	65
Plan Administrator	65
Duties of Plan Administrator	65
Plan Administrator Compensation	65
Indemnity	65
Fiduciary	66
Fiduciary Duties	66
Named Fiduciary.....	66
Claims Administrator is Not Fiduciary	66
Clerical Error	66
Trust Agreement.....	67
Amending and Terminating Plan.....	67
SECTION VII: PROCEDURES FOR OBTAINING OR DETERMINING BENEFITS	68
Claim Filing	68
Out-of-Network Providers	68
Claim Form.....	68
Claim Determination.....	68
Pre-Service Claims	68
Post-Service Claims	69
Urgent Pre-Service Health Claims	69
Concurrent Care Claims	70
Grievances	70
Appeal Procedures.....	71
General.....	71
Claimant’s Rights on Appeal	71
Appeals Hearing Committee	72
Notification of Resolution of Appeal	72
Expedited Appeals	72
Notice of Decision on Appeal.....	73
External Review of Appeals Process	73
Coordination of Benefits (COB).....	75
Benefit Less Benefit.....	76
How Benefit Less Benefit Works.....	76
Order of Benefit Determination Rules	77
Coordination with Medicare	78
Coordination with Auto Insurance Plans.....	78

For Maximum Benefit.....	79
Subrogation and Reimbursement.....	79
Right of Recovery.....	79
Right to Subrogation.....	79
Right to Reimbursement.....	80
Third-Parties.....	80
Pay and Pursue.....	80
When This Provision Applies To You.....	80
SECTION VIII: YOUR OTHER RIGHTS	82
Receive Information about Your Plan and Benefits.....	82
Continue Group Health Plan Coverage.....	82
Assistance with Your Questions.....	82
SECTION IX: YOUR HIPAA/COBRA RIGHTS	83
Health Insurance Portability and Accountability Act of 1996 (HIPAA).....	83
Protected Health Information and its Disclosure.....	83
Certificate of Creditable Coverage.....	84
Continuing Health Care Coverage through COBRA.....	84
COBRA Qualifying Events and Length of Coverage.....	85
18-Month Continuation.....	85
18-Month Continuation Plus 11-Month Extension.....	86
36-Month Continuation.....	86
COBRA Notifications.....	86
Cost of COBRA Coverage.....	87
COBRA Continuation Coverage Payments.....	87
How Benefit Extensions Impact COBRA.....	88
When COBRA Coverage Ends.....	88
SECTION X: GENERAL PROVISIONS	89
No Obligation to Continue Employment.....	89
Payment of Benefits.....	89
Payment of Benefits to Others.....	89
Non-Alienation of Benefits.....	89
Expenses.....	89
Fraud.....	89
Typographical or Administrative Error.....	89
Severability.....	90
Incontestability.....	90
Limitation of Action.....	90
Governing Law.....	90
Conformity with Statutes and Regulations.....	90
Non-discrimination.....	90
ADOPTION OF THE PLAN	91

SECTION I: DEFINITIONS

Accident: an unexpected or reasonably unforeseen occurrence or event that is definite as to time and place.

Active Employee: a Participant is considered an active Employee as long as he or she is still employed by the Employer under applicable law.

Acute Rehabilitation: designed to provide intensive rehab therapy in a resource intensive inpatient hospital environment for patients who, due to the complexity of their nursing, medical management and rehabilitation needs require and can be reasonably expected to benefit from an inpatient stay and an interdisciplinary team approach to the delivery of rehabilitative care. Criteria are 24 hours of nursing and medical oversight and multidisciplinary rehab therapy providers.

Ambulatory Surgical Center: a licensed facility that is used mainly for performing outpatient surgery, has a staff of Physicians, has continuous Physician and nursing care by registered nurses (R.N.s) and does not provide for overnight stays.

Annual Maximum: January 1st through December 31st of the same year.

Appeal: a resort to a higher authority or greater power, as for sanction or a decision or a request to have a determination of the Plan be reviewed or reconsidered in accordance with the procedures set forth in the Plan.

Approved Clinical Trial: A phase I, II, III or IV trial that is Federally funded by specified Agencies (National Institutes of Health, CDCP, Agency for Health Care Research, Centers for Medicare and Medicaid Services (“CMS”), Dept. of Defense or Veterans Affairs, or a non-governmental entity identified by NIH guidelines) or is conducted under an Experimental or Investigational new drug application reviewed by the FDA (if such application is required).

The Affordable Care Act requires that if a “qualified individual” is in an “Approved Clinical Trial,” the Plan cannot deny coverage for services considered “routine patient costs”.

A “qualified individual” is a Participant who is eligible to participate in an “Approved Clinical Trial” according to the trial protocol with respect to the treatment of cancer or another life-threatening disease or condition; and either: (1) the referring Physician is a participating provider and has concluded that the participant’s participation is appropriate; or (2) the Participant provides medical and scientific information establishing that his/her participation is appropriate.

“Routine patient costs” include all items and services consistent with the coverage provided in the Plan that is covered for a qualified individual who is not enrolled in an Approved Clinical Trial. Routine patient costs do not include (1) the Experimental or Investigational item, device or service itself; (2) items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or (3) a service that is clearly inconsistent with the widely accepted and established standards of care for a particular diagnosis. Plans are not required to provide benefits for routine patient care services provided

outside of the Plan's Network area unless out-of-network benefits are otherwise provided under the Plan.

Birthing Center: means any freestanding health facility, place, professional office or institution which is not a Hospital or in a Hospital, where births occur in a home-like atmosphere. This facility must be licensed and operated in accordance with the laws pertaining to Birthing Centers in the jurisdiction where the facility is located.

The Birthing Center must provide facilities for obstetrical delivery and short-term recovery after delivery; provide care under the full-time supervision of a Physician and either a registered nurse (R.N.) or a licensed nurse-midwife; and have a written agreement with a Hospital in the same locality for immediate acceptance of patients who develop complications or require pre- or post-delivery confinement.

Brand Name: means a trade name medication.

Calendar Year: January 1st through December 31st of the same year.

Certified Nurse-Midwife: A registered nurse (R.N.) certified by the American College of Nurse-Midwives.

Chiropractic Care: refers to skeletal adjustments, manipulation or other treatment in connection with the detection and correction by manual or mechanical means of structural imbalance or subluxation in the human body. Such treatment is done by a Chiropractor (D.C.) or licensed physician (M.D. or D.O.) to remove nerve interference resulting from, or related to, distortion, misalignment or subluxation of, or in, the vertebral column.

Claims Administrator: refers to the individual business or entity, if any, appointed and retained by the Plan Administrator to supervise the administration, consideration, investigation, and settlement of claims, maintain records, and offer such ministerial and supportive functions as may be set forth in a written administrative agreement. If no Claims Administrator is appointed or retained (as a result of the termination or expiration of the administrative agreement or any other reason) or if the term is used in connection with a duty not expressly assigned to and assumed by an entity in writing, the term will mean the Plan Administrator. Both the ultimate responsibility for the administration of this Plan and the final authority to interpret the Plan should remain with the Plan Administrator.

Coinsurance: the percentage of the cost of covered expenses a Participant must pay after meeting any applicable deductible.

Complete Claim: a previously incomplete claim for which a Participant has submitted the missing or additional information required for the Plan to make a determination.

Concurrent Care Claim: a claim for a benefit that involves an ongoing course of treatment.

Confinement: an inpatient admission to a healthcare facility.

The Consolidated Omnibus Budget Reconciliation Act (“COBRA”): this Federal law, as amended, allows a continuation of health care coverage in certain circumstances.

Copayment (“Copay”): the fixed dollar amount of covered expenses a participant must pay before Plan pays.

Cosmetic Dentistry: dentally unnecessary procedures.

Covered Charges/Expense: a charges/expense that will be reimbursed according to the terms of the Plan.

Covered Family is the covered Employee, Retiree or Dependent who is covered under the Plan.

Custodial Care: services and/or care not intended primarily to treat a specific Injury or Illness (*including mental health and substance abuse*) which services/care include, but are not limited to:

- services related to watching or protecting a person;
- services related to performing or assisting a person in performing any activities of daily living, such as walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating, preparing foods, or taking medications that usually can be self-administered; and
- services not required to be performed by trained or skilled medical or paramedical personnel.

Deductible: the dollar amount (for individual or family) a Participant is responsible to pay each year before the Plan begins to pay benefits.

Diagnostic: a test or procedure performed for specified symptoms to detect or to monitor a disease or Illness and ordered by a physician or professional provider.

Doctor or Physician: Doctor of Medicine (M.D.), Doctor of Osteopathy (D.O.), Optometrist (O.D.), Doctor of Podiatry (D.P.M.), Audiologist, Certified Nurse Anesthetist, Licensed Professional Counselor, Licensed Professional Physical Therapist, Master of Social Work (M.S.W.), Midwife, Occupational Therapist, Doctor of Dental Surgery (D.D.S.), Physiotherapist, Psychiatrist, Psychologist (Ph.D.), Speech Language Pathologist and any other practitioner of the healing arts who is licensed and regulated by a state or federal agency and is acting within the scope of his or her license.

Durable Medical Equipment (“DME”): equipment which:

- can withstand repeated use;
- is primarily and customarily used to serve a medical purpose;
- generally is not useful to a person in the absence of an Illness or Injury; and
- is appropriate for use in the home.

Eligible Provider: any practitioner or facility offering covered services and acting within the scope of the appropriate license; examples include a licensed doctor, specialist, osteopath, podiatrist, chiropractor, hospital, or laboratory.

Emergency Services: a medical screening examination (as required under §1867 of the Social Security Act (EMTALA)) within the capability of the Hospital Emergency Department, including routine ancillary services, to evaluate a Medical Emergency and such further medical examination and treatment as are within the capabilities of the staff and facilities of the Hospital and required under EMTALA to stabilize the patient.

Medical Emergency, as defined, means a medical condition manifesting itself by acute symptoms of sufficient severity including severe pain such that a prudent layperson with average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in (1) serious jeopardy to the health of an individual (or, in the case of a pregnant woman, the health of the woman or her unborn child), (2) serious impairment to body functions, or (3) serious dysfunction of any body organ or part.

Employee: a person who works for the Plan Sponsor in an employer-employee relationship.

Employee Assistance Program (EAP): is a program designed to help Employees and their dependents with issues such as mental health, behavioral health matters, drug and alcohol counseling, family counseling, and grief and loss. The EAP provides assessment and brief consultation services up to five (5) sessions, per episode including emergency evaluations. These EAP services are free to the Employee and eligible dependents. Referral to therapy or consultation services is made to providers within the PPO Network when warranted.

The Employee Retirement Income Security Act of 1974 (“ERISA”): a Federal law, as amended, that governs group benefit plans.

Employer: Bartholomew Consolidated School Corporation and its affiliates that have Employees under the Plan.

Enrollment Date: the first day of coverage or, if there is a Waiting Period, the first day after the Waiting Period.

Experimental or Investigational Services: Medical, surgical, diagnostic, psychiatric, substance abuse, or other health care services, technologies, supplies, treatments, procedures, drug therapies, or devices that, at the time the Plan makes a determination regarding coverage in a particular case, are determined to be:

- not approved by the FDA to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use;
- subject to review and approval by any institutional review board for the proposed use;
- the subject of an ongoing clinical trial that meets the definition of a phase 1, 2, or 3 clinical trial set forth in the FDA regulations, regardless of whether the trial actually is subject to FDA oversight; or
- not demonstrated through authoritative medical or scientific literature published in the U.S. to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed.

Family and Medical Leave Act (“FMLA”): a Federal law, as amended, that provides for an unpaid leave of absence of up to 12 weeks per year for:

- the birth or adoption of a child or placement of a foster child in a participant’s home;
- the care of a child, spouse or parent (not including parents-in-law), as defined by Federal law, who has a serious health condition;
- a participant’s own serious health condition; or
- any qualifying exigency arising from an employee’s spouse, son, daughter, or parent being a member of the military on “covered active duty”. Additional military caregiver leave is available to care for a covered service member with a serious Injury or Illness who is the spouse, son, daughter, parent, or next of kin to the employee.

Generally, you are eligible for coverage under FMLA if you have worked for your Plan Sponsor for at least one year; you have worked at least 1,250 hours during the previous 12 months; your Plan Sponsor has at least 50 employees within 75 miles of your worksite; and you continue to pay any required premium during your leave as determined by the Plan Sponsor. You should contact the Plan Sponsor with any questions you have regarding eligibility for FMLA coverage or how it applies to you.

FDA: the United States Food and Drug Administration.

Formulary: a list of prescription drugs that represent safe, effective therapeutic medications covered by the Plan including:

- Generic;
- Preferred Brand Name; and
- Non-Preferred Brand Name

Foster Child: means a child for whom a covered Employee has assumed a legal obligation in connection with the child's placement with a state, county or private foster care agency. A covered Foster Child is not a child temporarily living in the covered Employee's home; one placed in the covered Employee's home by a social service agency which retains control of the child; or whose natural parent(s) may exercise or share parental responsibility and control.

GINA: The Genetic Information Nondiscrimination Act of 2008, as amended.

Grievance: an expression of dissatisfaction, either oral or written regarding an Adverse Benefit Determination from a Covered Participant or Covered Participant’s Authorized Representative.

HIPAA: Health Insurance Portability and Accountability Act of 1996, as amended.

HITECH: The Health Information Technology for Economic and Clinical Health Act, as amended.

Home Health Care Agency: is an organization that meets all of these tests: its main function is to provide Home Health Care Services and Supplies; it is federally certified as a Home Health Care Agency; and it is licensed by the state in which it is located, if licensing is required.

Hospice: a licensed (if required by the state in which it is located) provider set up to give terminally ill patients a coordinated program of inpatient, outpatient, and home care. The Plan must approve the hospice and treatment plan supervised by a physician.

Hospital: a legally licensed facility that:

- is accredited as a hospital under the Hospital Accreditation Program of the Joint Commission on Accreditation of Hospitals, the American Osteopathic Association Healthcare Facilities Accreditation Program or is approved by Medicare; or
- provides a broad range of 24-hour-a-day medical and surgical services by or under the direction of a staff of doctors and is engaged primarily in providing either:
 - general inpatient medical care and treatment through medical, diagnostic, and major surgical facilities on its premises or under its control; or
 - specialized inpatient medical care and treatment through medical and diagnostic facilities (including X-ray and laboratory) on its premises and under its control.

The term hospital does not include a facility that primarily is a place for rest, a place for the aged, or a nursing home.

Illness (or Disease): a pathological condition of the body that presents a group of clinical signs and symptoms and laboratory findings peculiar to it and that sets the condition apart as an abnormal entity differing from other normal or pathological body states.

Injury: Bodily harm that is the sole and direct result of an accident.

In-Network Provider: an Eligible Provider who has either signed an agreement with or been designated by the Network and/or Plan (as applicable) as an independent contractor to provide certain health care services and supplies to Participants. Such a designation may be limited to specified services.

Intensive Care Unit: is defined as a separate, clearly designated service area which is maintained within a Hospital solely for the care and treatment of patients who are critically ill. This also includes what is referred to as a "coronary care unit" or an "acute care unit."

Leased Employee: as defined in Internal Revenue Code §414(n), as amended.

Legal Guardian: a person recognized by a court of law as having the duty of taking care of the person and managing the property and rights of a minor child.

Legal Separation: an arrangement to remain married but live apart, following a court order.

Lifetime: is a word that appears in this Plan in reference to benefit maximums and limitations. Lifetime is understood to mean while covered under this Plan. Under no circumstances does Lifetime mean during the lifetime of the Covered Participant.

Maximum Out-of-Pocket: the maximum amount a participant pays for covered medical expenses (*including expenses for covered dependents*) in a calendar year. When the maximum

out-of-pocket is reached, the Plan pays 100% of eligible covered expenses for the rest of the calendar year.

Medical Care Facility: means a Hospital, a facility that treats one or more specific ailments or any type of Skilled Nursing Facility.

Medical Condition: an Injury or Illness.

Medically or Dentally Necessary: to be medically or dentally necessary, all care must be:

- in accordance with standards of good medical or dental practice;
- consistent in type, frequency, and duration of treatment with scientifically based guidelines, as accepted by the Plan;
- required for reasons other than the convenience of the health care provider or the comfort or convenience of the patient;
- provided in a cost-efficient manner and type of setting appropriate for the delivery of that service/supply;
- consistent with the diagnosis of the medical or dental condition;
- not Experimental or Investigational, as determined by the Plan; and
- demonstrated through authoritative medical literature to be safe and effective for treating or diagnosing the medical or dental condition or Illness for which its use is proposed.

The fact that an eligible provider performs or prescribes a procedure or treatment or that it may be the only treatment for a particular medical condition does not mean that it is medically necessary as defined here.

The Plan reserves the right to conduct a utilization review to determine whether services are medically or dentally necessary for the proper treatment of the Participant and may also require the participant to be independently examined while a claim is pending.

Medicare: The program of health care for the aged established by Title XVIII of the Social Security Act of 1965, as amended.

Mental Disorder: means any disease or condition, regardless of whether the cause is organic, that is classified as a Mental Disorder in the current edition of International Classification of Diseases, published by the U.S. Department of Health and Human Services or is listed in the current edition of Diagnostic and Statistical Manual of Mental Disorders, published by the American Psychiatric Association.

Morbid Obesity: means a bodily disorder or disease in which a person's body mass index (BMI) is thirty-five (35) or higher and is associated with underlying health conditions, such as diabetes or hypertension; or a person's BMI is forty (40) or higher (regardless of underlying health conditions).

Network: a group of doctors, hospitals, and other providers contracted by the Plan to provide health care services for the Plan's members at agreed-upon rates.

Network Pharmacy: a pharmacy contracted by the Plan to provide prescription drug benefits under the Plan.

NMHPA: The Newborns' and Mother's Health Protection Act of 1996, as amended. Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section.

However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Nurse Practitioner: a registered nurse with special training for providing primary health care, including many tasks customarily performed by a physician.

Out-of-Network Provider: an Eligible Provider who has neither signed an agreement with nor been designated by the Network and/or Plan (as applicable) as an independent contractor to provide certain health care services and supplies to Participants.

Outpatient Care and/or Services: is treatment including services, supplies and medicines provided and used at a Hospital under the direction of a Physician to a person not admitted as a registered bed patient; or services rendered in a Physician's office, laboratory or X-ray facility, an Ambulatory Surgical Center, or the patient's home.

Participant: an eligible employee or eligible dependent who elects to participate in the Plan by completing the necessary enrollment forms.

Pharmacy: means a licensed establishment where covered Prescription Drugs are filled and dispensed by a pharmacist licensed under the laws of the state where he or she practices.

Plan Year: is the 12-month period beginning on either the effective date of the Plan or on the day following the end of the first Plan Year which is a short Plan Year.

Post-Service Health Claim: a claim for a benefit under the Plan that is a request for payment under the Plan for covered medical services already received by the Participant. Such a claim cannot be a pre-service health claim.

PPACA: The Patient Protection and Affordable Care Act of 2010, as amended.

Pregnancy: is childbirth and conditions associated with Pregnancy, including complications.

Pre-Service Health Claim: a claim for a benefit that, under the terms of the Plan, requires a participant to receive, in whole or in part, prior approval from the Plan as a condition to receive the benefit. Such a claim cannot be a post-service health claim.

Primary Care Physician: a Family Practice Physician, a Pediatrician, a Geriatrician, an OB/GYN, or a General Internist. All other physicians are considered specialists.

Proper Claim: a claim for which a participant has submitted all required information to the Plan to make a determination.

Prudent Layperson: an individual who is without medical training but possesses an average knowledge of health and medicine from practical experience and, thus, is able to determine that the absence of immediate medical attention may result in a serious medical condition for an ill or injured person.

Qualified Medical Child Support Order (QMCSO) or National Medical Support Notice (NMSN): any court order that:

- provides for child support with respect to the employee's child or directs the employee to provide coverage under a health benefit plan under a state domestic relations law; or
- enforces a law relating to medical child support described in §1908 of the Social Security Act, with respect to a group health plan. A QMCSO or an NMSN also may be issued through an administrative process established under state law. A participant must notify the Plan Administrator if he or she is subject to a QMCSO or an NMSN.

Referral: the process of directing or redirecting (as a medical case or patient) to an appropriate specialist or agency for definitive treatment.

Retired Employee: is a former Active Employee of the Employer who has retired while employed by the Employer under formal written plan of the Employer and elects to contribute to the Plan contribution required from the Retired Employee.

Skilled Nursing Facility: a facility that qualifies under Medicare and is approved by the Plan.

Specialty Drugs: Specialty drugs are high-cost prescription medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis and multiple sclerosis. Specialty drugs often require special handling (like refrigeration during shipping) and administration (such as injection or infusion). Patients using a specialty drug often must be monitored closely to determine if the therapy is working and to watch for side effects. Specialty drugs might be covered through either medical or the prescription drug benefit. How a specialty drug is covered usually depends on where the patient receives the drug.

Sub-Acute Facilities: are licensed and accredited to provide professional services to a person needing extended intensive care services. Services would include, but not limited to, continuous care for multiple dysfunctions involving multiple body systems, constant monitoring with 10-12 hours of critical care, complete medical record for each patient, complex care of ventilator/dialysis/extensive wound care, Utilization review, 24-hr in-house monitoring of respiratory therapy, registered dietician, licensed pharmacist (24-hr coverage) and specialized wound care team.

Substance Abuse: is regular excessive compulsive drinking of alcohol and/or physical habitual dependence on drugs. This does not include dependence on tobacco and ordinary caffeine-containing drinks.

Temporomandibular Joint Dysfunction (TMJ): Pain, swelling, clicking, grinding, popping, dislocation, locking, malposition, bite discrepancies or other pathological conditions which create a loss or decrease of function in or around one or both of the jaw joints.

Total Disability (Totally Disabled): means, in the case of an Employee, the complete inability to perform any and every duty of his occupation or employment. In the case of a dependent, the complete inability as a result of Injury or Illness to perform the normal activities of a person of like age and sex in good health.

Uniformed Services Employment and Reemployment Rights Act of 1994 (“USERRA”): a Federal law covering the rights of participants who have a qualified uniformed services leave.

Urgent Pre-Service Health Claim: a claim for medical treatment which, if the regular time periods observed for claims were adhered to:

- could seriously jeopardize the life or health of the claimant or the ability of the claimant to regain maximum function; or
- in the opinion of a physician with knowledge of the claimant’s medical condition, would subject the claimant to severe pain that cannot be adequately managed.

Any claim that a physician with knowledge of the claimant’s medical condition determines to be a “claim involving urgent care” will be deemed to be an urgent pre-service health claim.

Otherwise, whether a claim is an urgent pre-service health claim or not will be determined by an individual acting on behalf of the Plan, and applying the judgment of a prudent layperson.

Usual and Customary: if you use out-of-network providers, covered medical expenses are subject to certain limits under the Plan, and you are responsible for paying any charges above this limit. The maximum benefit payable is based on the amount determined by the Plan to be the prevailing charge for a covered service or supply. Determination of the prevailing charge is based on the:

- complexity of the service and level of specialty of the provider;
- range of services provided; and
- the geographic area where the provider is located and other geographic areas with similar medical cost experience.

The Plan Administrator has the discretionary authority to decide whether a charge is Usual and Customary.

WHCRA: The Women’s Health and Cancer Rights Act of 1998, as amended.

SECTION II: PLAN OVERVIEW

Your Eligibility

You are eligible for benefits if you:

- Are a full-time Active Employee of the Employer. A certified Employee, Administrator or Director is considered to be Full-time if he or she normally works at least 20 hours per week. A non-certified Employee must work at least 30 hours per week in order to be eligible for coverage under this Plan;
- Are on the regular payroll of the Plan Sponsor;
- Are in a class of employees eligible for coverage;
- Are a Retired Employee of the Employer and meet the eligibility requirements outlined below; and
- Are a non-certified Employee and completes the employment Waiting Period of **60 days** as an Active Employee. A "Waiting Period" is the time between the first day of employment as an eligible Employee and the first day of coverage under the Plan. The waiting period is waived for certified Employees, Administrators and Directors; these Employees are effective on the date of hire.

Note: Grandfathered non-certified Employees including, but not limited to, bus drivers and food services Employees who were required to work 20 hours per week as of December 31, 1996 are only required to work 20 hours per week to be eligible for coverage under this Plan.

The following individuals are not eligible for benefits: part-time employees, leased employees, employees of a temporary or staffing firm, payroll agency, or leasing organization, contract employees, and other individuals who are not on the Plan Sponsor payroll, as determined by the Plan Sponsor, without regard to any court or agency decision determining common-law employment status.

Eligible Dependents

You may enroll your eligible dependents on your coverage. Your eligible dependents include:

- your legal spouse who is a resident of the same country in which the Employee resides. The term "spouse" shall include any individuals who are lawfully married. The Plan Administrator may require documentation proving a legal marital relationship.
- your child under age 26 regardless of financial dependency, residency with you, marital status, or student status; and
- your unmarried child of any age who is not capable of self-support due to a physical or mental disability that occurred before age 26, whose disability is continuous, and who is principally supported by you. The Plan Administrator may require, at reasonable intervals during the two years following the Dependent's reaching the limiting age, subsequent proof of the child's Total Disability and dependency.

After such two-year period, the Plan Administrator may require subsequent proof not more than once each year. The Plan Administrator reserves the right to have such Dependent examined by a Physician of the Plan Administrator's choice, at the Plan's expense, to determine the existence of such incapacity.

“Principally supported by you” means that the child is dependent on you for more than one-half of his or her support, as defined by §152 of the Internal Revenue Code.

For purposes of the Plan, your child includes:

- your biological child;
- your legally adopted child (*including any child under age 18 placed in the home during a probationary period in anticipation of the adoption where there is a legal obligation for support*);
- a child for whom the Covered Employee and/or spouse have been named Legal Guardian;
- a step child as long as you are married to the child's natural parent; or
- an eligible child for whom you are required to provide coverage under the terms of a QMCSO or a NMSN.

An eligible dependent does **not** include:

- a person enrolled as an employee under the Plan;
- any person who is in active military services;
- a domestic partner of the Employee;
- a domestic partner's child(ren);
- a common law spouse;
- a Foster Child
- a Legally Separated spouse; and
- a former spouse.

In addition, an eligible dependent who lives outside the U.S. cannot be covered as your dependent, unless the dependent has established his or her primary residence with you.

It is your responsibility to notify the Plan Sponsor if your dependent becomes ineligible for coverage.

Eligibility Requirements for Retiree Coverage

A retired Employee will be eligible to continue coverage upon retirement from employment with Bartholomew Consolidated School Corporation if the following has been met:

- Must qualify for retirement benefits with the retirement plan of which the Employee is a member; and
- For certified Employees, Administrators and Directors: Must be employed with BCSC for at least 5 years in order to continue coverage.

- For non-certified Employees: Must be employed with BCSC for at least 15 years and be at least age 55 in order to continue coverage.

Coverage is available to all retired Employees who meet the defined criteria listed above and to all eligible dependents of the retired Employee. The retired Employee is required to pay 100% of the cost of coverage as set by the Plan Administrator.

Coverage will terminate for the retired Employee and any eligible dependents on the first day of the month the retired Employee turns 65 and/or is eligible for Medicare.

Working Spouse Rule

The purpose of the Working Spouse Rule is to share the costs of the medical expenses with other plans or insurance carriers when the Spouse of an Employee is eligible for medical coverage where the spouse is employed. (*Medicare does not count as an employer-sponsored plan for the purpose of this rule*).

- If a Spouse of an eligible Employee is employed with a company which offers group medical insurance coverage and that Spouse is eligible for that plan, that Spouse will not be eligible for this Plan.
- If the Spouse is employed with a company that does not offer group medical coverage or is ineligible to be enrolled, the Spouse may be enrolled in this Plan at the current applicable rate. (A statement from the Spouse's employer that verifies they have no coverage available with that employer will be required).

It is the Employer's responsibility to determine who is eligible for this coverage on a non-discriminatory basis.

Proof of Dependent Eligibility

The Plan Sponsor reserves the right to verify that your dependent is eligible or continues to be eligible for coverage under the Plan. If you are asked to verify a dependent's eligibility for coverage, you will receive a notice describing the documents that you need to submit. To ensure that coverage for an eligible dependent continues without interruption, you must submit the required proof within the designated time period. If you fail to do so, coverage for your dependent may be canceled retroactively.

When Coverage Begins

Monthly Measurement Method for Determining Full-Time Employee Status

Your Employer uses a monthly measurement method to determine who is a full-time employee for purposes of the Plan's health care benefits. The monthly measurement method is based on Internal Revenue Service (IRS) final regulations. The monthly measurement method involves a month-to-month analysis where full-time employees are identified based on their hours of service for each calendar month. In general, an employee will be treated as full-time for any month in which he or she meets the minimum number of hours per week or calendar month required by your Employer. An employee will generally be ineligible for the Plan's health care benefits for any month in which he or she averages less than the required hours per week or calendar month.

Special rules may apply in certain circumstances, such as when employees are rehired by your Employer from unpaid leave.

Your Employer intends to follow applicable IRS guidance when administering the monthly measurement method. If you have any questions about this measurement method and how it applies to you, please contact the Plan Administrator.

For You

If you are a non-certified Employee, your health care coverage begins on the first of the next month following 60 days of employment and after you meet all eligibility requirements.

If you are a certified Employee, Administrator or Director, your health care coverage begins on the date of hire.

For Your Dependents

If you enroll your eligible dependents within 60 days of your initial eligibility, their coverage begins at the same time as yours.

If both parents are Employees, their children will be covered as Dependents of one of the parents, but not of both. Additionally, if the subscriber and the spouse work for Bartholomew Consolidated School Corporation, they cannot be both subscriber and dependent.

If you acquire a new dependent, such as through birth, marriage, adoption or placement for adoption, coverage will begin on the date they become an eligible dependent as long as you enroll the dependent within 60 days of the date on which they became eligible. If you wait longer than 60 days, you may not be able to enroll them until the next open enrollment period.

If two Employees (spouses) are covered under the Plan and the Employee who is covering the Dependent children terminates coverage, the Dependent coverage may be continued by the other covered Employee with no Waiting Period, as long as coverage has been continuous. Credit will be given for Deductible, Copay and/ or Coinsurance amounts.

A newborn child born while you are enrolled for medical coverage will not automatically be enrolled in the Plan. Coverage will be effective with the newborn's date of birth, provided the child is enrolled within 60 days of birth. A separate deductible and coinsurance will apply to charges incurred by the newborn child.

If the child is not enrolled within 60 days of birth, he/she will not be eligible for coverage under this Plan and the covered parent will be responsible for all costs.

Your Cost for Coverage

Both the Plan Sponsor and you share in the cost of your health care benefits. Each year, the Plan Sponsor will evaluate all costs and may adjust the cost of coverage during the next annual enrollment. Your enrollment materials will show the coverage categories available to you.

You pay your portion of this cost through pre-tax payroll deductions taken from your pay each pay period. Your actual cost is determined by the coverage you select and the number of dependents you cover. You must elect coverage for yourself in order to cover your eligible dependents.

Enrolling for Coverage

New Hire Enrollment

As a newly eligible employee, you will receive enrollment information when you first become eligible for benefits. To enroll in medical and prescription drug coverage, you will need to make your coverage elections by the deadline shown in your enrollment materials. When you enroll in the Plan, you authorize the Plan Sponsor to deduct any required premiums from your pay.

The elections you make will remain in effect until the next January 1, unless you have a qualifying change in status. After your initial enrollment, you will enroll during the designated open enrollment period. If you do not enroll for coverage when initially eligible, you will only be eligible for the default coverages designated by the Plan Administrator, if applicable, as shown in your enrollment materials.

You will automatically receive identification (ID) cards when your enrollment is processed.

Late Enrollee

Your enrollment will be considered timely if your completed enrollment form is received within 60 days after you become eligible for coverage. You will be considered a “late enrollee” if:

- You elect coverage more than 60 days after you first become eligible; or
- You again elect coverage after cancelling.

Unless the Special Enrollment Rights apply, if you are a late enrollee, you will be required to wait until the next open enrollment period.

Open Enrollment

During the months of November/December you will be given the opportunity to make your elections for the upcoming year. Your open enrollment materials will provide the options available to you and your share of the premium cost, as well as any default coverage, if applicable, you will be deemed to have elected if you do not make an election by the specified deadline. The elections you make will take effect on January 1 and stay in effect through December 31, unless you have a qualifying change in status.

During the open enrollment period, covered Employees and their covered dependents will be able to change some of their benefit decisions based on which benefits and coverages are right for them. Additionally, eligible Participants who are not covered under this Plan may enroll for coverage.

Benefit choices made during the open enrollment period will become effective on January 1 of each year and remain in effect unless there is a Special Enrollment event or a change in family status during the year (birth, death, marriage, divorce or adoption) or loss of coverage due to loss of a Spouse's employment. To the extent previously satisfied, coverage Waiting Periods will be considered satisfied when changing from one benefit option under the Plan to another benefit option under the Plan.

Plan Participants will receive detailed information regarding open enrollment from their Employer.

Effect of Section 125 Tax Regulations on this Plan

It is intended that this Plan meets the requirements of Internal Revenue Code ("IRC") §125 and the regulations thereunder and that the qualified benefits which you may elect are eligible for exclusion from income. The Plan is designed and administered in accordance with those regulations. This enables you to pay your share of the cost for coverage on a pre-tax basis. Neither the Plan Sponsor nor any fiduciary under the Plan will in any way be liable for any taxes or other liability incurred by you by virtue of your participation in the Plan.

Because of this favorable tax-treatment, there are certain restrictions on when you can make changes to your elections. Generally, your elections stay in effect for the Plan Year and you can make changes only during each open enrollment. However, at any time throughout the year, you can make changes to your coverage within 60 days of the following:

- The date you have a qualifying change in status;
- The date you meet the Special Enrollment Rights criteria described.

Qualifying Change in Status

If you experience a change in certain family or employment circumstances that results in you or a covered dependent gaining or losing eligibility under a health plan, you can change your coverage to fit your new situation without waiting for the next annual open enrollment period.

As defined by the Internal Revenue Service (IRS), status changes applicable to health care coverage include:

- change in marital status (e.g., marriage, legal separation, annulment, or divorce);
- changes in the number of dependents (e.g., increase through birth, adoption, or placement of adoption, or decrease through death);
- a change in a dependent child's eligibility due to age or eligibility for other coverage;
- a reduction or loss of your or a dependent's coverage under this or another plan;
- your spouse's open enrollment period differs and you need to make changes to account for other coverage;
- a change in employment status for you or your spouse that affects benefits (including termination or commencement of employment, strike or lockout, or commencement of or return from an unpaid leave of absence);

- if you have a change in employment status to less than 30 hours per week on average even if reduction does not result in loss of Plan eligibility, you may revoke your election of coverage under the health plan under the following conditions:
 - the revocation of the election of coverage under the group health plan must correspond to the intended enrollment for you (and any related individuals who cease coverage due to the revocation) in another plan that provides minimum essential coverage; however, the new coverage must be effective no later than the first day of the second month after the month in which the original coverage is revoked;
- a change in your company work location or home address that changes your overall benefit options and/or prices;
- significant mid-year Plan changes (e.g., significant changes in the cost of coverage or significant curtailment of coverage);
- judgment, decree or court order, such as a QMCSO or NMSN, that mandates coverage for an otherwise eligible dependent;
- eligibility for a Special Enrollment Period to enroll in a Qualified Health Plan through a Marketplace or seeking to enroll in a Qualified Health Plan through a Marketplace during the Marketplace's annual open enrollment period;
- any of the HIPAA special enrollment events (please see section titled “Special Enrollment Rights”);
- if you, your spouse or dependent lose or become entitled to coverage under Medicare or Medicaid, you may commence, change, or cancel coverage for you, your spouse or dependent under the health plan, as is consistent with the circumstances; and
- if you take a leave under the Family and Medical Leave Act of 1993 (“FMLA”) you may revoke an existing election of accident or health plan coverage and make another election for the remaining portion of the period of coverage as may be provided for under the FMLA.

If you experience a change in certain family or employment circumstances, you can change your coverage. Changes must be consistent with status changes as described above. For example, if you get married, you may change your coverage level from you only to you and your spouse. If you move, and your current coverage is no longer available in the new area, you may change your coverage option.

You should report a status change as soon as possible, but no later than 60 days, after the event occurs.

If there is an ambiguity or error in the above list of potential qualifying events, to the extent that that list does not represent the broadest range or number of qualifying events permitted by relevant Federal law or regulation (IRS/Treasury Dept.), the Plan intends to and will use the broadest permissible interpretation possible. Keep in mind that certain qualifying events do not apply to health Flexible Spending Accounts (FSAs), such as cost or coverage changes. Contact the Plan Administrator if you have questions about when you can change your elections.

Special Enrollment Rights

If you decline enrollment for yourself or your dependents because you have other health coverage, you may be able to enroll yourself and your dependents in this Plan, if you or your dependents lose eligibility for that other coverage (or if the employer stopped contributing towards your or your dependents' other coverage). Coverage will take effect on the event date. However, you must request enrollment within 60 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, 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 dependents. However, you must request enrollment within 60 days after the marriage, birth, adoption, or placement for adoption.

You or an affected eligible dependent may also enroll in coverage if eligibility for coverage is lost under Medicaid or the Children's Health Insurance Program (CHIP), or if you become eligible for premium assistance under Medicaid or CHIP. You must enroll under this Plan within 60 days of the date you lose coverage or become eligible for premium assistance.

This "special enrollment right" exists even if you previously declined coverage under the Plan. You will need to provide documentation of the change. Contact the Plan Administrator to determine what information you will need to provide.

When Coverage Ends

Your coverage under this Plan ends on the last day worked as an Active Employee, unless benefits are extended through COBRA.

Coverage for your covered dependents ends when your coverage ends or, if earlier, on the day your dependent is no longer eligible for coverage. However, for a dependent child who reaches the age of 26, coverage will end on the last day of the calendar month of their birthday, as long as you are still covered on the Plan.

Coverage will also end for you and your covered dependents as of the date the Plan Sponsor terminates this Plan or, if earlier, the date you request termination of coverage for you and your covered dependents. Coverage will also end as of the date you or a covered dependent has a claim denied due to exceeding a maximum benefit, if applicable, under the Plan.

Coverage will terminate for the retired Employee and any eligible dependents on the first day of the month the retired Employee turns 65 and/or is eligible for Medicare.

If your coverage under the Plan ends for reasons other than the Plan Sponsor's termination of all coverage under the Plan, you and/or your eligible dependents may be eligible to elect to continue coverage under COBRA.

Reinstatement of Coverage

If you terminate employment and are subsequently rehired, you will be treated as a new employee and will need to satisfy all eligibility requirements in order to be covered under the Plan unless the following scenarios apply to your situation.

A rehired employee would retain previous eligibility and not be treated as a new employee if:

- an employee has more than 26 consecutive weeks of experience in his/her previous period of employment, an employee has a break of service of less than 26 weeks; or
- an employee has less than 26 consecutive weeks of experience in a previous period of employment, an employee has a break of service that does not exceed 4 weeks or a break of service that does not exceed his/her previous period of employment.

Cancellation of Coverage

If you fail to pay any required premium for coverage under the Plan, coverage for you and your covered dependents will be canceled and no claims incurred after the effective date of cancellation will be paid.

Rescission of Coverage

Coverage under the Plan may be rescinded (canceled retroactively) if you or a covered dependent perform an act, practice, or omission that constitutes fraud, or you make an intentional misrepresentation of material fact as prohibited by the terms of the Plan.

Coverage will be canceled prospectively for errors in coverage or if no fraud or intentional misrepresentation was made by you or your covered dependent. You will receive 30 days advance written notice of any cancellation of coverage to be made on a prospective basis.

The Plan reserves the right to recover from you and/or your covered dependents any benefits paid as a result of the wrongful activities that are in excess of the premiums paid. In the event the Plan terminates or rescinds coverage for gross misconduct on your behalf, continuation coverage under COBRA may be denied to you and your covered dependents.

Coverage While Not at Work

In certain situations, health care coverage may continue for you and your dependents when you are not at work, so long as you continue to pay your share of the cost. If you continue to be paid while you are absent from work, any premium payments will continue to be deducted from your pay on a pre-tax basis. If you are not receiving your pay during an absence, you will need to make arrangements for payment of any required premiums. You should discuss with your Human Resources what options are available for paying your share of costs while you are absent from work.

Continuation during Periods of Employer-Certified Leave of Absence

You may remain eligible for a limited time if Active, full-time work ceases due to a leave of absence or layoff. This continuance will end as follows:

- For certified Employees, Administrators and Directors: the School Board may grant an unpaid leave of absence of 1 school year.
- For non-certified Employees: a supervisor may approve a leave of absence not to exceed 6 months.

While continued, coverage will be the same as it was on the last day worked as an Active Employee. However, if benefits reduce for others in the class, they will also reduce for the continued person.

An Employee who continues coverage during an approved leave of absence or layoff will be required to pay 100% of the cost of coverage as set by the Plan Administrator.

For leave of absences due to disability, the Employee and Eligible dependents may remain on the plan until the Employee becomes Medicare eligible. The disabled employee is responsible for 100% of the cost of coverage and benefits will terminate on the last day of the month if the premium contribution has not been paid.

The Plan Sponsor may require proof of continued disability from the employee as needed.

Continuation during Family and Medical Leave

Regardless of the established leave policies mentioned above, this Plan shall at all times comply with the Family and Medical Leave Act of 1993 as promulgated in regulations issued by the Department of Labor.

To the extent the FMLA applies to the Employer, group health benefits may be maintained during certain leaves of absence at the level and under the conditions that would have been present as if employment had not been interrupted. Employee eligibility requirements, the obligations of the Employer and Employee concerning conditions of leave, and notification and reporting requirements are specified in the FMLA. Any Plan provisions which conflict with the FMLA are superseded by the FMLA to the extent such provisions conflict with the FMLA. An Employee with questions concerning any rights and/or obligations should contact his Employer.

If You Take a Military Leave of Absence

If you are absent from work due to an approved military leave, health care coverage may continue for up to 24 months under both USERRA and COBRA, which run concurrently, starting on the date your military service begins.

SECTION III: YOUR MEDICAL BENEFITS

Your medical benefits are delivered through a network of participating doctors, hospitals, laboratories, home health care agencies, and other health care providers, who have agreed to provide services at a discounted cost.

All benefits described in this SPD are subject to the exclusions and limitations described more fully herein including, but not limited to, the Plan Administrator's determination that: care and treatment is Medically Necessary; that charges are Usual and Customary; that services, supplies and care are not Experimental and/or Investigational. The meanings of these capitalized terms are in the Definitions section of this document.

This Plan may contain multiple Preferred Provider Organizations (PPOs). Please refer to your identification card for information about your PPO network(s).

PPO name:	Inspire Network
Address:	PO Box 1787 Columbus, IN 47202
Telephone:	(800) 443-2980
Website:	www.siho.org
PPO name:	Encore Combined/SIHO Network
Address:	PO Box 1787 Columbus, IN 47202
Telephone:	(800) 443-2980
Website:	www.siho.org
Extended PPO name:	PHCS (<i>Logo on back of ID card</i>)
Address:	1100 Winter St. Waltham, MA 02451
Telephone:	1-888-779-7427
Website:	www.multiplan.com

In some cases, Plan Participants (Employees and Dependents) receive health care services or supplies from out-of-network facilities and providers. In order to assist the Plan Sponsor in reducing the cost of health care in these circumstances, the Plan may access additional network vendors through contractual arrangements established by the Claims Administrator and its affiliated entities. In the event a particular facility or provider is not contracted with any other specific network listed in this SPD as of the applicable date of the particular health care service or supply, the Plan Sponsor reserves the right to establish another network for the purpose of potentially reducing the cost of services and/or preventing the provider from balance billing the Plan Participants. In the below circumstances, the claim will be paid at the appropriate In-Network Tier benefit level for certain Out-of-Network services; otherwise, the payment will apply to the Out-of-Network benefit level.

Therefore, when a Plan Participant uses an In-Network Provider, that Plan Participant will receive a higher payment from the Plan than when an Out-of-Network Provider is used. It is the Plan Participant's choice as to which Provider to use.

Under the following circumstances, the higher In-Network payment will be made for certain Out-of-Network services:

- If a Plan Participant has no choice of In-Network Providers in the specialty that the Plan Participant is seeking within the PPO service area, services will apply to the Tier 1 Inspire benefit level.
- If a Plan Participant has an Emergency Medical Condition requiring immediate care benefits will apply to the Tier 1 Inspire benefit level.
- If a Plan Participant receives Physician services from an Out-of-Network Radiologist, ER Physician, Pathologist or Anesthesiologist at an In-Network facility, the benefit will apply to the same Tier benefit level as the facility where services were rendered.
- If a Plan Participant receives Physician services from a Radiologist, ER Physician, Pathologist or Anesthesiologist that is in the Tier 2 or Tier 3 Network but services are provided at a higher Tier Network facility, the benefit will apply to the same Tier benefit level as the facility where services were rendered.
- If a Plan Participant has lab work taken by a network Physician, but the Physician sends it to an Out-of-Network facility for evaluation, services will apply to the same Tier benefit level as the ordering Physician.
- If a Plan Participant utilizes an Out-of-Network Provider while traveling or living outside the PPO service area, services will apply to the Tier 1, Inspire benefit level.

The Plan does not require you to select a primary care physician to coordinate your care and you do not have to obtain a referral to see a specialist.

A network of providers gives you the flexibility to choose providers inside or outside the network each time you need care. In most cases, the Plan covers the same medical services whether you receive care in- or out-of-network. Refer to the Summary of Medical Benefits for more information.

To select a Primary Care Physician or "PCP," or to obtain a listing of current providers (at no cost to you) or confirm whether a provider participates in the network, contact the Claims Administrator for the network by visiting www.siho.org.

If you use In-Network providers, the Plan pays a higher percentage of covered expenses (after you meet any applicable deductible). Generally, you will not be required to file a claim form when you receive in-network benefits but in some cases, the provider or Claims Administrator may require you to do so.

If you use Out-of-Network providers, the Plan pays a lower percentage of covered expenses (after you meet any applicable deductible), up to the Usual and Customary limit or maximum plan allowance. You are responsible for charges in excess of this limit and this excess amount may

not apply to your deductible or any maximum out-of-pocket. You may also pay a higher deductible and maximum out-of-pocket (if applicable) out-of-network, and you may be required to file claim forms. See the Summary of Medical Benefits for additional information.

Your Deductible

A deductible is money you must pay for certain covered expenses before the Plan pays benefits. For the High Deductible Health Plan (HDHP), the deductible is calculated on a calendar year basis, and starts over in January of each year. For the PPO Plan, covered expenses incurred in, and applied toward the deductible in October, November and December will be applied to the deductible in the next Calendar Year as well as the current Calendar Year. Consult the Summary of Medical Benefits chart for more information.

High Deductible Health Plan with HSA

The Plan option described is designed to protect Plan Participants against certain catastrophic health expenses. A qualified High Deductible Health Plan (HDHP) provides comprehensive coverage for high cost medical events. The Plan gives you greater control over how health care benefits are used. An HDHP satisfies certain statutory requirements with respect to minimum deductibles and out-of-pocket expenses for both single and family coverage. These minimum deductibles and limits for out-of-pocket expenses limit are set forth by the U.S. Department of Treasury and will be indexed for inflation in the future.

HDHP (HSA) & PPO Plan Deductible Accumulation: Embedded

The Plan uses an embedded deductible which means when any one individual reaches the individual deductible limit, the Plan coverage takes effect for that member only. If there are multiple Participants covered under the Plan, the remaining family deductible amount may be met by a combination of Participants at which time the Plan coverage takes effect for the family.

Your Copayment (“Copay”)

Some services may require a copayment – a fixed dollar amount you must pay before the Plan pays for that service. This amount applies regardless of whether the deductible has been satisfied. Any copayments will be shown in the Summary of Medical Benefits Chart.

Your Coinsurance Amount

Coinsurance is the shared costs for Covered Expenses between the Plan Participant and the Plan. The amounts shown in the Summary of Medical Benefits are the percentages that the Plan will pay for Covered Expenses after the Deductible has been met, unless otherwise noted. The Plan Participant is responsible for the remaining percentage amount. The Coinsurance Amount is the total amount a Plan Participant or Covered Family must pay (after the Deductible) before the Plan begins paying 100% for Covered benefits for the remainder of the Calendar Year.

Your Out-of-Pocket Limit

Covered Charges are payable at the percentages shown each Calendar Year until the out of pocket limit shown in the Summary of Medical Benefits is reached. Then, Covered Charges incurred by a Plan Participant will be payable at 100% (except for the charges excluded) for the

rest of the Calendar Year. The out-of-pocket limit combines the copayment, deductible and coinsurance amounts.

When a Covered Family reaches the out of pocket limit, Covered Charges for that Covered Family will be payable at 100% (except for the charges excluded) for the rest of the Calendar Year. Charges that are excluded from the out-of-pocket limits are as follows:

- Premiums;
- Balance Billed Charges;
- Precertification Penalties; and
- Healthcare this Plan does not cover.

BCSC Wellness Program

Employees participating in the wellness program will receive a \$250 credit or a \$500 (if the spouse participates) credit towards their contributions to the health plan. The following criteria must be met by both employee and spouse, if applicable by October of each year. For a specific date contact your Human Resource Department:

- Completion of the Health Risk Assessment;
- Completion of the Biometric Screening;
- Complete an annual Preventive Health exam; and
- Complete an annual vision and dental exam.

PriceMDs - Treatment Cost Containment (TCC)

PriceMDs' TCC is a regulatory compliant solution for providing high cost specialty pharmaceuticals at greatly reduced prices inclusive of all travel to our participating medical facilities on the Cayman Islands.

PriceMDs' innovative Pharmaceutical TCC solution is offered to you by your employer and is designed specifically for plan members suffering from several costly, chronic conditions including rheumatoid arthritis, colitis, psoriasis, crohn's disease, multiple sclerosis and more. This voluntary service is available to Participants after one (1) year of employment.

This all-inclusive solution (*travel, lodging, meals, physician consult, pharmaceuticals, etc.*) reduces your and your employer's treatment costs significantly.

All treatments are coordinated by our highly trained US Registered Nurses and are administered by accredited physicians at the DaVinci Medical Centre; a high-quality medical facility located on Grand Cay-man.

To learn more about this voluntary service, contact PriceMDs' Nurse Navigator by phone at 813-833-7158 or 813-833-3267 or email at TCCNurse@pricemds.com.

Edison Healthcare Network Medical Destinations of Excellence Program

Employees and dependents enrolled the Health Plan may be eligible to receive coverage for certain services at no cost to the Participant when performed at a Medical Destinations of Excellence Facility.

Claims for eligible services provided at one of the Medical Destinations of Excellence are covered at 100 percent (100%) with no annual deductible. However, if you are enrolled in a High Deductible Health Plan (HDHP), you are still subject to the relevant Deductible, when utilizing Edison Healthcare providers. Any additional cost sharing requirements beyond the relevant Deductible may be waived by the Plan Administrator. Your Employer may have resources available to assist with associated out of pocket expenses. Please contact your Human Resources Department for more information.

Additionally, expenses for travel and lodging incurred by the Participant and a companion may be eligible for reimbursement when scheduled through the Medical Destination of Excellence provider.

The Program is voluntary for the following types of services:

- Orthopedic Surgery
- Heart Surgery
- Valve Replacement / Surgery
- Hepatitis-C Treatment
- Cancer Diagnosis
- Other Complex Surgical Care

The above procedures, when performed at facilities other than the Medical Destinations of Excellence will be subject to regular coverage terms under the Health Plan.

The Program is required for the following types of services:

- Spine Surgery
- Transplant Surgery
- High-Cost Curative Cell Therapy

The above procedures, when performed at facilities other than one of the Medical Destinations of Excellence will not be covered under the Health Plan, as described in this document.**

**If your specific medical situation prevents you from safely traveling to receive care or there are other extraordinary circumstances (in the Plan Administrator's discretion) preventing the use of a Medical Destination of Excellence, the Plan Administrator has discretionary authority to waive any of the provisions of this section and provide for coverage at facilities other than a Medical Destination of Excellence at the plan's otherwise-applicable benefit level.

Medical Benefit – Heart, Spine, Cancer Second-Opinion, Hepatitis C and Orthopedic Surgery

Benefit	Plan includes access to the Edison Healthcare Network Medical Destination of Excellence program for Heart, Spine, Cancer Second-Opinion, Hepatitis C and Orthopedic Surgery.
Covered Providers	Includes all applicable physicians and other health care professionals at the Edison Healthcare Network hospitals and medical centers, and physicians and health care professionals who provide care during the contracted period.
Inclusions	<ul style="list-style-type: none"> • Physician charges • Facility charges • Supplies and Equipment • Behavioral health providers • Provides access to the Medical Destination of Excellence program clinical staff to help candidates make an informed decision about choosing the program.
Exclusions	If the spine, joint replacement, cancer second-opinion, Hepatitis C treatment, heart or transplant is obtained at a non- Medical Destination of Excellence, the plan pays benefits as described in this document.
Copayment/Coinsurance Level	None, no deductible*

*Members enrolled in a High Deductible Health Plan are subject to the Plan’s deductible.

Medical Benefit –Transplantation Services

Benefit	Plan includes access to the Edison Healthcare Network Medical Destination of Excellence program for transplants, including bone marrow/stem cell transplants (SCT). Benefits are available to the donor and the recipient when the recipient is covered under this Plan.
Covered Providers	Includes all applicable physicians and other health care professionals at the Medical Destination of Excellence network hospitals and medical centers, and physicians and health care professionals who provide care during the contracted period.
Inclusions	<ul style="list-style-type: none"> • Physician charges • Facility charges • Supplies and Equipment • Behavioral health providers • Provides access to the Medical Destination of Excellence program clinical staff to help candidates make an informed decision about choosing the program.
Exclusions	<ul style="list-style-type: none"> • Experimental or investigational or unproven transplant surgeries are not a covered benefit • If the transplant is obtained at a non-Medical Destination of Excellence, the plan pays benefits as described in this document.
Copayment/Coinsurance Level	None, no deductible*

*Members enrolled in a High Deductible Health Plan are subject to the Plan's deductible.

Travel Benefits:

Benefit	Your Employer may provide coverage for qualified travel and lodging costs incurred by Plan Participants receiving treatment in a plan-designated Medical Destination of Excellence
Benefit Coverage Limits	Travel reimbursed at actual cost for modes of travel described in “inclusions” section. A per diem of \$50 per day for the beneficiary only or \$100 per day for the beneficiary and a companion will be provided for food will be provided. Entire cost of lodging and airfare will also be covered. This is not a plan benefit and is payable by the Employer subject to its current policies, and it is taxable as income accordingly. Consult with Human Resources prior to incurring any expenses.
Inclusions	<ul style="list-style-type: none"> • Applies only when the beneficiary is being evaluated for heart, orthopedic, cancer second opinion, Hepatitis C, or spine surgery or receiving a transplant. • Available when the Medical Destination of Excellence center is more than 50 miles from the patient’s home. • Provides reimbursement for travel costs (coach seat for travel by air or train, or mileage at IRS level for travel by car) for patient plus companion. • Provides reimbursement for food per diem of \$50 for patient only and \$100 for patient plus companion. • Provides lodging for patient and companion for the entire Medical Destination of Excellence center stay.
Exclusions	This type of assistance may have tax implications, including being considered taxable income. Please consult with Human Resources for more information.
Cost Sharing	Beneficiary is responsible for additional costs not covered by the Employer.

To learn more about this benefit visit www.edisonhealthcare.com or call 1-866-982-7988 to speak with a Care Coordinator.

Summary of Medical Benefits

HDHP Plan

	Inspire Network Providers	Encore Combined/SIHO Network Providers	Out-of-Network Providers
	Tier 1	Tier 2	Tier 3
MAXIMUM ANNUAL BENEFIT AMOUNT	Unlimited		
DEDUCTIBLE, PER CALENDAR YEAR			
Per Individual	\$3,500	\$5,000	\$6,000
Per Covered Family	\$7,500	\$10,000	\$12,000
NOTE: Amounts used to satisfy Tier 1 and Tier 2 In-Network deductibles accumulate toward satisfying the Tier 3 Out-of-Network deductible and vice versa.			
MAXIMUM OUT-OF-POCKET AMOUNT, PER CALENDAR YEAR (Includes Deductible)			
Per Individual	\$3,500	\$5,000	\$6,000
Per Covered Family	\$7,500	\$10,000	\$12,000
Note: Amounts used to satisfy Tier 1 and Tier 2 In-Network Maximum Out-of-Pocket accumulates toward the Tier 3 Out-of-Network Maximum Out-of-Pocket and vice versa.			
NOTE: The Plan will pay the designated percentage of Covered Charges until out-of-pocket amounts are reached, at which time the Plan will pay 100% of the remainder of Covered Charges for the rest of the Calendar Year unless stated otherwise. The following charges do not apply toward the medical maximum out-of-pocket and are never paid at 100%: premiums, balance-billed charges, precertification penalties, and services this Plan does not cover.			
Note: Visit and/or Annual Maximums are a combined maximum for services provided In-Network and/or Out-of-Network, unless listed otherwise.			
COVERED CHARGES			
Facility Services			
Inpatient Hospital/Facility Services			
Room and Board*	100% after deductible	100% after deductible	100% after deductible
Intensive Care Unit*	100% after deductible	100% after deductible	100% after deductible
Sub-Acute Inpatient Facility*	100% after deductible	100% after deductible	100% after deductible
Acute Rehabilitation Hospital*	100% after deductible	100% after deductible	100% after deductible
*Precertification required.			
Pre-Admission Testing	100% after deductible	100% after deductible	100% after deductible
All Other Ancillary Services	100% after deductible	100% after deductible	100% after deductible
Skilled Nursing Facility*	100% after deductible	100% after deductible	100% after deductible
*Precertification required. Annual Maximum: 180 days for Skilled Nursing.			

Summary of Medical Benefits (continued)

HDHP Plan

	Inspire Network Providers	Encore Combined/SIHO Network Providers	Out-of-Network Providers
	Tier 1	Tier 2	Tier 3
Outpatient Facility Services			
Outpatient Surgery	100% after deductible	100% after deductible	100% after deductible
Diagnostic Lab & X-Rays	100% after deductible	100% after deductible	100% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	100% after deductible	100% after deductible	100% after deductible
Anesthesia	100% after deductible	100% after deductible	100% after deductible
Chemotherapy/Radiation*	100% after deductible	100% after deductible	100% after deductible
Specialty Medication*	100% after deductible	100% after deductible	100% after deductible
*Precertification required.			
All Other Services	100% after deductible	100% after deductible	100% after deductible
Ambulance Services			
Emergency Ambulance*	100% after deductible		
<i>*Emergent Ambulance charges will apply to the Tier 1 benefit level. This includes non-emergent transportation from one facility to another facility.</i>			
Non-Emergent Ambulance	100% after deductible	100% after deductible	100% after deductible
Emergency Room Services			
True Emergency			
Facility Charges	100% after deductible		
All Physician Charges	100% after deductible		
NOTE: True Emergency ER services will apply to the Tier 1 benefit level.			
Non-Emergent			
Facility Charges	100% after deductible	100% after deductible	100% after deductible
All Physician Charges	100% after deductible	100% after deductible	100% after deductible
Physician Services			
Primary Care & Specialty Care			
Office Visit	100% after deductible	100% after deductible	100% after deductible
Allergy Injections	100% after deductible	100% after deductible	100% after deductible
Allergy Testing	100% after deductible	100% after deductible	100% after deductible
Allergy Serum	100% after deductible	100% after deductible	100% after deductible
Diagnostic Labs & X-rays	100% after deductible	100% after deductible	100% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	100% after deductible	100% after deductible	100% after deductible
Surgery in the Office	100% after deductible	100% after deductible	100% after deductible
Chemotherapy/Radiation*	100% after deductible	100% after deductible	100% after deductible
Specialty Medication*	100% after deductible	100% after deductible	100% after deductible
*Precertification required.			
All Other Services in the Office	100% after deductible	100% after deductible	100% after deductible

Summary of Medical Benefits (continued)

HDHP Plan

	Inspire Network Providers	Encore Combined/SIHO Network Providers	Out-of-Network Providers
	Tier 1	Tier 2	Tier 3
Urgent Care			
Office Visit	100% after deductible	100% after deductible	100% after deductible
Allergy Injections	100% after deductible	100% after deductible	100% after deductible
Allergy Testing	100% after deductible	100% after deductible	100% after deductible
Allergy Serum	100% after deductible	100% after deductible	100% after deductible
Diagnostic Labs & X-rays	100% after deductible	100% after deductible	100% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	100% after deductible	100% after deductible	100% after deductible
Surgery in the Office	100% after deductible	100% after deductible	100% after deductible
Chemotherapy/Radiation*	100% after deductible	100% after deductible	100% after deductible
Specialty Medication*	100% after deductible	100% after deductible	100% after deductible
*Precertification required			
All Other Services in the Office	100% after deductible	100% after deductible	100% after deductible
Inpatient Physician Services			
Surgery	100% after deductible	100% after deductible	100% after deductible
Diagnostic Lab & X-Rays	100% after deductible	100% after deductible	100% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	100% after deductible	100% after deductible	100% after deductible
Anesthesia	100% after deductible	100% after deductible	100% after deductible
Chemotherapy/Radiation*	100% after deductible	100% after deductible	100% after deductible
Specialty Medication*	100% after deductible	100% after deductible	100% after deductible
*Precertification required			
All Other Services	100% after deductible	100% after deductible	100% after deductible
Outpatient Physician Services			
Outpatient Surgery	100% after deductible	100% after deductible	100% after deductible
Diagnostic Lab & X-Rays	100% after deductible	100% after deductible	100% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	100% after deductible	100% after deductible	100% after deductible
Anesthesia	100% after deductible	100% after deductible	100% after deductible
Chemotherapy/Radiation*	100% after deductible	100% after deductible	100% after deductible
Specialty Medication*	100% after deductible	100% after deductible	100% after deductible
*Precertification required.			
All Other Services	100% after deductible	100% after deductible	100% after deductible

Summary of Medical Benefits (continued)

HDHP Plan

	Inspire Network Providers Tier 1	Encore Combined/SIHO Network Providers Tier 2	Out-of-Network Providers Tier 3
Preventive Health Benefits (PHB)*			
Wellness Benefit	100% no deductible	100% no deductible	100% no deductible
NOTE: *For more complete information, please consult the SIHO Comprehensive PHB guidelines , available on SIHO's website (www.siho.org) or by contacting SIHO Member Services at 1-800-443-2980.			
Mental Health/Substance Abuse			
Office Visit**	100% after deductible	100% after deductible	100% after deductible
**Office Visit includes Counseling/Therapy, Evaluation/Interview, & Medication Management			
Testing in the Office	100% after deductible	100% after deductible	100% after deductible
Inpatient*	100% after deductible	100% after deductible	100% after deductible
Residential Care (RES)*	100% after deductible	100% after deductible	100% after deductible
Partial Hospitalization (PHP)*	100% after deductible	100% after deductible	100% after deductible
Intensive Outpatient (IOP)*	100% after deductible	100% after deductible	100% after deductible
*Precertification required for Inpatient, Residential Care, Partial Hospitalization (PHP), and Intensive Outpatient (IOP).			
Therapy Services			
Cardiac Rehabilitation	100% after deductible	100% after deductible	100% after deductible
Pulmonary Rehabilitation	100% after deductible	100% after deductible	100% after deductible
ABA Therapy*	100% after deductible	100% after deductible	100% after deductible
*Precertification required for ABA Therapy.			
Occupational Therapy	100% after deductible	100% after deductible	100% after deductible
Physical Therapy	100% after deductible	100% after deductible	100% after deductible
Speech Therapy*	100% after deductible	100% after deductible	100% after deductible
*Precertification required for Speech Therapy.			
Chiropractic Services*	100% after deductible	100% after deductible	100% after deductible
*Annual Maximum: 6 Visits			
Other Services			
Podiatry/Foot Care Services	100% after deductible	100% after deductible	100% after deductible
Clinical Trials	100% after deductible	100% after deductible	100% after deductible
Second Surgical Opinion	100% after deductible	100% after deductible	100% after deductible
Sleep Studies	100% after deductible	100% after deductible	100% after deductible
Maternity Services*	100% after deductible	100% after deductible	100% after deductible
*Dependent Daughter Maternity is Covered.			
Dialysis*	100% after deductible	100% after deductible	100% after deductible
*Precertification required.			
Durable Medical Equipment (DME)*	100% after deductible	100% after deductible	100% after deductible
*Precertification required for purchases over \$750 and all rentals			
Prosthetics*	100% after deductible	100% after deductible	100% after deductible
*Precertification required for purchases over \$750 and all rentals			

Summary of Medical Benefits (continued)

HDHP Plan

	Inspire Network Providers	Encore Combined/SIHO Network Providers	Out-of-Network Providers
	Tier 1	Tier 2	Tier 3
Orthotics	100% after deductible	100% after deductible	100% after deductible
Home Health Care*	100% after deductible	100% after deductible	100% after deductible
*Precertification required. Annual Maximum: 60 Visits.			
Hospice Care* (including bereavement counseling)	100% after deductible	100% after deductible	100% after deductible
*Precertification required. Annual Maximum: 3 months for Outpatient; 6 months for Inpatient.			
Infertility Services*	100% after deductible	100% after deductible	100% after deductible
*Lifetime Maximum: \$5,000 for all combined services including Rx.			
Temporomandibular Joint Disorder (TMJ)	100% after deductible	100% after deductible	100% after deductible
Wigs* (following Chemotherapy)	100% after deductible	100% after deductible	100% after deductible
*Annual Maximum: 1 Wig			
Organ/Tissue Transplant Services* (prior to surgery)	100% after deductible	100% after deductible	100% after deductible
Spinal Surgery*	Not Covered	Not Covered	Not Covered
Curative Cell Therapy*	Not Covered	Not Covered	Not Covered
<i>*Edison Healthcare is the required provider network for Transplants, Spinal Surgery, and Curative Cell Therapy unless otherwise approved by the Plan Administrator to be provided under regular coverage terms of the Plan.</i>			

	Edison Healthcare	Other Networks
Organ/Tissue Transplant Surgery	100% after deductible	Not Covered
Spinal Surgery	100% after deductible	Not Covered
Curative Cell Therapy	100% after deductible	Not Covered
<i>*Edison Healthcare is the required provider network for Transplants, Spinal Surgery, and Curative Cell Therapy unless otherwise approved by the Plan Administrator to be provided under regular coverage terms of the Plan.</i>		

Summary of Medical Benefits

PPO Plan

	Inspire Network Providers	Encore Combined/SIHO Network Providers	Out-of-Network Providers
	Tier 1	Tier 2	Tier 3
MAXIMUM ANNUAL BENEFIT AMOUNT	Unlimited		
DEDUCTIBLE, PER CALENDAR YEAR			
Per Individual	\$1,000	\$2,000	\$3,500
Per Covered Family	\$2,000	\$4,000	\$7,000
NOTE: Amounts used to satisfy Tier 1 and Tier 2 In-Network deductibles accumulate toward satisfying the Tier 3 Out-of-Network deductible and vice versa.			
MAXIMUM OUT-OF-POCKET AMOUNT, PER CALENDAR YEAR (Includes Deductible)			
Per Individual	\$3,000	\$4,500	\$7,000
Per Covered Family	\$6,000	\$9,000	\$14,000
Note: Amounts used to satisfy Tier 1 and Tier 2 In-Network Maximum Out-of-Pocket accumulates toward the Tier 3 Out-of-Network Maximum Out-of-Pocket and vice versa.			
NOTE: The Plan will pay the designated percentage of Covered Charges until out-of-pocket amounts are reached, at which time the Plan will pay 100% of the remainder of Covered Charges for the rest of the Calendar Year unless stated otherwise. The following charges do not apply toward the medical maximum out-of-pocket and are never paid at 100%: premiums, balance-billed charges, precertification penalties, and services this Plan does not cover.			
Note: Visit and/or Annual Maximums are a combined maximum for services provided In-Network and/or Out-of-Network, unless listed otherwise.			
COVERED CHARGES			
Facility Services			
Inpatient Hospital/Facility Services			
Room and Board*	85% after deductible	65% after deductible	55% after deductible
Intensive Care Unit*	85% after deductible	65% after deductible	55% after deductible
Sub-Acute Inpatient Facility*	85% after deductible	65% after deductible	55% after deductible
Acute Rehabilitation Hospital*	85% after deductible	65% after deductible	55% after deductible
*Precertification required.			
Pre-Admission Testing	85% after deductible	65% after deductible	55% after deductible
All Other Ancillary Services	85% after deductible	65% after deductible	55% after deductible
Skilled Nursing Facility*	85% after deductible	65% after deductible	55% after deductible
*Precertification required. Annual Maximum: 180 days for Skilled Nursing.			

Summary of Medical Benefits (continued)

PPO Plan

	Inspire Network Providers	Encore Combined/SIHO Network Providers	Out-of-Network Providers
	Tier 1	Tier 2	Tier 3
Outpatient Facility Services			
Outpatient Surgery	85% after deductible	65% after deductible	55% after deductible
Diagnostic Lab & X-Rays	85% after deductible	65% after deductible	55% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	85% after deductible	65% after deductible	55% after deductible
Anesthesia	85% after deductible	65% after deductible	55% after deductible
Chemotherapy/Radiation*	85% after deductible	65% after deductible	55% after deductible
Specialty Medication*	85% after deductible	65% after deductible	55% after deductible
*Precertification required.			
All Other Services	85% after deductible	65% after deductible	55% after deductible
Ambulance Services			
Emergency Ambulance*	85% after deductible		
<i>*Emergent Ambulance charges will apply to the Tier 1 benefit level. This includes non-emergent transportation from one facility to another facility.</i>			
Non-Emergent Ambulance	85% after deductible	65% after deductible	55% after deductible
Emergency Room Services			
True Emergency			
Facility Charges	85% after deductible		
All Physician Charges	85% after deductible		
NOTE: True Emergency ER services will apply to the Tier 1 benefit level.			
Non-Emergent			
Facility Charges	85% after deductible	65% after deductible	55% after deductible
All Physician Charges	85% after deductible	65% after deductible	55% after deductible
Physician Services			
Primary Care & Specialty Care			
Office Visit	85% after deductible	65% after deductible	55% after deductible
Allergy Injections	85% after deductible	65% after deductible	55% after deductible
Allergy Testing	85% after deductible	65% after deductible	55% after deductible
Allergy Serum	85% after deductible	65% after deductible	55% after deductible
Diagnostic Labs & X-rays	85% after deductible	65% after deductible	55% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	85% after deductible	65% after deductible	55% after deductible
Surgery in the Office	85% after deductible	65% after deductible	55% after deductible
Chemotherapy/Radiation*	85% after deductible	65% after deductible	55% after deductible
Specialty Medication*	85% after deductible	65% after deductible	55% after deductible
*Precertification required.			
All Other Services in the Office	85% after deductible	65% after deductible	55% after deductible

Summary of Medical Benefits (continued)

PPO Plan

	Inspire Network Providers	Encore Combined/SIHO Network Providers	Out-of-Network Providers
	Tier 1	Tier 2	Tier 3
Urgent Care			
Office Visit	85% after deductible	65% after deductible	55% after deductible
Allergy Injections	85% after deductible	65% after deductible	55% after deductible
Allergy Testing	85% after deductible	65% after deductible	55% after deductible
Allergy Serum	85% after deductible	65% after deductible	55% after deductible
Diagnostic Labs & X-rays	85% after deductible	65% after deductible	55% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	85% after deductible	65% after deductible	55% after deductible
Surgery in the Office	85% after deductible	65% after deductible	55% after deductible
Chemotherapy/Radiation*	85% after deductible	65% after deductible	55% after deductible
Specialty Medication*	85% after deductible	65% after deductible	55% after deductible
*Precertification required			
All Other Services in the Office	85% after deductible	65% after deductible	55% after deductible
Inpatient Physician Services			
Surgery	85% after deductible	65% after deductible	55% after deductible
Diagnostic Lab & X-Rays	85% after deductible	65% after deductible	55% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	85% after deductible	65% after deductible	55% after deductible
Anesthesia	85% after deductible	65% after deductible	55% after deductible
Chemotherapy/Radiation*	85% after deductible	65% after deductible	55% after deductible
Specialty Medication*	85% after deductible	65% after deductible	55% after deductible
*Precertification required			
All Other Services	85% after deductible	65% after deductible	55% after deductible
Outpatient Physician Services			
Outpatient Surgery	85% after deductible	65% after deductible	55% after deductible
Diagnostic Lab & X-Rays	85% after deductible	65% after deductible	55% after deductible
MRI/CT/PET Scans & Other Advanced Imaging Services	85% after deductible	65% after deductible	55% after deductible
Anesthesia	85% after deductible	65% after deductible	55% after deductible
Chemotherapy/Radiation*	85% after deductible	65% after deductible	55% after deductible
Specialty Medication*	85% after deductible	65% after deductible	55% after deductible
*Precertification required.			
All Other Services	85% after deductible	65% after deductible	55% after deductible

Summary of Medical Benefits (continued)

PPO Plan

	Inspire Network Providers Tier 1	Encore Combined/SIHO Network Providers Tier 2	Out-of-Network Providers Tier 3
Preventive Health Benefits (PHB)*			
Wellness Benefit	100% no deductible	100% no deductible	100% no deductible
NOTE: *For more complete information, please consult the SIHO Comprehensive PHB guidelines , available on SIHO's website (www.siho.org) or by contacting SIHO Member Services at 1-800-443-2980.			
Mental Health/Substance Abuse			
Office Visit**	85% after deductible	65% after deductible	55% after deductible
**Office Visit includes Counseling/Therapy, Evaluation/Interview, & Medication Management			
Testing in the Office	85% after deductible	65% after deductible	55% after deductible
Inpatient*	85% after deductible	65% after deductible	55% after deductible
Residential Care (RES)*	85% after deductible	65% after deductible	55% after deductible
Partial Hospitalization (PHP)*	85% after deductible	65% after deductible	55% after deductible
Intensive Outpatient (IOP)*	85% after deductible	65% after deductible	55% after deductible
*Precertification required for Inpatient, Residential Care, Partial Hospitalization (PHP), and Intensive Outpatient (IOP).			
Therapy Services			
Cardiac Rehabilitation	85% after deductible	65% after deductible	55% after deductible
Pulmonary Rehabilitation	85% after deductible	65% after deductible	55% after deductible
ABA Therapy*	85% after deductible	65% after deductible	55% after deductible
*Precertification required for ABA Therapy.			
Occupational Therapy	85% after deductible	65% after deductible	55% after deductible
Physical Therapy	85% after deductible	65% after deductible	55% after deductible
Speech Therapy*	85% after deductible	65% after deductible	55% after deductible
*Precertification required for Speech Therapy.			
Chiropractic Services*	85% after deductible	65% after deductible	55% after deductible
*Annual Maximum: 20 Visits			
Other Services			
Podiatry/Foot Care Services	85% after deductible	65% after deductible	55% after deductible
Clinical Trials	85% after deductible	65% after deductible	55% after deductible
Second Surgical Opinion	85% after deductible	65% after deductible	55% after deductible
Sleep Studies	85% after deductible	65% after deductible	55% after deductible
Maternity Services*	85% after deductible	65% after deductible	55% after deductible
*Dependent Daughter Maternity is Covered.			
Dialysis*	85% after deductible	65% after deductible	55% after deductible
*Precertification required.			
Durable Medical Equipment (DME)*	85% after deductible	65% after deductible	55% after deductible
*Precertification required for purchases over \$750 and all rentals			
Prosthetics*	85% after deductible	65% after deductible	55% after deductible
*Precertification required for purchases over \$750 and all rentals			

Summary of Medical Benefits (continued)

PPO Plan

	Inspire Network Providers	Encore Combined/SIHO Network Providers	Out-of-Network Providers
	Tier 1	Tier 2	Tier 3
Orthotics	85% after deductible	65% after deductible	55% after deductible
Home Health Care*	85% after deductible	65% after deductible	55% after deductible
*Precertification required. Annual Maximum: 60 Visits.			
Hospice Care* (including bereavement counseling)	85% after deductible	65% after deductible	55% after deductible
*Precertification required. Annual Maximum: 3 months for Outpatient; 6 months for Inpatient.			
Infertility Services*	85% after deductible	65% after deductible	55% after deductible
*Lifetime Maximum: \$5,000 for all combined services including Rx.			
Temporomandibular Joint Disorder (TMJ)	85% after deductible	65% after deductible	55% after deductible
Wigs* (following Chemotherapy)	85% after deductible	65% after deductible	55% after deductible
*Annual Maximum: 1 Wig			
Organ/Tissue Transplant Services* (prior to surgery)	85% after deductible	65% after deductible	55% after deductible
Spinal Surgery*	Not Covered	Not Covered	Not Covered
Curative Cell Therapy*	Not Covered	Not Covered	Not Covered
<i>*Edison Healthcare is the required provider network for Transplants, Spinal Surgery, and Curative Cell Therapy unless otherwise approved by the Plan Administrator to be provided under regular coverage terms of the Plan.</i>			

	Edison Healthcare	Other Networks
Organ/Tissue Transplant Surgery	100% no deductible	Not Covered
Spinal Surgery	100% no deductible	Not Covered
Curative Cell Therapy	100% no deductible	Not Covered
<i>*Edison Healthcare is the required provider network for Transplants, Spinal Surgery, and Curative Cell Therapy unless otherwise approved by the Plan Administrator to be provided under regular coverage terms of the Plan.</i>		

Eligible Expenses

Eligible expenses are for services and supplies that are approved by a physician or other approved provider and must be medically necessary for the care and treatment of a covered illness, accidental injury, pregnancy or other covered health care condition. Services received from an out-of-network provider are subject to the Usual and Customary limit.

The following are common conditions and services for which expenses are typically paid:

- **Abortions:** including elective abortions if the pregnancy is a result of rape or incest or if continuing the pregnancy is life-threatening to the mother.
- **Acupuncture:** services are covered when performed in lieu of anesthesia by a licensed Physician.
- **Acute care (inpatient) and rehab hospitals:** At an acute rehabilitation facility located in a freestanding hospital, or a rehabilitation unit in an acute care hospital. To qualify as an acute rehabilitation facility, the following must be available: medical care, physical therapy, occupational therapy, speech-language therapy, vocational rehabilitation, therapeutic recreation, psychological services, 24-hour nursing care and other services as needed. Patient must be capable of performing at least 3 hours of therapy a day, at least 5 days a week.
- **Allergy testing and treatment:** includes allergy testing, serum and injections as shown in the Summary of Medical Benefits.
- **Ambulance:** includes medically necessary professional ambulance services. A charge for this item will be a covered charge only if the service is to the nearest hospital or skilled nursing facility where necessary treatment can be provided unless the Claims Administrator finds a longer trip was medically necessary. Includes charges for local ground or air transportation by a professional ambulance service.
- **Ambulatory Surgical Center:** includes services and supplies provided by an Ambulatory Surgical Center in connection with a covered outpatient surgery. A Center is a licensed facility used mainly for performing outpatient surgery and does not provide for overnight stays.
- **Anesthesia:** includes anesthetics and the services of a licensed physician or certified registered nurse anesthetist (C.R.N.A.).
- **Approved Clinical Trials:**
 - Routine patient care costs that are covered:
 - those that would be covered for a patient not enrolled in a clinical trial
 - services required for the provision of the investigational item or service
 - services needed for reasonable and necessary care arising from the provision of the investigational item or service.
 - Routine patient care costs that are not covered:
 - investigational item, device, or service, itself;

- items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or
 - a service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.
 - In order to be considered a Covered Service, the following criteria must be met:
 - a physician must determine and document that the member is appropriate for a clinical trial; and
 - the member must meet the eligibility criteria of the trial.
 - The trial must be:
 - conducted for the prevention, detection or treatment of cancer or other life threatening disease or condition; **and is**
 - Federally-funded;
 - sponsored by FDA; or
 - a drug trial exempt from Investigational New Drug (IND) requirements.
 - A trial is considered federally funded if it is approved and funded by one or more of these agencies:
 - National Institutes of Health
 - Centers for Disease Control
 - Agency for Healthcare Research Quality
 - Centers for Medicare and Medicaid Services
 - Department of Defense
 - Veterans Administration; or the
 - Department of Energy.
 - If the Participant is eligible to participate in a clinical trial that is offered by both an In-Network provider and an Out-of-Network provider, only the trial offered by the network provider (and otherwise meeting the criteria of this section) will be considered a Covered Benefit.
- **Asthma Education:** including self-management training.
 - **Attention Deficit Disorder and Attention Deficit Hyperactivity Disorder:** includes diagnosis and treatment.
 - **Autism and Asperger's Syndrome (also known as Pervasive Developmental Disorders):** coverage includes diagnosis and treatment, as well as Applied Behavior Analysis Therapy (ABA) for Autism. ABA Therapy requires Precertification and involves the modification of situational events that typically precede the occurrence of a target behavior. These alterations are made to increase the likelihood of success or reduce the likelihood of problems occurring.
 - **Blood:** includes blood and blood derivatives (if not replaced by or on behalf of the patient), including blood processing and administration services.

- **Cardiac Rehabilitation Phase I and II:** as deemed Medically Necessary provided services are rendered under the supervision of a Physician, in connection with a myocardial infarction, coronary occlusion or coronary bypass surgery, initiated within 12 weeks after other treatment for the medical condition ends, and is performed in a Medical Care Facility. **Phase III is not covered.**
- **Chemotherapy:** includes medically necessary and appropriate drugs and services of a physician or medical provider.
- **Circumcision**
- **Contraceptives:** all FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity are covered under the Preventive Health Benefit to the extent required by the Affordable Care Act.
- **Diabetic Education:** including self-management training.
- **Diabetic Supplies:** not purchased through the pharmacy will be covered under major medical.
- **Diagnostic Lab and X-ray, Outpatient:** includes laboratory, X-ray, EKGs, and other non-surgical services performed to diagnose medical disorders by physicians throughout the United States; also includes advanced scanning and imaging work (e.g., CT scans, MRIs) and other similar advanced tests.
- **Dialysis:** treatment for acute renal failure or chronic irreversible renal insufficiency for removing waste materials from the body. Dialysis includes hemodialysis and peritoneal dialysis.
- **Durable Medical or Surgical Equipment:** rental of equipment if deemed Medically Necessary. These items may be bought rather than rented, with the cost not to exceed the fair market value of the equipment at the time of purchase, but only if agreed to in advance by the Plan Administrator.
- **Emergency Room Visits:** includes medical treatment for an emergency. An emergency is an accident or the sudden and unexpected onset of an acute condition, illness, or severe symptoms that require immediate medical care. Examples include fractures, lacerations, motor vehicle accidents, hemorrhage, shock, poisoning, or other conditions associated with deterioration of vital life functions.

Colds, sore throats, flu, and infections are examples of non-emergencies, although they may require urgent treatment.

The Plan determines which conditions and symptoms are medical emergencies using the “prudent layperson” definition of emergency. A prudent layperson is someone who possesses an average knowledge of health and medicine and, therefore, is able to determine that the absence of immediate medical attention may result in a serious medical condition for an ill or injured person. For example, if someone goes to the emergency room with chest pains and the situation turns out to be indigestion, a prudent layperson would agree that seeking emergency care was appropriate.

- **Foot Care/Podiatry:** Covered Services include the following:
 - care and treatment of fractures and dislocations of bones of the foot and surgical treatments (incision and drainage, removal of lesions, removal of infected toenails or nail roots);
 - surgical and non-surgical treatment of the feet including, but not limited to: weak, strained, flat, unstable or unbalance feet; bunions, ingrown toenails; metatarsalgia; tarsalgia; plantar fasciitis; and plantar fibromatosis; and
 - in the case of metabolic (diabetes) or peripheral-vascular disease, coverage will include treatment of corns, calluses, nail trimming, cutting and debriding of the toenails.
- **Hemodialysis and Peritoneal Dialysis Services:** includes the services of a person to assist the patient with home dialysis, when provided by a hospital, freestanding dialysis center or other approved covered provider.
- **Home Health Care Services and Supplies:** charges for home health care services and supplies are covered only for care and treatment of an Injury or Illness when Hospital or Skilled Nursing Facility confinement would otherwise be required. The diagnosis, care and treatment must be certified by the attending Physician and be contained in a Home Health Care Plan.

Home Health Care must meet the following qualifications: it must be a formal written plan made by the patient's attending Physician which is reviewed at least every 30 days; it must state the diagnosis; it must certify that the Home Health Care is in place of Hospital confinement; and it must specify the type and extent of Home Health Care required for the treatment of the patient. A home health care visit will be considered a periodic visit by either a nurse or therapist, as the case may be, or four hours of home health aide services.

- **Hospice Care Services and Supplies:** charges for hospice care services and supplies are covered only when the attending Physician has diagnosed the Plan Participant's condition as being terminal, determined that the person is not expected to live more than six months and placed the person under a Hospice Care Plan.

Bereavement counseling services by a licensed social worker or licensed pastoral counselor for the patient's immediate family (covered Spouse and/or covered Dependent Children) is covered. Bereavement services must be furnished within six months after the patient's death.

- **Hospital Services:** includes hospital, ambulatory surgical center or birthing center charges for the following:
 - *Room and board* - For a semiprivate room, charges are covered at the most common rate; for a private room in a hospital with semiprivate rooms, charges are covered only up to the hospital's most common semiprivate room rate. However, if it is medically necessary to stay in a private room, the full charge will be a covered medical expense. For a private room in a private-room-only hospital, the full cost of the private room will be considered a covered medical expense.
 - services required for medical or surgical care, whether as an outpatient or inpatient, and other related services;

- services of nursing staff and other hospital staff providing care;
- emergency room services; and
- medically necessary services.

An inpatient hospital stay for the diagnosis of an Illness or Injury will be covered only if the stay is mandatory or is required for the safety of the patient or the success of a medical treatment or test. Also includes services that can be done on an outpatient basis, or services performed inpatient when a concurrent medical hazard exists that prevents the patient from being treated on an outpatient basis.

- **Human Organ and Tissue Transplants:** certain services may be covered under this portion of the Plan. Please see section, Edison Healthcare Network Medical Destinations of Excellence Program for more information.
- **Infertility:** covers the diagnosis and treatment of infertility, including artificial insemination, gamete intra fallopian transfer (GIFT), or in vitro fertilization, and medication up to the maximum shown in the Summary of Medical Benefits.
- **Medical Supplies:** includes supplies such as casts, splints, dressings, catheters, colostomy bags, oxygen and syringes and needles for the treatment of allergies or diabetes.
- **Medicines:** includes medicines dispensed and administered during an inpatient stay. See Prescription Drug Benefits for outpatient prescription drug coverage information.
- **Mental Health:** includes care, supplies and treatment of Mental Health. Coverage for mental health treatments are treated the same as benefits provided for other medical conditions in accordance with the Mental Health Parity and Addiction Equity Act of 2008.

This Plan also covers services provided at a residential treatment facility that is licensed by the state in which it operates and that provides treatment for Mental Health Disorders. There must be an MD/psychiatrist on staff. Coverage does not include services provided at a group home. Treatment in a residential treatment facility may not be for the purpose of providing custodial care. If outside the United States, the residential treatment facility must be licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country.

The BCSC Plan also offers an Employer Assistance Program (EAP). This EAP is offered through Solutions. The EAP provides assessment and brief consultation services up to five (5) sessions per episode, including emergency evaluations. There is no annual or lifetime maximum. These EAP services are free to the Employee and eligible Dependents. Referral to therapy or consultation services may be made to Providers within the PPO Network when warranted.

- **Newborn Care:** includes services and supplies for a covered newborn who is sick or injured, including infant formula when needed for the treatment of inborn errors of metabolism while the infant is hospital-confined. Also includes hospital nursery services and routine newborn care provided during the birth confinement or on an outpatient basis for non-hospital births.

This charge is only provided if the newborn child is an eligible Dependent and a parent is a Plan Participant who was covered under the Plan at the time of the birth, or enrolls

himself or herself (as well as the newborn child if required) in accordance with the Special Enrollment provisions with coverage effective as of the date of birth. Charges will be applied toward the Plan of the newborn. Charges for a dependent child's newborn will not be covered.

- **Oncology Services:** medically necessary cancer screenings not otherwise covered under Preventive Health Benefit.
- **Oral Surgery/Dental Care:** includes oral surgery and dental care for the following procedures:
 - removal of tumors and cysts of the jaws, cheeks, lips, tongue, roof or floor of the mouth;
 - surgery needed to correct accidental injuries to the jaws, cheeks, lips, tongue, floor and roof of the mouth;
 - removal of impacted teeth;
 - excision of benign bony growths of the jaw or hard palate;
 - incision of sensory sinuses or salivary glands ducts;
 - external incision and drainage of cellulitis;
 - emergency repair due to Injury to sound natural teeth; and
 - congenital defects and birth abnormality including frenulum, frenum, cleft palate or cleft lip.

No charge will be covered under Medical Benefits for dental and oral surgical procedures involving, orthodontic care of the teeth, periodontal disease and preparing the mouth for the fitting of or continued use of dentures.

- **Orthotics:** includes orthopedic braces, casts, splints, trusses and other orthotics prescribed by a physician that are required for support of an injured or deformed part of the body as a result of a congenital condition or an accidental Injury or Illness. Must be custom made or custom fitted, made of rigid or semi-rigid material. Fabric supports, replacements, oral splints and appliances, dental splints and dental braces are not covered.
- **Physician Care:** professional services of a Physician for surgical or medical services.
- **Preadmission Testing:** will be payable for diagnostic lab test and x-ray exams when:
 - performed on an outpatient basis within seven days before a Hospital confinement;
 - related to the condition which causes the confinement; or
 - performed in place of tests while Hospital confined.

Covered Charges for this testing will be payable even if test shows the condition requires medical treatment prior to Hospital confinement or the Hospital confinement is not required.

- **Pregnancy:** care and treatment of pregnancy are covered the same as any other Illness, including charges provided by a licensed mid-wife. Services include care and treatment for a covered dependent daughter.

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

- **Private Duty Nursing:** covered when provided by a licensed nurse (R.N., L.P.N. or L.V.N.) for Inpatient nursing care when care is Medically Necessary or not Custodial in nature and the Hospital's Intensive Care Unit is filled or the Hospital has no Intensive Care Unit. Outpatient private duty nursing care is *not* covered.
- **Prosthetics:** includes the initial purchase of artificial limbs, eyes or other prosthetic appliances required to replace natural limbs, eyes or other body parts which have been lost due to an accidental Injury, Illness or surgery. Coverage includes repairs to return prosthetic devices to serviceable condition, or replacement if prosthetic cannot be repaired. Repairs or replacement for misuse or abuse of prosthetic is not covered.

To comply with the Women's Health and Cancer Rights Act, coverage includes post-mastectomy breast prostheses.

- **Radiation Therapy:** includes radium and radioactive isotope therapy.
- **Reconstructive Surgery:** includes reconstructive surgery after a mastectomy, including reconstructive surgery of the breast on which the mastectomy was performed as well as reconstructive surgery of the other breast to produce a symmetrical appearance is also covered in accordance with the Women's Health and Cancer Rights Act of 1998. Coverage includes prostheses and treatment of physical complications in all stages of the mastectomy, including lymphedemas.

Coverage also includes charges for reconstructive surgery to correct a deformity resulting from disease, accidental injury, and functional birth defects of a child or a previous therapeutic process, such as a cleft palate or cleft lip.

- **Routine Preventive Health Benefits ("PHB"):** covered charges are payable for routine PHBs, such as well-baby care, regular periodic health evaluations for adults and children, periodic health screenings, and routine immunizations appropriate to the Participant's age and gender as required by the ACA and other applicable laws and regulations. These benefits are further described in the Summary of Medical Benefits and with more specificity in the Preventive Health Benefit Guidelines, which SIHO Insurance Services makes available to all Participants on our website at www.siho.org.
- **Second Opinion:** certain surgical procedures are performed either inappropriately or unnecessarily. In some cases, surgery is only one of several treatment options. In other cases, surgery will not help the condition.

In order to prevent unnecessary or potentially harmful surgical treatments, the second opinion program fulfills the dual purpose of protecting the health of the Plan's Plan Participants and protecting the financial integrity of the Plan.

Benefits will be provided for a second opinion consultation to determine the Medical Necessity of an elective surgical procedure. An elective surgical procedure is one that can be scheduled in advance; that is, it is not an emergency or of a life-threatening nature.

The patient may choose any board-certified specialist who is not an associate of the attending Physician and who is affiliated in the appropriate specialty.

- **Skilled Nursing Facility Care:** room and board and nursing care furnished by a Skilled Nursing Facility (*including an intensive rehabilitation facility and sub-acute hospital facility*) will be payable if and when:
 - the patient is confined as a bed patient in the facility;
 - attending Physician certifies that the confinement is needed for further care of the condition that caused the Hospital confinement; and
 - the attending Physician completes a treatment plan which includes a diagnosis, the proposed course of treatment and the projected date of discharge from the Skilled Nursing Facility.

A Skilled Nursing Facility is a facility that meets all the below qualifications:

- It is licensed to provide professional nursing services on an inpatient basis to persons convalescing from Injury or Sickness. The service must be rendered by a registered nurse (R.N.) or by a licensed practical nurse (L.P.N.) under the direction of a registered nurse. Services to help restore patients to self-care in essential daily living activities must be provided.
 - Its services are provided for compensation and under the full-time supervision of a Physician.
 - It provides 24 hour per day nursing services by licensed nurses, under the direction of a full-time registered nurse.
 - It maintains a complete medical record on each patient.
 - It has an effective utilization review plan.
 - It is not, other than incidentally, a place for rest, the aged, drug addicts, alcoholics, mentally disabled, Custodial or educational care or care of Mental Disorders.
 - It is approved and licensed by Medicare.
- **Sleep Disorders:** includes services, supplies, medications, and testing related to the diagnosis and treatment of sleep disorders, such as insomnia, narcolepsy, sleep apnea, and parasomnias. Excludes sleep therapy treatments designed to modify behaviors or sleep habits. Sleep apnea monitor is covered under the DME benefit.
 - **Smoking Cessation:** includes programs, counseling and medications under the Preventive Health Benefit to the extent required by the Affordable Care Act.
 - **Spinal Manipulation/Chiropractic Care:** services by a licensed M.D., D.O or D.C. Chiropractic Care is intended to correct by manual or mechanical means structural imbalance or subluxation to remove nerve interfaces from or related to distortion,

misalignment or subluxation of the vertebral column. All services ordered and performed by the chiropractor will accumulate toward the Chiropractic maximum.

- **Sterilization:** includes voluntary sterilization procedures. Excludes reverse sterilization procedures.
- **Sub-Acute Facilities:** at a sub-acute rehabilitation facility or unit, or in a skilled nursing unit, the following services must be available: medical care, physical therapy, occupational therapy, speech-language therapy, therapeutic recreation, psychological services, and 24-hour nursing care and other services as needed.
- **Substance Abuse** – includes inpatient, partial hospitalization, and outpatient treatment of substance abuse, as well as intensive outpatient programs if approved by the Plan. For Plan purposes, "substance abuse" is physical and/or emotional dependence on drugs, narcotics, alcohol or other addictive substances to a debilitating degree. It does not include tobacco dependence or dependence on ordinary drinks containing caffeine.

This Plan also covers services provided at a residential treatment facility that is licensed by the state in which it operates and that provides treatment for Mental Health Disorders. There must be an MD/psychiatrist on staff. Coverage does not include services provided at a group home. Treatment in a residential treatment facility may not be for the purpose of providing custodial care. If outside the United States, the residential treatment facility must be licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country.

The BCSC Plan also offers an Employer Assistance Program (EAP). This EAP is offered through Solutions. The EAP provides assessment and brief consultation services up to five (5) sessions per episode, including emergency evaluations. There is no annual or lifetime maximum. These EAP services are free to the Employee and eligible Dependents. Referral to therapy or consultation services may be made to Providers within the PPO Network when warranted.

- **Surgery:** includes surgeries performed in a doctor's office, outpatient facility, or hospital. Covered charges will be subject to the following provisions:
If two (2) or more surgical procedures are performed during the same operative session, the maximum benefit is as follows:
 - if all procedures are performed through the same incision or in the same natural body orifice; the amount for the procedure with the highest Maximum Eligible Charge;
 - if the procedures are performed in remote operative fields and through separate incisions; the amount for the procedure with the highest Maximum Eligible Charge plus 50% of the Maximum Eligible Charge for each other procedure;
 - if bilateral procedures are performed in separate operative fields, they are treated as one (1) procedure; the Plan will pay 1-1/2 times the Maximum Eligible Charge for the unilateral procedure; and
 - if an assistant surgeon is required, the reimbursement for the assistant surgeon's Covered Charge will not exceed 20% of either the surgeon's contracted rate for

Network Physicians, or the Usual and Customary allowance for an Out-of-Network physician.

- **Surgical Dressings:** splints, casts and other devices used in reduction of fractures and dislocations.
- **Temporomandibular Joint Dysfunction (TMJ):** medically necessary surgical treatment of TMJ and other jaw joint conditions. Coverage excludes non-surgical treatment of TMJ, as well as, orthodontia and prosthetic devices prescribed by a Physician or Dentist.
- **Therapy, Short-Term:** includes the following rehabilitation therapy services provided on an outpatient basis:
 - *Occupational Therapy:* includes services and supplies when provided by a certified occupational therapist under the direction of a physician that are needed to improve and maintain a patient's ability to function.
 - *Physical Therapy:* includes services by a licensed therapist or physician for improvement of bodily function and provided in accordance with physician's order as to type, frequency and duration.
 - *Pulmonary Rehabilitation Therapy:* includes services and supplies when provided by a licensed therapy provider.
 - *Speech Therapy:* includes services of a licensed speech therapist when prescribed by a physician for services listed below:
 - following surgery for correction of a congenital condition of the oral cavity, throat or nasal complex (other than a frenectomy);
 - as part of a dependent child's treatment of cerebral palsy; or
 - due to an Injury, or Illness (other than a learning or mental disorder).

Maintenance care is not covered under any category above. Occupational therapy does not include coverage for recreational or social interaction.

- **Vision Services:** covered services include:
 - medical and surgical treatment of diseases and/or injuries affecting the eye; and
 - coverage for the initial pair of eyeglasses, contact lenses or intra-ocular lenses following cataract surgery only.
- **Wigs:** charges associated with the purchase of a wig after chemotherapy. Charges are covered up to the limits shown in the Summary of Medical Benefits.

For More Information

If you have a question about a covered service, or for more information about a specific procedure or service described above, contact the Claims Administrator at the number listed on your ID card.

Expenses Not Covered

The following expenses, among others, are not covered under the Plan:

Alternative Treatments

- acupuncture or acupressure treatments, except as performed in lieu of anesthesia by a licensed Physician; and
- any other complementary or alternative medicine treatments and supplies which are not specified as covered under this Plan.

Behavioral Exclusions

- services, supplies, care, or treatment resulting from a Participant's or covered Dependent's illegal use of alcohol – the arresting officer's determination of inebriation will be sufficient for this exclusion; expenses will be covered for injured Participants other than the person using controlled substances and expenses will be covered for substance abuse treatment as provided by the Plan; this exclusion does not apply if the Injury resulted from an act of domestic violence or a medical (physical and/or mental) condition;
- services, supplies, care, or treatment resulting from a Participant's voluntary taking or being under the influence of any controlled substance, drug, hallucinogen, or narcotic not administered on the advice of a physician; expenses will be covered for injured Participants other than the person using controlled substances and expenses will be covered for substance abuse treatment as provided by the Plan; this exclusion does not apply if the injury resulted from an act of domestic violence or a medical (physical and/or mental) condition;
- services received as a result of Injury or Illness occurring directly or indirectly, as a result of a Serious Illegal Act, or as a riot or public disturbance. For purposes of this exclusion, the term "Serious Illegal Act" shall mean any acts or series of acts, that, if prosecuted as a criminal offense, a sentence to a term of imprisonment in excess of one year could be imposed. It is not necessary that criminal charges be filed, or, if filed, that a conviction result, or that a sentence of imprisonment for a term in excess of one year be imposed for this exclusion to apply. Proof beyond a reasonable doubt is not required. This exclusion does not apply if the Injury or Illness resulted from an act of domestic violence or a medical (physical and/or mental health) condition; and
- services or expenses to treat an intentionally self-inflicted injury. this exclusion does not apply if the Injury resulted from an act of domestic violence or a medical (physical and/or mental) condition.

Comfort/Convenience Items and Services

- personal convenience items or equipment including but not limited to:
 - environmental device items such as, but not limited to, air conditioners, air purifiers, humidifiers, dehumidifiers, furnace filters, heaters, vaporizers, and vacuum devices;
 - home modifications to your home or property, such as, but not limited to, escalators, elevators, saunas, steam baths, pools, hot tubs, whirlpools, tanning equipment, wheelchair lifts, hand rails, stair lifts, or ramps;

- orthopedic mattresses, blood pressure instruments, scales, elastic bandages or stockings, nonprescription drugs and medicines, first-aid supplies, and nonhospital adjustable beds; and
- radio/television, telephone, guest service, and beauty/barber service.

Counseling/Training

- educational or vocational testing or training;
- pastoral counseling unless part of bereavement benefit.
- financial counseling; and
- marital and pre-marital counseling. **Note:** marital and pre-marital counseling may be covered by the Employee Assistance Program (EAP).

Custodial Care/Home Services/Nursing

- custodial care (as defined above in the Definition section);
- maintenance care; domiciliary care, rest cures, and services of personal care attendants;
- home management and compensatory training, meal preparation, safety procedures, and adaptive equipment instructions used to support activities of daily living, unless part of another Covered Expense;
- private duty nursing, except as listed under Eligible Expenses; and
- respite care. This exclusion does not apply to respite care that is part of an integrated hospice care program of services provided to a terminally ill person by a licensed hospice care agency.

Dental/Oral

- the care and treatment of the teeth, gums or alveolar process, dentures, orthodontic appliances and treatment, or supplies used in such care and treatment, except as shown as a Covered Expense; and

Foot Care/Podiatry

- routine foot care including treatment for corns, calluses, nail trimming, cutting and debriding of the toenails, unless the care is necessary due to metabolic (diabetes) or peripheral-vascular disease; and
- hygienic and preventive maintenance foot care, including, but not limited to:
 - cleaning and soaking the feet;
 - applying skin creams in order to maintain skin tone; and
 - other services that are performed when there is no localized Illness or Injury or symptom involving the feet.

Hearing Services

- charges for services and supplies in connection with hearing aids or exams for their fitting. This exclusion does not apply to the initial purchase and fitting of hearing aids if the loss of hearing is caused by a surgical procedure performed while covered under this Plan.

Hospital Services

- any hospital stay that is not for the diagnosis or treatment of an Illness or Injury; and

- non-emergency hospital admission on a Friday or Saturday unless surgery is performed within 24 hours of admission.

Medical Supplies/Appliances

- replacement braces unless there is sufficient change in the patient's condition to make the original device no longer functional, as long as the item is a covered benefit.

Never Events

- not medically necessary "never events" as defined by the Centers for Medicare and Medicaid Services ("CMS"); errors in medical care that are clearly identifiable, preventable, and serious in their consequences for patients; conditions that indicate a serious problem in the safety and credibility of a health care facility or professional.

Physical Appearance

- exercise programs for treatment of any condition, except for Physician-supervised cardiac rehabilitation, occupational or physical therapy covered by the Plan;
- expenses for exercise equipment; special diets or diet supplements; appetite suppressants; Nutri/System, Weight Watchers or similar programs;
- care and treatment for weight loss, including but not limited to: gastric bypass; gastric stapling or balloon catheterization; liposuction or reconstructive surgery, reversals; diet, health or exercise programs; health club dues; weight reduction medications; or weight reduction clinics;
- care and treatment of obesity, morbid obesity, whether or not it is, in any case, a part of the treatment plan for another illness. **Note:** obesity screening and counseling are covered as required by the Affordable Care Act and any other applicable laws or regulations;
- services for cosmetic reasons, except for covered reconstructive surgery; and
- expenses related to the care and treatment of hair loss including alopecia, wigs, hair transplants, or any drug that promises hair growth, whether or not prescribed by a Physician. However, wigs are covered after chemotherapy treatment.

Reproduction/Sexual

- an elective abortion unless the pregnancy is a result of rape or incest or if continuing the pregnancy is life-threatening to the mother;
- services, supplies, or treatment for transsexualism, gender dysphoria, or sexual assignment/change, including medications, implants, hormone therapy, surgery, or medical or psychiatric treatment;
- sterilization reversals; and
- diagnosis, care, or treatment of sexual dysfunction or impotence. This exclusion does not apply if the impotence is a result of an underlying medical condition. A letter of Medical Necessity is required.

Services Provided by another Plan

- services or supplies of an Injury sustained or Illness contracted while on active duty in military service, unless payment is legally required; and

- care and treatment of an Injury or Illness that is occupational, that is, arises from work for wage or profit including self-employment.

Travel-Related Expenses

- travel and accommodation expenses unless otherwise provided under the Plan for a particular service; and
- expenses for care or treatment outside of the United States, if travel was for the sole purpose of obtaining medical services.

Vision Services

- routine eye exams, eyeglasses, contact lenses, or related services, except the initial eyeglasses or contact lenses after a cataract operation; this exclusion does not apply to aphakic patients and soft lenses or sclera shells for use as corneal bandages except as may be covered under wellness benefits; and
- expenses for radial keratotomy, keratectomy, or any other surgery to correct nearsightedness, farsightedness, or refractive errors.

Miscellaneous

- services rendered by an unlicensed provider;
- service or supplies furnished by a provider acting beyond the scope of their license;
- standby charges of a Physician;
- charges for any resident or intern of a hospital;
- any loss that is due to a declared or undeclared act of war;
- growth hormone treatment.
- services or supplies for an Illness, defect, disease, or Injury due to war or a warlike action in time of peace;
- experimental or investigational services or supplies (as defined above in the Definitions);
- services or supplies that are not medically necessary for diagnosing or treating your condition, as determined by the Plan;
- charges incurred for which the Plan has no legal obligation to pay;
- any charges for maintenance therapy, which is treatment given when no additional progress is apparent or expected to occur;
- any charges in excess of the maximum amount payable under the Plan for a particular service or supply;
- services or supplies for which the patient does not have to pay, or for which no charges would be made if this coverage did not exist;
- charges that a school system is required by law to provide;
- charges for failure to keep a scheduled visit, completion of claim forms, or telephone consultations between patient and doctor;
- charges for telemedicine services;

- services not recommended and approved by a physician or treatment, services, or supplies when the Participant is not under the regular care of a physician that is appropriate for the Injury or Illness;
- care, treatment or supplies for which a charge was incurred before a person was covered under the Plan or after coverage ceased under this Plan;
- professional services billed by a Physician or nurse who is an employee of a Hospital or Skilled Nursing Facility and paid by the Hospital or facility for the service;
- services for transplant procedures, unless approved by the Plan Administrator to cover under this portion of the Plan. Please see section Edison Healthcare Network Medical Destinations of Excellence Program for more information;
- services related to spine surgery and high-cost curative cell therapy, unless approved by the Plan Administrator to cover under this portion of the Plan.
- charges incurred for physical exams or immunizations for the purpose of employment, enrollment in an insurance program, for licensing, travel, education, or any other purpose not otherwise described herein;
- services performed by a person who ordinarily resides in the participant's home or who is related to the Participant and/or his covered Dependents as a spouse, parent, child, brother, or sister, whether the relationship is by blood or exists at law; and
- services, supplies, medications, or treatment required as a result of complications from a treatment not covered under the Plan.

Pre-certification

Pre-certification of certain medical procedures is a condition to the Plan covering certain types of medical services, treatment, pharmaceuticals, and equipment. The following services must be pre-certified:

- All Inpatient Admissions (including, but not limited to long-term acute, sub-acute, and rehabilitation admissions)
- Skilled Nursing Facility Admissions and Stays
- Inpatient for Mental Health/Substance Abuse
- Residential Treatment (RES) for Mental Health/Substance Abuse
- Intensive Outpatient Program (IOP) for Mental Health/Substance Abuse
- Partial Hospitalization Program (PHP) for Mental Health/Substance Abuse
- Home Health Care
- Hospice Care
- Oncology Services (Chemotherapy and Radiation)
- Durable Medical Equipment (DME) (*any purchase over \$750 and all rentals*)
- Prosthetics - (*any purchase over \$750 and all rentals*)
- Specialty Medications
- Speech Therapy
- Applied Behavioral Analysis (ABA Therapy)
- Implantation of Cardiac Defibrillators
- Dialysis

Note: The attending Physician does not have to obtain precertification from the Plan for prescribing a maternity length of stay that is less than 48 hours following a vaginal delivery or less than 96 hours following a cesarean delivery.

Procedure

Clinical information for elective medical care facility admissions must be submitted to SIHO Medical Management at least **forty eight (48) hours or the next business day** prior to admission. Emergency admissions are to be reported to SIHO Medical Management within **forty eight (48) hours or the first business day** following admission or on the next business day after admission.

The utilization review program is set in motion by a pre-certification request from the Provider by phone, fax, email or online through the Provider Portal, on behalf of the Plan Participant. It is ultimately the Plan Participant's responsibility to ensure that Precertification is obtained. We recommend that the Plan Participant follow-up with the attending, ordering, or requesting Provider to ensure that all medical information is provided to SIHO Medical Management. Confirmation of the certified treatment will be provided to the Plan Participant by letter, and relevant Provider, and the health care facility (if applicable) via fax, phone call, and/or letter. Contact SIHO Medical Management **at least 48 hours or the next business day** before services are scheduled to be rendered with the following information:

- name of the patient and relationship to the covered Employee;
- name, Member ID number and address of the covered Employee;
- name of the Employer;
- name and telephone number of the attending Physician;
- name of the Medical Care Facility, proposed date of admission, and proposed length of stay;
- diagnosis and/or type of surgery; and
- proposed rendering of listed medical services

In the event that a pre-certification request is denied by SIHO Medical Management, the Participant will be informed in writing. SIHO Medical Management may also contact the relevant Provider and health care facility (if applicable) via fax, phone call, and/or letter to inform them of the pre-certification denial. The Plan Participant or the Provider may appeal the decision.

Penalty for Noncompliance with Precertification

If the Plan Participant or his/her Provider does not follow pre-certification procedures and receive pre-certification from the Plan for the services, treatment, pharmaceuticals, and equipment as listed above or anywhere else in this Agreement, the services provided may be denied until the clinical information is received by SIHO Medical Management. Once the clinical information is received, SIHO Medical Management will conduct a retrospective review to determine the Medical Necessity of such services. If approved, the claim will be reopened and a 30% penalty may be applied. **Note:** pre-certification is not a guarantee of benefits. Actual availability of benefits is subject to eligibility and the other terms, conditions, limitations, and exclusions of the Plan.

Utilization Review

Utilization review is a program designed to help insure that all covered Participants receive necessary and appropriate health care while avoiding unnecessary expenses. This review may include a review and/or audit of Claims, including claim form(s), invoices, and any other relevant billing and healthcare records, both prospectively and retrospectively, especially for high cost claims, to ensure applicable charges were actually performed, appropriate and otherwise meet the eligibility and coverage requirements as defined by the Plan.

Case Management

In cases where the Plan Participant's condition is expected to be or is of a serious nature, case management services are available. The use of case management is a voluntary program to the Plan Participant; however these services will generally provide a greater benefit to the Plan Participant by participating in the program.

The case manager will review the medical care provided to Plan Participants and may recommend alternative, cost-efficient programs of treatment. Such programs will be implemented only with the consent of the Plan Participant, his physician, and SIHO Medical Management, and may, in appropriate cases, provide for payment of benefits that would not otherwise be covered by the Plan, if payment of such benefits is expected to accelerate recovery or reduce overall expenses. A case manager consults with the patient, the family and the attending Physician in order to develop a plan of care for approval by the patient's attending Physician and the patient. This plan of care may include some or all of the following:

- personal support to the patient;
- contacting the family to offer assistance and support;
- monitoring Hospital or Skilled Nursing Facility;
- determining alternative care options; and
- assisting in obtaining any necessary equipment and services.

The case manager will coordinate and implement the Case Management program by providing guidance and information on available resources and suggesting the most appropriate treatment plan. The Plan Administrator, attending Physician, patient and patient's family must all agree to the alternate treatment plan.

Note: Case Management is a voluntary service. There are no reductions of benefits or penalties if the patient and family choose not to participate.

Each treatment plan is individually tailored to a specific patient and should not be seen as appropriate or recommended for any other patient, even one with the same diagnosis.

SECTION IV: YOUR PRESCRIPTION DRUG BENEFITS

How the Plan Works

Your Plan helps pay the cost of covered prescription drugs that are medically necessary for treatment of an Illness or Injury. Covered drugs must be:

- prescribed by a licensed physician, dentist, or any other medical professional licensed to prescribe medication under the circumstances and dispensed by a registered pharmacist; and
- approved by the FDA for general use in treating the Illness or Injury for which they are prescribed.

Managed Pharmacy Network

Prescription drug benefits are provided through a managed pharmacy network.

You may purchase covered prescription drugs at any participating network retail pharmacy or mail order pharmacy.

Using a Network Retail Pharmacy

The retail pharmacy network includes most chain and many local pharmacies. Your medical ID card will include PBM information. Present your ID card to the network pharmacy when you purchase covered prescription drugs. There are no claim forms to complete.

Out-of-Network Retail Pharmacy

If you use an out-of-network retail pharmacy you will have to pay full cost of the medication.

OptumRx CVS90 Saver Plus

The CVS90 Saver Plus program is a cost-effective and convenient way to purchase up to a 90-day supply of covered maintenance medication. Maintenance medications are taken regularly, over time, to treat an ongoing health conditions like high blood pressure, high cholesterol and diabetes. You may fill up to a 90-day supply at any CVS Pharmacy location or through OptumRx Home delivery.

Your pharmacy benefit covers only a limited number of 30-day refills of maintenance medication. After the allowed fills, you must choose to fill your prescription through a CVS pharmacy or OptumRx Home delivery.

For more information about your OptumRx CVS 90 Saver Plus, you can visit www.optumrx.com.

Coverage Categories

There multiple tiers in the prescription drug Plan; the “Summary of Pharmacy Benefits” shows your Coverage amounts.

Dispense as Written (DAW) Provision

When a generic is available, but the pharmacy dispenses the brand name drug for any reason, the covered Participant is to pay the difference between the brand discount and the generic

discount. The DAW provision will not apply if the prescribing physician indicates “dispense as written” or equivalent instructions.

Prior Authorization and Limits

Certain prescriptions may require prior authorization by the Pharmacy Benefit Manager (PBM). This process allows the Plan to verify that the drug is a part of a specific treatment plan and is medically necessary. Your physician will need to contact the PBM with written documentation of the reason for prescribing the medication and the length of time it should be covered.

If your prescription is authorized, you will be able to fill your prescription at any participating pharmacy or through the mail service program. If authorization is not received, you will be required to pay the full cost of the prescription.

Certain drugs may also be limited by drug-specific quantity limitations per month, benefit period, or lifetime as specified by the Plan and based on Medical Necessity. Other drugs may be covered under your medical benefits and will be subject to your deductible and coinsurance. If your prescription is affected by these limits, you or your pharmacist should contact the PBM.

Step Therapy Program

The Step Therapy Program encourages members to use generic medications that are generally recognized as safe and effective, but are also lower-cost. Under this program, in order to receive coverage, you may need to first try a proven, cost effective medication before progressing to a more costly treatment.

Specialty Medications

Certain drugs are considered “specialty medications” and may only be purchased through a network pharmacy, except as required in an emergency, and limited to a 30 day supply:

- Blood Modifiers
- Hemophilia
- Interferon
- IGIV
- Oral Oncologics

For information on ordering specialty medications, dispensing limitations, and your required cost for these drugs, contact your PBM.

Covered Prescription Drugs and Supplies

The following prescription drugs and supplies, among others, are covered under the Plan:

- Insulin, insulin pens, insulin cartridges, and pen needles.
- Prescription prenatal vitamins.
- Anabolic steroids.
- Infertility Medication. Lifetime Maximum of \$5,000 combined with Medical.
- Specialty Medication with an approved prior authorization.
- Compound prescriptions containing at least one prescription ingredient in a therapeutic quantity.

- Attention Deficit Disorder/Attention Deficit Hyperactivity Disorder (ADD/ADHD) medication.
- Contraceptives: FDA-approved contraceptive methods for all individuals with reproductive capacity are covered to the extent required by the Affordable Care Act.
- Smoking-cessation medication to the extent required by the Affordable Care Act.
- Drugs used for the purpose of treating HIV/AIDS, unless considered experimental or investigational.

Note: Certain medications may be restricted by age and/or quantity limits. For more information please contact OptumRx at the number listed on your ID card or visit www.optumrx.com.

Expenses Not Covered

Note: The following exclusions are not exhaustive.

The following drugs and supplies, among others, are not covered under the Plan:

Administration: any charge for the administration of a covered Prescription Drug.

Consumed on premises: any drug or medicine that is consumed or administered at the place where it is dispensed.

Devices: devices of any type, even though such devices may require a prescription, with the exception of the Nuva Ring. These include (but are not limited to) therapeutic devices, artificial appliances, braces, support garments, or any similar device.

Drugs used for cosmetic purposes: charges for drugs when used for cosmetic purposes.

Experimental: experimental drugs and medicines, even though a charge is made to the Plan Participant.

FDA: any drug not approved by the FDA.

Growth Hormones: charges for Growth Hormone treatment.

Impotence: a charge for impotence medication, except for treatment of Benign Prostatic Hyperplasia (BPH). A prior authorization is required.

Inpatient medication: a drug or medicine that is to be taken by the Plan Participant, in whole or in part, while Hospital confined. This includes being confined in any institution that has a facility for the dispensing of drugs and medicines on its premises.

Investigational: a drug or medicine labeled: "Caution - limited by federal law to investigational use".

Medical exclusions: a charge excluded under Medical Plan Exclusions.

No charge: a charge for Prescription Drugs which may be properly received without charge under local, state or federal programs.

No prescription: a drug or medicine that can legally be bought without a written prescription. This does not apply to injectable insulin.

Off-Label use drugs: a charge for FDA-approved drugs that are prescribed for non-FDA-approved uses.

Refills: any refill that is more than the number of refills ordered by the Physician.

Supplements: a charge for appetite suppressants, dietary supplements or vitamin supplements, except for prenatal vitamins requiring a prescription or prescription vitamins containing fluoride.

For More Information

If you have a question about a covered prescription or supply, or for more information about a specific drug or service described above, contact Optum Rx at the number listed on your ID card or visit www.optumrx.com.

Summary of Pharmacy Benefits

HDHP Plan

PRESCRIPTION DRUG BENEFITS		
Prescription Benefits Manager (PBM) – OptumRx		
<i>Prescription Amounts are combined with the Medical Deductible & Maximum Out-of-Pocket.</i>		
Amounts listed are what member pays	IN-NETWORK	OUT-OF-NETWORK
Retail (up to a 30-day supply)		
Generic	100% after deductible	Not Covered
Brand Name Formulary	100% after deductible	Not Covered
Brand Name Non-Formulary	100% after deductible	Not Covered
Mail Order (up to a 90-day supply)		
Generic	100% after deductible	Not Covered
Brand Name Formulary	100% after deductible	Not Covered
Brand Name Non- Formulary	100% after deductible	Not Covered
Specialty Medication* (up to a 30-day supply)		
Generic	100% after deductible	Not Covered
Brand Name Formulary	100% after deductible	Not Covered
Brand Name Non-Formulary	100% after deductible	Not Covered
*Specialty Medications are covered under the pharmacy benefit when received through the pharmacy. Pre-certification is required. To obtain prior authorization for these medications, call (855) 524-0381.		
Note: Prescription Drugs on the High Deductible Health Plans (HDHP) – Health Savings Account (HSA) Preventive Therapy Drug List will be covered at 100% and not subject to the Deductible.		
Diabetic testing supplies received through the pharmacy are covered under the prescription drug benefit.		

PPO Plan

PRESCRIPTION DRUG BENEFITS		
Prescription Benefits Manager (PBM) – Optum Rx		
<i>Prescription Amounts are combined with the Medical Maximum Out-of-Pocket.</i>		
Amounts listed are what member pays	IN-NETWORK	OUT-OF-NETWORK
Retail (up to a 30-day supply)		
Generic	\$12 copayment	Not Covered
Brand Name Formulary	\$40 copayment	Not Covered
Brand Name Non-Formulary	Greater of \$100 or 20% per fill	Not Covered
Mail Order (up to a 90-day supply)		
Generic	\$24 copayment	Not Covered
Brand Name Formulary	\$80 copayment	Not Covered
Brand Name Non- Formulary	Greater of \$200 or 20% per fill	Not Covered
Specialty Medication* (up to a 30-day supply)		
Generic	Greater of \$100 or 20% per fill	Not Covered
Brand Name Formulary	Greater of \$100 or 20% per fill	Not Covered
Brand Name Non-Formulary	Greater of \$100 or 20% per fill	Not Covered
*Specialty Medications are covered under the pharmacy benefit when received through the pharmacy. Pre-certification is required. To obtain prior authorization for these medications, call (855) 524-0381.		
Diabetic testing supplies received through the pharmacy are covered under the prescription drug benefit.		

SECTION V: ADMINISTRATIVE INFORMATION

The following sections contain legal and administrative information you may need to contact the right person for information or help. Although you may not use this information often, it can be helpful if you want to know:

- how to contact the Plan Administrator;
- how to contact the Claims Administrators;
- what to do if a benefit claim is denied; and
- your rights under applicable Federal laws such as COBRA.

Plan Sponsor and Administrator

Bartholomew Consolidated School Corporation is the Plan Sponsor and Administrator of this Plan. You may contact the Plan Administrator at the following address.

Plan Administrator

Bartholomew Consolidated School Corporation
1200 Central Avenue
Columbus, IN 47201

The Plan Administrator will have control of the day-to-day administration of this Plan and will serve without additional remuneration if such individual is an employee of the Plan Sponsor. The Plan Administrator will have the following duties and authority with respect to the Plan:

- to prepare and file with governmental agencies all reports, returns, and all documents and information required under applicable law;
- to prepare and furnish appropriate information to eligible employees and Plan participants;
- to prescribe uniform procedures to be followed by eligible employees and participants in making elections, filing claims, and other administrative functions in order to properly administer the Plan;
- to receive such information or representations from the Plan Sponsor, eligible employees, and participants necessary for the proper administration of the Plan and to rely on such information or representations unless the Plan Administrator has actual knowledge that the information or representations are false;
- to properly administer the Plan in accordance with all applicable laws governing fiduciary standards; and
- to maintain and preserve appropriate Plan records.

In addition, the Plan Administrator has the discretionary authority to determine eligibility under all provisions of the Plan; correct defects, supply omissions, and reconcile inconsistencies in the Plan; ensure that all benefits are paid according to the Plan; interpret Plan provisions for all participants and beneficiaries; and decide issues of credibility necessary to carry out and operate the Plan. Benefits under the Plan will be paid only if the Plan Administrator decides in its discretion that the applicant is entitled to them.

Benefit Year

The Benefit Year is January 1 through December 31.

Plan Year

The Plan Year is January 1 through December 31.

Plan Restated Effective Date

January 1, 2020

Plan Number

501

Type of Plan

This Plan is called a “welfare plan”, which includes medical and prescription drug coverage. They help protect you against financial loss in case of an illness or injury.

Identification Numbers

The Employer Identification Number (EIN) for the Plan is:

EIN: 35-1113190

Plan Funding and Type of Administration

Funding and administration of the Plan is as follows.

Type of Administration	Benefits are self-funded and are administered through contracts with third-party administrators. The Plan is not insured.
Funding	The Plan Sponsor and employees both contribute to the Plan. Assets of the Plan are used for the exclusive purpose of providing benefits to Plan participants and their beneficiaries. Any premium contributions will remain part of the general assets of the Plan Sponsor and benefits will be paid solely from those general assets.

Claims Administrators

The Plan Administrator has contracted with the following companies to administer benefits and pay claims. You may contact the appropriate Claims Administrator directly. Your Claims Administrator is listed on your ID card.

The Plan Administrator has also contracted with different third-party administrators, to handle certain day-to-day administrative functions such as utilization review, provider contracting and prescription benefit management for the Plan. While these service providers make every attempt to provide accurate information, mistakes can occur. It is important to understand that Federal law

requires that the Plan documents always control, even if their terms conflict with information given to you by a service provider.

Medical/Utilization Review/COBRA

Claims Administrator

SIHO Insurance Services
PO Box 1787
Columbus, IN 47202
800-443-2980
www.siho.org

Agent for Service of Legal Process

If any disputes arise under the Plan, papers may be served upon:

Bartholomew Consolidated School Corporation
1200 Central Avenue
Columbus, IN 47201

Trustee(s)

John Green
Health Trust Committee Chairperson

Jesse Shoaf
Teacher/Assistant Chairperson

Amy London
Teacher

Eva Cagwin
Coordinator of Operations

Jame Persinger
Board Member

Future of the Plan

Subject to applicable laws and regulations, the Plan Sponsor has the sole right to amend, modify, suspend, or terminate all or part of the Plan at any time.

The Plan Sponsor may also change the level of benefits provided under the Plan. If a change is made, benefits for claims incurred after the date the change takes effect will be paid according to the revised Plan provisions. In other words, once a change is made, there are no rights to benefits based on earlier Plan provisions.

SECTION VI: PLAN ADMINISTRATION

Plan Administrator

Bartholomew Consolidated School Corporation Employee Benefit Trust is the benefit plan of Bartholomew Consolidated School Corporation (BCSC) and its affiliated and related entities, the Plan Administrator (also called the Plan Sponsor). An individual or committee may be appointed by BCSC to be Plan Administrator and serve at the convenience of the Employer. If the Plan Administrator or a committee member resigns, dies or is otherwise removed from the position, BCSC shall appoint a new Plan Administrator or committee member as soon as reasonably possible.

The Plan Administrator shall administer this Plan in accordance with its terms and establish its policies, interpretations, practices, and procedures. It is the express intent of this Plan that the Plan Administrator shall have maximum legal discretionary authority to construe and interpret the terms and provisions of the Plan, to make determinations regarding issues which relate to eligibility for benefits, to decide disputes which may arise relative to a Plan Participant's rights, and to decide questions of Plan interpretation and those of fact relating to the Plan. The decisions of the Plan Administrator will be final and binding on all interested parties.

Service of legal process may be made upon the Plan Administrator.

Duties of Plan Administrator

The Plan Administrator will have the following duties and authority with respect to the Plan:

- to administer the Plan in accordance with its terms;
- to interpret the Plan, including the right to remedy possible ambiguities, inconsistencies or omissions;
- to decide disputes which may arise relative to a Plan participant's rights.
- to prescribe procedures for filing a claim for benefits and to review claim details.
- to keep and maintain the Plan documents and all other records pertaining to the Plan.
- to appoint a Claim Administrator to pay claims.
- to delegate to any person or entity such powers, duties, and responsibilities as the Plan Administrator deems appropriate.

Plan Administrator Compensation

The Plan Administrator serves without compensation; however, all expenses for plan administration, including compensation for hired services, will be paid by the Plan.

Indemnity

To the full extent permitted by law, the Plan Sponsor will indemnify the Plan Administrator and each other employee who acts in the capacity of an agent, delegate, or representative ("Plan Administration Employee") of the Plan Administrator against any and all losses, liabilities, costs and expenses incurred by the Plan Administration Employee in connection with or arising out of

any pending, threatened, or anticipated action, suit or other proceeding in which the Employee may be involved by having been a Plan Administration Employee.

Fiduciary

A fiduciary exercises discretionary authority or control over management of the Plan or the disposition of its assets, renders investment advice to the Plan or has discretionary authority or responsibility in the administration of the Plan.

Fiduciary Duties

A fiduciary must carry out his or her duties and responsibilities for the purpose of providing benefits to the Employees and their Dependent(s), and defraying reasonable expenses of administering the Plan. These are duties which must be carried out:

- with the care, skill, prudence and diligence under the given circumstances that a prudent person, acting in a like capacity and familiar with such matters, would use in a similar situation; and
- by diversifying the investments of the Plan so as to minimize the risk of large losses, unless under the circumstances it is clearly prudent not to do so.

Named Fiduciary

A "named fiduciary" is named in the Plan and can appoint others to carry out fiduciary responsibilities (other than as a trustee) under the Plan. These other persons become fiduciaries themselves and are responsible for their acts under the Plan. To the extent that the named fiduciary allocates its responsibility to other persons, the named fiduciary shall not be liable for any act or omission of such person unless the named fiduciary has established the procedures to appoint the fiduciary or continuing either the appointment or the procedures.

Claims Administrator is Not Fiduciary

A Claims Administrator is **not** a fiduciary under the Plan by virtue of paying claims in accordance with the Plan's rules as established by the Plan Administrator.

Clerical Error

Any clerical error by the Plan Administrator or an agent of the Plan Administrator in keeping pertinent records or a delay in making any changes will not invalidate coverage otherwise validly in force or continue coverage validly terminated. An equitable adjustment of contributions will be made when the error or delay is discovered.

If, an overpayment occurs in a Plan reimbursement amount, the Plan retains a contractual right to the overpayment. The person or institution receiving the overpayment will be required to return the incorrect amount of money. In the case of a Plan Participant, the amount of overpayment may be deducted from future benefits payable.

Trust Agreement

If this Plan is established under a Trust agreement, that agreement is made a part of the Plan. A copy of the appropriate agreement is available for examination by Employees and their Dependent(s) at the office of the Plan Administrator during normal business hours. Also, upon written request, the following items will be furnished to an Employee, Retiree or Dependent:

- a copy of the Trust agreement.
- A complete list of employers and employee organizations sponsoring the Plan.

Service of legal process maybe made upon a Plan Trustee.

Amending and Terminating Plan

If the Plan is terminated, the rights of the Plan Participants are limited to expenses incurred before termination.

The Employer reserves the right, at any time, to amend, suspend or terminate the Plan in whole or in part. This includes amending the benefits under the Plan or the Trust agreement (if any).

SECTION VII: PROCEDURES FOR OBTAINING OR DETERMINING BENEFITS

Claim Filing

If an Enrollee receives a bill directly from a provider, is required to pay for services at the time they are provided, or assigns his or her right to reimbursement to a provider with the consent of the Claims Administrator, the Clean Claim may be submitted to the Claims Administrator for payment. Clean Claim means a claim submitted by the Enrollee or a Provider that has no defect, impropriety, or particular circumstance requiring special treatment preventing payment. If the Claims Administrator has not received information it needs to process a claim, the Claims Administrator will request additional information from the party that submitted the Claim. In those cases, the Claims Administrator cannot complete the processing of the Claim until the additional information requested has been received.

In order to be eligible for payment, the Claim must be submitted with receipts within 12 months from the date the services were rendered. If the Claims Administrator approves the Claim, the Claims Administrator will reimburse the Enrollee or provider, as appropriate, for Covered Benefits less any applicable Copayments, Deductible, Coinsurance, penalty, and any amounts that the Claims Administrator has already paid to the Enrollee or the provider prior to receiving the Claim. The Claim should describe the occurrence, character, and extent of the Medical Care provided by the provider.

Out-of-Network Providers

Out-of-Network Providers must submit claims to the Claims Administrator within 12 months of the date services were provided to be eligible for payment. Notwithstanding anything herein to the contrary, Enrollees may not assign any claims or other rights to receive Benefits hereunder to any Out-of-Network Provider without the prior approval of the Claims Administrator. In the absence of such prior approval, the Claims Administrator reserves the right to pay claims or other benefits directly to the Enrollee, and such payment shall fully discharge the Claims Administrator's obligation under this Agreement with respect to such Claims or other Benefits. In such a case, the Enrollee is responsible for all payments that may be due to the Out-of-Network Provider.

Claim Form

Submission of claims by an Enrollee must be accompanied by a claim form. These forms can be obtained from the Claims Administrator via mail, email or on the Claims Administrator's website.

Claim Determination

Pre-Service Claims

With respect to a Pre-Service Claim, the Claims Administrator will notify the claimant of its decision within 15 days of receipt of the Claim.

- This 15-day period may be extended for an additional 10 days if the Claims Administrator determines that an extension is necessary due to matters beyond the Health Plan's control

and notifies the claimant of the circumstances requiring the extension of time and the date by which the Claims Administrator expects to render a decision.

- If an extension is necessary because the claimant has not submitted information necessary to decide the Claim, the Claims Administrator will provide the claimant with a notice of extension which will specifically describe the additional information required. If the extension is necessary because the Claim does not properly identify the individual requesting a benefit, specify the medical condition or symptom, and the specific treatment, service, or product for which approval is requested, the Claims Administrator will provide the notice of extension and an explanation of the proper procedures to be followed in filing a Claim. Any notice of extension may be oral, unless the claimant requests a notice in writing. The claimant will have at least 45 days to provide any requested information.

Post-Service Claims

With respect to a Post-Service Claim, the Claims Administrator will notify the claimant of its decision within 30 days of receipt of the Claim.

- This 30-day period may be extended for an additional 10 days if the Claims Administrator determines that an extension is necessary due to matters beyond the Health Plan's control and notifies the claimant of the circumstances requiring the extension of time and the date by which the Claims Administrator expects to render a decision.
- If an extension is necessary because the claimant has not submitted information necessary to decide the Claim, the Claims Administrator will provide the claimant with a notice of extension which will specifically describe the additional information required. If the extension is necessary because the Claim does not properly identify the individual requesting a benefit, specify the medical condition or symptom, and the specific treatment, service, or product for which approval is requested, the Claims Administrator will provide the notice of extension and an explanation of the proper procedures to be followed in filing a Claim. Any notice of extension may be oral, unless the claimant requests a notice in writing. The claimant will have at least 45 days to provide any requested information.

Urgent Pre-Service Health Claims

With respect to an Urgent Pre-Service Health Claim, the Claims Administrator will notify the claimant of its determination by the earlier of seventy-two hours or two business days after its receives the request and all information necessary to make a determination.

If the claimant has not provided sufficient information for the Claims Administrator to determine the request for an Urgent Pre-Service Health Claim, the Claims Administrator will notify the claimant within 24 hours after receiving the request of the specific information that must be submitted for the Claims Administrator to complete the processing of the Claim. The claimant will have at least 48 hours in which to provide the additional information. The Claims Administrator will notify the claimant of its decision within 24 hours after it receives the additional information, or, if the claimant does not provide the requested information, 24 hours after the end of the period of time that the claimant was given to provide the information.

Concurrent Care Claims

With respect to a Concurrent Care Claim, if the Claims Administrator reduces or terminates benefits for a course of treatment (for reasons other than amendment or termination of the Health Plan) before the end of the period of time or number of treatments, the claimant must be notified sufficiently in advance of the reduction or termination to allow the claimant to appeal and obtain a determination on review of the Claims Administrator decision before it becomes effective. The claimant may request the Health Plan to extend the course of treatment beyond the already approved time or number of treatments. The Claims Administrator will notify the claimant of its decision within 24 hours of its receipt of the request, provided that the claimant makes the request at least 24 hours prior to the expiration of the prescribed period of time or number of treatments, and within 72 hours of its receipt if the request is received less than 24 hours prior to the expiration of the prescribed period or number of treatments.

Grievances

An Enrollee may initiate a Grievance procedure by contacting the Claims Administrator verbally or in writing. Enrollees have the right to appoint a designated representative to act on their behalf with respect to the Grievance by filing a signed form that may be obtained from the Claims Administrator upon request; provided, that if a provider files a Grievance relating to precertification of an Urgent Pre-Service Health Claim, then the Claims Administrator will treat such provider as a designated representative with respect to that matter even without the submission of a signed form.

The Claims Administrator will accept oral or written comments, documents or other information relating to the Grievance from the Enrollee or his/her designated representative by telephone, mail or other reasonable means. Enrollees are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to the Grievance.

Enrollees may obtain information regarding the Claims Administrator's Grievance procedures by calling the toll-free number on the back of the Enrollee's identification card during normal business hours.

Once a Grievance has been initiated by an Enrollee, the Claims Administrator will respond within 3 business days to acknowledge its receipt of the Grievance. Such response will be in writing, unless the Grievance was received orally, in which case the response may be oral. Grievances will be resolved within 20 business days after they are filed if all information needed to complete a review is available. If additional information is needed and the Grievance does not involve Precertification matters, the Claim Administrator may notify you before the 19th business day of its election to take an additional 10 business days to receive information and address the Grievance.

If an Enrollee's Grievance is denied in whole or in part, the Claim Administrator will notify the claimant, in writing or electronically, and the notice will include the following:

- the specific reason or reasons for the denial;
- reference to specific Health Plan provisions on which the denial is based;

- a description of any internal rule, protocol or similar criterion relied on in making the adverse determination (or a statement that the information will be provided free of charge upon request);
- an explanation of any scientific or clinical judgment on which the denial is based (or a statement that the explanation will be provided free of charge upon request);
- a description of any additional material or information that the claimant may need to provide with an explanation as to why the material or information is necessary;
- an explanation of the claimant's right to appeal under the Health Plan's appeal procedures, and the claimant's right to bring a civil action in federal court; and
- the name, address, and phone number of a representative who can provide the claimant with more information about the decision and the right to appeal.

The Claim Administrator may provide the above information to the claimant orally, provided that a written notice is furnished to the claimant within 3 days after the oral notification.

Appeal Procedures

If the Claim Administrator Grievance decision is satisfactory to the Enrollee, then the matter is concluded. If, however, the Enrollee is unsatisfied with the Claims Administrator's decision, the Enrollee may initiate an Appeal of the Grievance in accordance with this Section.

General

- The claimant will have 180 days from the receipt of the Claims Administrator's decision to appeal.
- The claimant may submit an appeal verbally or in writing. Any Claims Administrator employee who has been unable to resolve the Grievance may take the appeal information. Written appeals should be sent to:

SIHO Appeals Coordinator
P.O. Box 1787
Columbus, IN 47202

- All written notices requesting an appeal will be forwarded to an appeals coordinator.
- All verbal requests must be documented by the Claims Administrator who is assisting the claimant. Upon request, the notice will be forwarded to the appeals coordinator.
- An acknowledgement notice will be sent to the claimant within 3 business days of receipt of the written or verbal appeal request.

Claimant's Rights on Appeal

- The claimant will have the opportunity to submit written comments, documents, or other information relating to the Appeal. All such information must be submitted by the enrollee or provider within 180 days of receipt.
- Upon request and free of charge, the claimant will be provided with reasonable access to and copies of all documents, records and other information relevant to the Appeal.

- The review will take into account all comments, documents, records and other information the claimant submits, whether or not presented or considered in the initial determination.
- No deference will be afforded to the initial determination.
- The review will be conducted by a person or persons different from the person who made the initial determination and who is not the original decision-maker's subordinate.
- If the decision is made on the grounds of a medical judgment, the Claims Administrator will consult with a health care professional with appropriate training and experience. The health care professional will not be the individual who was consulted during the initial determination or that person's subordinate.
- The Claims Administrator will provide the claimant with the name of any medical or vocational expert who advised the Claims Administrator with regard to the Appeal.

Appeals Hearing Committee

- The appeals coordinator will investigate the issue and gather the data needed to review the circumstances surrounding the appeal.
- The appeals coordinator will convene an Appeals Hearing Committee consisting of at least one person. None of the Committee will have been involved in any of the previous determinations, or involved in a direct business relationship with the Enrollee or health care provider whose care is at issue.
- The appeals coordinator will send notice of the hearing date, time, and location to the claimant, at least 72 hours in advance of the hearing. The hearing process will make any reasonable accommodations to convenience the claimant, including arranging for a teleconference in situations where the claimant is unable to attend.
- If the claimant attends the appeal hearing or participates via teleconference, the claimant may present his case. The hearing provides an opportunity for the claimant to explain his position as well as allow the Appeals Hearing Committee members to ask the claimant any pertinent questions they may have.

Notification of Resolution of Appeal

- Pre-Service Appeal. In the case of an Appeal not involving urgent care, the Claims Administrator will notify the claimant of its decision within 30 days after it receives the request for review and sufficient information to make its determination.
- Urgent Care Appeal. In the case of an Appeal that relates to an Urgent Care matter, the Claims Administrator will notify the claimant of its decision within 48 hours after it receives the request for review and sufficient information to make its determination.
- Other Appeals. In the case of all other Appeals, the Claims Administrator will notify the claimant within 30 days after it receives the written request for review and sufficient information to make its determination.

Expedited Appeals

- A claimant may request an expedited appeal or the Claims Administrator may independently determine that the process should be expedited. The expedited process is considered a stand-alone procedure and is in lieu of the standard appeal procedure.

- The claimant may request an expedited appeal orally or in writing. All information, including the Claims Administrator's decision, may be transmitted between the claimant and the Claims Administrator by telephone, facsimile, or other available similar method.
- Resolution of the expedited appeal will be made as expeditiously as the appellant's health warrants but will occur no later than 48 hours after the filing of the appeal.

Notice of Decision on Appeal

If the Claims Administrator denies the appeal, the request will then be heard by the Health Trust Committee. This committee will review the information relating to the appeal and the Claims Administrator's reasons for denying the appeal. If the Health Trust Committee upholds the decision of the appeal, you will be notified by letter stating the committee agreed with the denial. If the Health Trust Committee disagrees with the decision of the Claims Administrator's appeal committee, you will be notified by letter and the claim will be reprocessed.

If the Appeal is denied, the Claims Administrator will notify the claimant, in writing or electronically. The notice will contain the following information:

- the specific reason(s) for the Claims Administrator's denial;
- a reference to the specific Health Plan provision(s) on which the denial is based;
- a statement disclosing any internal rule, guideline, protocol or similar criterion relied on in making the adverse determination;
- an explanation of any scientific or clinical judgment on which the denial is based;
- a statement that the claimant is entitled to receive, upon request and without charge, reasonable access to and copies of all documents, records or other information relevant to the appeal;
- a statement describing the voluntary appeal procedures via the external review offered by the Health Plan and the claimant's right to obtain information about the procedures;
- the statement that "You or your Plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State insurance regulatory agency";
- a statement describing the claimant's right to bring a civil suit under federal law; and
- the name, address and telephone number of the appeals coordinator whom the claimant may contact for more information.

External Review of Appeals Process

- If the claimant is dissatisfied with the Appeal Hearing Committee's resolution, and the matter involves (i) an adverse determination of appropriateness, (ii) an adverse determination of Medical Necessity, (iii) a determination that the proposed service is Experimental or Investigational, or (iv) a rescission of coverage by the Claim Administrator, he or she may file a written request to initiate an External Review Appeal. This request must be filed no later than 120 days after the claimant is notified of the

resolution of the Appeal Hearing Committee's decision. External Review Appeal is not available for matters other than those specified in this paragraph.

- The claimant may not file more than one (1) External Review Appeal request on the same appeal.
- Upon receipt of the request for External Review Appeal, the appeals coordinator will select an independent review organization that is certified to perform external review in the State of Indiana.
- The independent review organization will assign a medical review professional who is board certified in the applicable specialty for resolution of the appeal.
- The independent review organization and the medical review professional conducting the external review may not have a material professional, familial, or financial, or other affiliation with the Claims Administrator; any officer, director, or management employee of the Claims Administrator; the physician or the physician's medical group that is proposing the service; the facility at which the service would be provided; or the development or manufacture of the principal drug, device, procedure, or other therapy that is proposed by the treating physician. However, the medical review professional may have an affiliation under which the medical review professional provides health care services to Enrollees of the Claims Administrator and may have an affiliation that is limited to staff privileges at the health facility if the affiliation is disclosed to the claimant and to the Claims Administrator before commencing the review and neither the claimant nor the Claims Administrator objects to the affiliation.
- A claimant who files an appeal under this final alternative is not subject to retaliation for exercising his or her right to an appeal by an independent review organization. The claimant may be permitted to utilize the assistance of other individuals, including physicians, attorneys, friends, and family members throughout the external review process. The claimant shall be permitted to submit additional information relating to the proposed service throughout the review process and may cooperate with the independent review organization by providing any requested medical information or authorizing the release of necessary medical information.
- The Claims Administrator shall cooperate with the independent review organization by promptly providing any information requested by the independent review organization.
- The independent review organization shall make a determination to uphold or reverse the Claims Administrator's appeal resolution based on information gathered from the claimant, the Claims Administrator, the treating physician, or any additional information that the independent review organization considers necessary and appropriate. For standard appeals, the determination shall be made within 15 business days from the filing date of the request for external review. For expedited appeals, the determination shall be made within 72 hours after the external review request is filed.
- When making the determination of the resolution of the appeal, the independent review organization shall apply the standards of decision making that are based on objective clinical evidence and the terms of the appellant's benefit contract.
- The independent review organization shall notify the Claims Administrator and the claimant of the determination made under this section within 72 hours after making the

determination. For expedited appeals, the notification will occur within 72 hours of the determination. The result of the determination is binding on the Claims Administrator.

- If at any time during the external review process the claimant submits information to the Claims Administrator that is relevant to the Claims Administrator's previous appeal resolution and was not considered by the Claims Administrator during the appeals hearing phase, the Claims Administrator shall reconsider the previous resolution under the appeals hearing process. The independent review organization shall cease the external review process until the reconsideration by the Claims Administrator is completed.
- If additional information from the claimant results in the Claims Administrator's reconsideration of the appeal at the hearing level, the Claims Administrator will notify the claimant of its decision within 15 days after the information is received. If the appeal is related to an Urgent Pre-Service Health Claim, the Claims Administrator will make a determination within 72 hours of receipt of the additional information.
- If the reconsideration determination made by the Claims Administrator's is adverse to the claimant, the claimant may request that the independent review organization resume the external review.

Notification of Decision. The independent review organization will communicate the decision on the appeal, to both the member and SIHO Insurance Services, at the same time. Decisions on an expedited external appeal will be communicated within 72 hours of the decision being reached. Decisions on a standard external appeal will be communicated within 72 hours of the decision being reached.

Coordination of Benefits (COB)

This section describes how benefits under this Plan are coordinated with other benefits to which you or a covered dependent might be entitled.

Allowable Expense means a health care expense, including coinsurance or copayments without reduction for any applicable deductible that is covered at least in part under any of the plans covering the Participant. When a plan provides benefits in the form of services, the reasonable cash value of each service will be considered an Allowable Expense and a benefit paid. The following are examples of expenses or services that are **not** Allowable Expenses:

- The difference between the cost of a private hospital room and the cost of a semi-private hospital room is **not** considered an Allowable Expense unless the patient's stay in a private hospital room is Medically Necessary in terms of generally accepted medical practice.
- When benefits are reduced under a primary plan because a Participant does not comply with the plan provisions related to: second surgical opinions; precertification of admissions or services; and preferred provider arrangements, the amount of the reduction will **not** be considered an Allowable Expense.
- If a plan is advised by a Participant that all plans covering the Participant are high-deductible health plans, and the Participant intends to contribute to a health savings account established in accordance with §223 of the Internal Revenue Code of 1986 ("IRC"), the primary high-deductible health plan's deductible is not an Allowable Expense,

except for any health care expense incurred that may not be subject to the deductible as described in §223 of the IRC. An expense or a portion of an expense that is not covered by any of the plans is **not** an Allowable Expense.

- Any expense that a provider, by law, or in accordance with a contractual agreement, is prohibited from charging a Participant is **not** an Allowable Expense.

Determining the Allowable Expense when this Plan is not primary

- If the Participant is covered by two (2) or more plans that both provide benefits or services on the basis of negotiated fees or contracted amounts, this Plan's payment arrangement shall be the Allowable Expense for this Plan, unless otherwise indicated below in Coordination with Medicare section.
- If a Participant's primary plan calculates its benefits or services on the basis of usual and customary fees, relative value schedule reimbursement, or other similar reimbursement methodology, and this Plan provides its benefits or services on the basis of negotiated fees or contracted amounts, this Plan's payment arrangement shall be the Allowable Expense for this Plan, unless otherwise indicated below in Coordination with Medicare section.
- If a Participant is covered by two (2) or more plans that both calculate their benefit payments on the basis of usual and customary fees, relative value schedule reimbursement, or other similar reimbursement methodology, this Plan will utilize the primary plan's calculated amount as the Allowable Expense.
- If the Participant's primary plan calculates its benefits or services on the basis of negotiated fees or contracted amounts, and this Plan calculates its benefits or services on the basis of usual and customary fees, relative value schedule reimbursement, or other similar reimbursement methodology, this Plan will utilize the primary plan's payment arrangement as the Allowable Expense.

Benefit Less Benefit

If a Participant is covered by another employer's plan, the total reimbursement will never be more than this Plan's benefit. This is called benefit less benefit.

Your medical benefits are coordinated with benefits from:

- other employers' plans;
- certain government plans; and
- motor vehicle plans when required by law.

How Benefit Less Benefit Works

When an expense is covered by two plans, the following apply:

- the primary plan is determined and pays the full amount it normally would pay;
- the secondary plan calculates the amount it normally would pay and subtracts the primary plan benefit; and
- you pay any remaining expenses.

If the primary plan's benefit is greater than or equal to the secondary plan's benefit, no excess payment will be made. If the primary plan's payment is less than the secondary plan's benefit, then additional payment may be made based on the eligible amount and the plan design. The total reimbursement will never be more than the secondary plan's benefit. The balance due, if any, is your responsibility.

Order of Benefit Determination Rules

When you are covered by two or more plans, the rules for determining the order of benefit payments are:

- A plan that does not contain a coordination of benefits provision is primary.
- If you are the employee, this Plan normally is primary when you have a covered expense.
- This Plan will pay primary to Tricare and a State child health plan to the extent required by federal law.
- If a Plan Participant is under a disability extension from a previous benefit plan, that benefit plan will pay first and this Plan will pay second.
- The Plan which covers a person as an Employee (neither laid off nor retired) or a Dependent of an Employee (neither laid off nor retired) would pay primary before those of a plan which covers the person as a COBRA beneficiary.
- The Plan which covers a person as an Employee (neither laid off nor retired) would pay primary before those of the Plan which covers that person as a laid-off or Retired Employee. The Plan which covers a person as a Dependent of an Employee (neither laid off nor retired) would pay primary before those of the Plan which covers a person as a Dependent of a laid off or Retired Employee. If the other benefit plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule does not apply.
- When both parents' plans cover an eligible dependent child, the plan of the parent whose birthday (month and day) comes first in the calendar year is primary. For example, if your spouse's birthday is March 15 and your birthday is September 28, your spouse's plan is primary. If both parents were born on the same day, the plan of the parent who has had coverage in effect the longest will be primary. However, if the other plan does not have this birthday rule and, as a result, the plans do not agree on the order of benefits, the rule of the other plan will determine the order of benefits.
- When parents who are legally separated or divorced both cover an eligible dependent child, the following rules apply:
 - If the parents have joint custody and there is no court decree stating which parent is responsible for health care expenses, the birthday rule previously stated will apply;
 - If one parent has custody, his or her plan is primary and the other parent's plan is secondary. If the parent with custody remarries, the stepparent's plan becomes secondary and will pay before the plan of the parent without custody (the third plan);
 - If the remarried parent with custody has no health care coverage, the stepparent's plan is primary and the plan of the parent without custody is secondary;

- Regardless of which parent has custody, whenever a court decree specifies the parent who is financially responsible for the child's health care expenses and that parent has enrolled the child in his or her plan, that parent's plan is primary.
- When an Adult Dependent Child (age eighteen (18) to the limiting age), has two (2) or more plans, benefits for that Adult Child shall be determined in the following order:
 - First, the plan covering the Adult Child as an Employee;
 - Second, the plan of the Spouse or, if applicable, significant other living in the same residence covering the Adult Child as a Dependent; and
 - Third, the plan of the parent covering the Adult Child as a Dependent.

If none of the above rules determine the order of benefits, the plan that covered a person for a longer period of time shall be primary and its benefits shall be determined before benefits are determined under the plan that covered that person for the shorter period of time.

Coordination with Medicare

If you are actively employed after becoming eligible for Medicare, your coverage under the Plan will be coordinated with Medicare. Which plan pays first ("primary") is determined by whether your Employer is considered a small or large group employer. Generally, for large group employer plans, Medicare requires the employer's plan to pay first and Medicare pays second ("secondary"). You should check with your Employer if you become eligible for Medicare while employed to determine if your Employer's coverage will be primary or secondary.

If Medicare is determined to be the primary payer, this Plan will utilize the Medicare allowable amount and base its payment upon benefits that have been paid by Medicare.

The Plan also coordinates with Medicare as follows.

- End-stage renal disease—If you or a covered dependent is eligible for Medicare due to end-stage renal disease, this Plan will be primary for the first 30 months of dialysis treatment; after this period, this Plan will be secondary to Medicare for this disease only.
- Mandated coverage under another group plan—If a person is covered under another group plan and Federal law requires the other group plan to pay primary to Medicare, this Plan will be tertiary (third payer) to both the other plan and Medicare.

Coordination with Auto Insurance Plans

First-party auto insurance coverage is considered primary. This Plan coordinates its benefits with the first-party benefits from an auto insurance plan without regard to fault for the same covered expense. The Plan shall pay excess benefits only, without reimbursement for automobile coverage deductibles. This plan shall always be considered the secondary carrier regardless of the individual's election under PIP (personal injury protection) coverage with the auto carrier.

If you or your covered dependent incurs covered expenses as a result of an automobile accident (either as driver, passenger, or pedestrian), the amount of covered expenses that the Plan will pay is limited to:

- any expense properly denied by the automobile coverage that is a covered expense; and
- any expense that the Plan is required to pay by law.

For Maximum Benefit

Generally, claims should be filed promptly with all plans to receive the maximum allowable benefits. You must supply the claim information needed to administer coordination of benefits. If you receive more payment than you should when benefits are coordinated, you will be expected to repay any overpayment.

Subrogation and Reimbursement

If you or your dependent receives benefits in excess of the amount payable under the Plan, the Plan Sponsor has a right to subrogation and reimbursement, as defined in the following sections.

Right of Recovery

The Plan has the right to recover benefits it has paid on your or your dependent's behalf that were:

- made in error;
- due to a mistake in fact;
- advanced during the time period you were meeting the calendar year deductible; or
- advanced during the time period you were meeting the out-of-pocket maximum for the calendar year.

Benefits paid because you or your dependent misrepresented facts also are subject to recovery. If the Plan provides a benefit for you or your dependent that exceeds the amount that should have been paid, the Plan will:

- require that the overpayment be returned when requested; or
- reduce a future benefit payment for you or your dependent by the amount of the overpayment.

Right to Subrogation

The right to subrogation means the Plan is substituted to any legal claims that you may be entitled to pursue for benefits that the Plan has paid. Subrogation applies when the Plan has paid benefits for an Illness or Injury which may be caused by the act or omission of a third-party or a third-party is considered responsible (e.g., an insurance carrier if you are involved in an auto accident).

The Plan will be subrogated to, and will succeed to, all rights of recovery from any or all third-parties, under any legal theory of any type, for 100 percent of any services and benefits the Plan has paid on your behalf relating to any Illness or Injury caused by any third-party regardless of whether you choose to pursue that claim or seek such recovery.

The Plan reserves the right to use the services of qualified professionals to pursue such claims or attempt to recover funds due to the Plan. You must cooperate with the Plan and any of its representatives who pursue such claims or recoveries on behalf of the Plan.

Right to Reimbursement

The right to reimbursement means that if a third-party causes an illness or injury for which you receive a settlement, judgment, or other recovery, you must use those proceeds to return to the Plan 100 percent of any benefits you received for that illness or injury.

Third-Parties

The following persons and entities are considered third-parties:

- a person or entity alleged to have caused you to suffer an illness, injury, or damages, or who is legally responsible for the illness, injury, or damages; or
- any person or entity who is or may be obligated to provide you with benefits or payments under:
 - underinsured or uninsured motorist insurance;
 - medical provisions of no-fault or traditional insurance (auto, homeowners, or otherwise);
 - Workers' Compensation coverage; or
 - any other insurance carrier or third-party administrator.

Pay and Pursue

If the Plan receives claims for expenses that were either the result of the alleged negligence of another person, or which arise out of any claim or cause of action which may accrue against any third-party responsible for injury or death to the Plan Participant, the Plan may choose to advance benefits. When the Plan advances benefits, the Plan Participant, by accepting benefits agrees to the following terms and conditions. When the Plan advances benefits, it is doing so only because, and in reliance upon, the Plan Participant's promise to abide by the terms and conditions of the Plan and requires the Plan Participant to complete a subrogation questionnaire, sign an acknowledgment of the Plan's Subrogation rights and sign an Agreement. This is called pay and pursue.

The Plan has the right to the Plan Participant's full cooperation in any matter involving the alleged negligence of a third-party. The Plan Participant will also cooperate with the Plan relative to the Plan's attempts to collect from any medical payment insurance or personal injury protection coverage. In such cases, the Plan Participant is obligated to provide the Plan with whatever information, assistance, and records the Plan may require to enforce the rights in this provision.

When This Provision Applies To You

If you or any of your covered dependents, or anyone who receives benefits under the Plan, becomes ill or is injured and is entitled to receive money from any source, including but not limited to any party's liability insurance or uninsured/underinsured motorist proceeds, then the benefits provided or to be provided by the Plan will be paid only if you fully cooperate with the terms and conditions of the Plan.

As a condition of receiving benefits under this Plan, acceptance of benefits for you and/or your dependents is constructive notice of this provision in its entirety and agree to reimburse the Plan 100 percent of any benefits provided or to be provided without reduction for attorney's fees, costs,

comparative negligence, limits of collectability or responsibility, or otherwise. You further agree that the Plan shall have an equitable lien on any funds received by you or your dependents, and/or you or your attorney, if any, from any source for any purpose and shall be held in trust until such time as the obligation under this provision is fully satisfied. If you or your dependent retains an attorney, then you and your dependents agree to only retain one who will not assert the Common Fund or Made-Whole Doctrines. Reimbursement shall be made immediately upon collection of any sum(s) recovered regardless of its legal, financial or other sufficiency. If the injured person is a minor, any amount recovered by the minor, the minor's trustee, guardian, parent, or other representative shall be subject to this provision regardless of state law and/or whether the minor's representative has access or control of any recovery funds.

Additionally, as a condition of receiving benefits under this Plan, you or your covered dependent agrees to sign any documents requested by the Plan including but not limited to a reimbursement and/or subrogation agreement, or accident questionnaire, as the Plan or its agent(s) may request. You and your covered dependent also agree to furnish any other information as may be requested by the Plan or its agent(s). Failure to sign and return any requested documentation or information may result in the Plan's denial of claims. However, such failure or refusal to execute such agreements or furnish information does not preclude the Plan from exercising its right to subrogation or obtaining full reimbursement. Any settlement or recovery received, regardless of how characterized, shall first be deemed for reimbursement of expenses paid by the Plan. Any excess after net reimbursement (after appropriate apportionment of reasonable costs of recovery and attorneys' fees) to the Plan may be divided between you or your dependent (the Plan Participant) and your attorney if applicable.

Further, as a condition of receiving benefits under this Plan, you and/or your covered dependents agree to take no action which in any way prejudices the rights of the Plan. If it becomes necessary for the Plan to enforce this provision by initiating any action against you or your dependent (the Plan Participant), then you and/or your dependent agree to pay the Plan's attorney's fees and costs associated with the action regardless of the action's outcome.

Furthermore, the Plan may reduce or deny any future benefits by the amount of any recovery received, but not reimbursed, by you or your covered dependent for an accident or Injury for which the Plan erroneously paid benefits or for which you, your covered dependents, or anyone who receives benefits under the Plan refuses to cooperate with the above-referenced obligations and activities.

If you and/or your covered dependent take no action to recover money from any source, then you and/or your dependent agree to allow the Plan to initiate its own direct action for reimbursement.

SECTION VIII: YOUR OTHER RIGHTS

As a participant in the Plan, you are entitled to certain rights and protections as follows:

Receive Information about Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements (if applicable).
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements (if applicable) and an updated Summary Plan Description. The administrator may make a reasonable charge for the copies.

Continue Group Health Plan Coverage

- Continue health care coverage for yourself, or if eligible to participate in the Plan, your dependents, if there is a loss of coverage under the Plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this Summary Plan Description and the documents governing the Plan on the rules governing your COBRA continuation coverage rights.
- Reduce or eliminate exclusionary periods of coverage for pre-existing conditions under your group health plan, if you have creditable coverage from another plan. You should be provided with a certificate of creditable coverage, free-of-charge, from your group health plan or health insurance issuer when you lose coverage under the Plan, when you become entitled to elect COBRA continuation coverage, or when your COBRA continuation coverage ceases, if you request the certificate before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under the Plan, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Centers for Medicare and Medicaid Services, 7500 Security Boulevard, Mail Stop C1-22-06, Baltimore, MD 21244-1850 or, for issues related to claims and appeals processes, the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

SECTION IX: YOUR HIPAA/COBRA RIGHTS

Health Insurance Portability and Accountability Act of 1996 (HIPAA)

Title II of HIPAA, as amended, and the regulations at 45 CFR Parts 160 through 164 contain provisions governing the use and disclosure of Protected Health Information (“PHI”) by group health plans, and provide privacy rights to participants in those plans. This section provides an overview of those rights. You will receive from the Plan Administrator a separate “Notice of Privacy Provisions” which contains additional information about how your individually identifiable health information is protected and who you should contact with questions or concerns.

HIPAA applies to medical and prescription drug plans that make up the Plan, which is administered to comply with the applicable provisions of HIPAA.

Protected Health Information and its Disclosure

PHI is information created or received by the Plan that relates to an individual’s physical or mental health or condition (including genetic information as provided under GINA), the provision of health care to an individual, or payment for the provision of health care to an individual. Typically, the information identifies the individual, the diagnosis, and the treatment or supplies used in the course of treatment. It includes information held or transmitted in any form or media, whether electronic, paper, or oral.

The Plan will comply with all privacy requirements defined in its Notice of Privacy Practices and will use or disclose PHI only if the use or disclosure is permitted or required by HIPAA and any other applicable Federal, state, or local law.

The Plan may disclose PHI to the Plan Sponsor only for limited purposes as defined by the Privacy Rules outlined in HIPAA. The Plan Sponsor agrees to use and disclose PHI only as permitted or required by HIPAA. PHI may be used or disclosed for Plan administration functions that the Plan Sponsor performs on behalf of the Plan. Such functions include:

- enrollment of eligible individuals;
- eligibility determinations;
- payment for coverage;
- claim payment activities;
- coordination of benefits; and
- claim appeals.

If a Plan participant wants to exercise any of his or her rights concerning PHI, he or she should contact the specific Claims Administrator involved with the PHI in question. The Claims Administrator will advise the Participant of the procedures to be followed.

The Plan will require any agents, including subcontractors, to whom it provides PHI to agree to the same restrictions and conditions that apply to the Plan Sponsor with respect to such information. The Plan Sponsor will report to the Plan any use or disclosure of PHI it knows is other than as permitted by the Plan, HIPAA, and any other relevant Federal or State law or regulation.

In accordance with the Breach Notification Rule (45 CFR §§164.400-414) and other relevant laws or regulations, the Plan Sponsor agrees to notify both participants, the Department of Health and Human Services, and any other relevant authorities or affected parties, as required by law, of the use or disclosure of any PHI or electronic PHI provided for Plan Administration purposes that is inconsistent with the uses or disclosures provided for, or that represents a PHI Security Incident, of which the Plan Sponsor or any of its relevant Business Associates become aware.

The following employees and contractors for Bartholomew Consolidated School Corporation and its affiliated and related entities are designated as authorized to receive Protected Health Information from the Plan in order to perform their duties with respect to the Plan:

- Health Trust Committee
- Director of Accounting/Deputy Treasurer
- Assistant Superintendent of Financial Services
- Benefits Coordinator

Certificate of Creditable Coverage

At the request from the employee and/or employer, a Certificate of Creditable Coverage will be provided.

The standard certificate includes basic health plan participation information and a statement as to whether you and your covered dependent(s) had at least 18 months of coverage without a significant break (more than 63 days). If you or your dependent(s) had less than 18 months of coverage, the statement will include the date coverage began and ended as well as the date of any waiting period.

A certificate will never cover longer than an 18-month period without a 63-day break, which is the maximum creditable coverage that an individual would need under the pre-existing condition exclusion rules and the rules for access to the individual market. You automatically will receive the standard statement when coverage ends. A single certificate may be used for all Plan Participants in a family who are losing coverage at the same time.

If you need to establish creditable coverage to reduce any pre-existing exclusion imposed by any subsequent health plan for mental health/substance abuse treatment and/or prescription drugs, an alternative certificate also is available by request.

To request another copy of the standard certificate and/or the alternative certificate, contact the Plan Administrator within 24 months after the end of a period of continuous coverage. Your certificate will be sent in a reasonable and prompt fashion or, alternatively, if all parties agree, the Plan Administrator may provide this information by phone.

Continuing Health Care Coverage through COBRA

In special situations, you or your covered dependent(s) may continue health care coverage at your or your dependent's expense when it otherwise would end. The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows a continuation of health care coverage to qualified beneficiaries for a specific length of time. This section provides an overview of COBRA

continuation coverage. The coverage described may change as permitted or required by applicable law. When you first enroll in coverage, you will receive from the Plan Administrator/COBRA Administrator your initial COBRA notice. This notice and subsequent notices you receive will contain current requirements applicable for you to continue coverage.

The length of COBRA continuation coverage (COBRA coverage) depends on the reason that coverage ends, called the “qualifying event.”

If you and/or your eligible dependent(s) choose COBRA coverage, the Plan Sponsor is required to offer the same medical and prescription drug coverage that is offered to similarly situated employees. Proof of insurability is not required to elect COBRA coverage. In other words, you and your covered dependents may continue the same health care coverage you had under the Plan before the COBRA qualifying event.

If you have a new child during the COBRA continuation period by birth, adoption, or placement for adoption, your new child is considered a qualified beneficiary. Your new child is entitled to receive coverage upon his or her date of birth, adoption, or placement for adoption, provided you enroll the child within 60 days of the child’s birth/adoption/placement for adoption. If you do not enroll the child under your coverage within 60 days, you will have to wait until the next open enrollment period to enroll your child.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 60-day special enrollment period for another group health plan for which you are eligible (such as a spouse’s plan), even if that plan generally doesn’t accept late enrollees.

For more information about the Marketplace, visit www.HealthCare.gov.

COBRA Qualifying Events and Length of Coverage

Each person enrolled in benefits will have the right to elect to continue health benefits upon the occurrence of a qualifying event that would otherwise result in such person losing health benefits. Qualifying events and the length of COBRA continuation are as follows:

18-Month Continuation

Health care coverage for you and your eligible dependent(s) may continue for 18 months after the date of the qualifying event if your:

- termination of employment (voluntary or involuntary) is for any reason other than gross misconduct;
- retirement; or
- hours of employment are reduced.

18-Month Continuation Plus 11-Month Extension

If you or your eligible dependent is disabled at the time your employment ends or your hours are reduced, the disabled person may receive an extra 11 months of coverage in addition to the 18-month continuation period (for a total of 29 months of coverage). If the individual entitled to the disability extension has non-disabled family members who have COBRA coverage due to the same qualifying event, those non-disabled family members will also be entitled to the 11-month extension, including any child born or placed for adoption within the first 60 days of COBRA coverage.

The 11-month extension is available to any COBRA participant who meets all of the following requirements:

- he or she becomes disabled before or within the first 60 days of the initial 18-month coverage period; and
- he or she notifies the Plan Administrator (or its designated COBRA Administrator) within 60 days of the date on the Social Security Administration determination letter, and provides a copy of the disability determination; and
- he or she notifies the Plan Administrator (or its designated COBRA Administrator) before the initial 18-month COBRA coverage period ends.

You must also notify the Plan Administrator (or its designated COBRA Administrator) within 30 days of the date Social Security Administration determines that you or your dependent is no longer disabled.

36-Month Continuation

Coverage for your eligible dependent(s) may continue for up to 36 months if coverage is lost due to your:

- death;
- divorce or legal separation;
- eligibility for Medicare coverage; or
- dependent child's loss of eligible dependent status under this Plan.

Note: If any of these events (other than Medicare entitlement) occur while your dependents are covered under COBRA (because of an 18-month or 18-month plus extension qualifying event), coverage for the second qualifying event may continue for up to a total of 36 months from the date of the first COBRA qualifying event. In no case, however, will COBRA coverage be continued for more than 36 months in total.

If you become eligible for Medicare before a reduction in hours or your employment terminates, coverage for your dependents may be continued for up to 18 months from the date of your reduction in hours or termination of employment, or for up to 36 months from the date you became eligible for Medicare, whichever is longer.

COBRA Notifications

If you or your covered dependents lose coverage under the Plan because your employment status changes, you become entitled to Medicare, or you die, the Plan Administrator (or its designated COBRA administrator) will automatically provide you or your dependents with additional

information about COBRA continuation coverage, including what actions you must take by specific deadlines.

If your covered dependent loses coverage as a result of your divorce, legal separation or a dependent child's loss of eligibility under the Plan, you or your dependent must notify the Plan Sponsor within 60 days of the qualifying event. The Plan Administrator (or its designated COBRA administrator) will automatically send you or your dependent, as applicable, COBRA enrollment information. If you or your dependent fails to provide notification of the event within 60 days, you or your dependent forfeits all continuation of coverage rights under COBRA. To continue COBRA coverage, you and/or your eligible dependents must elect and pay the required cost for COBRA coverage.

Cost of COBRA Coverage

You or your eligible dependent pays the full cost for health care coverage under COBRA, plus an administrative fee of two percent, or 102 percent of the full premium cost, except in the case of an 11-month disability extension where you must pay 150 percent of the full premium cost for coverage.

COBRA Continuation Coverage Payments

Each qualified beneficiary may make an independent coverage election. You must elect COBRA coverage by completing and returning your COBRA enrollment form as instructed in your enrollment materials within 60 days of the date you receive information about your COBRA rights or, if later, the date of your qualifying event.

The first COBRA premium payment is due no later than 45 days from the date COBRA coverage is elected. Although COBRA coverage is retroactive to the date of the initial qualifying event, no benefits will be paid until the full premium payment is received. Each month's premium is due prior to the first day of the month of coverage. You or your dependent is responsible for making timely payments.

If you or your dependent fails to make the first payment within 45 days of the COBRA election, or subsequent payments within 30 days of the due date (the grace period), COBRA coverage will be canceled permanently, retroactive to the last date for which premiums were paid. COBRA coverage cannot be reinstated once it is terminated. Other important information you need to know about the required COBRA coverage payments follows.

COBRA premium payments that are returned by the bank for insufficient funds will result in termination of your COBRA coverage if a replacement payment in the form of a cashier's check, certified check, or money order is not made within 10 days of your notification.

COBRA premium payments must be mailed to the address indicated on your premium notice. Even if you do not receive your premium notice, it is your responsibility to contact the COBRA administrator. Your COBRA coverage will end if payment is not made by the due date on your notice. It is your responsibility to ensure that your current address is on file.

You may be eligible for state or local assistance to pay the COBRA premium. For more information, contact your local Medicaid office or the office of your state insurance commissioner.

How Benefit Extensions Impact COBRA

If you have a qualifying event that could cause you to lose your coverage, the length of any benefit extension period is generally considered part of your COBRA continuation coverage period and runs concurrently with your COBRA coverage. (Also see “Coverage While You Are Not at Work” in the Plan Overview for additional information.)

If you take a leave under the Family and Medical Leave Act (FMLA), COBRA begins;

- at the end of the leave if you do not return after the leave; or
- on the date of termination if you decide to terminate your employment during the leave.

When COBRA Coverage Ends

COBRA coverage for a covered individual will end when any of the following occur:

- The premium for COBRA coverage is not paid on a timely basis (monthly payments must be postmarked within the 30-day grace period, your initial payment must be postmarked within 45 days of your initial election).
- The maximum period of COBRA coverage, as it applies to the qualifying event, expires.
- The individual becomes covered under any other group medical plan, even though the subsequent plan has a pre-existing condition exclusion, so long as the individual has enough creditable coverage to satisfy the subsequent plans pre-existing condition exclusion.
- If the individual does not have enough creditable coverage to meet the new plan’s requirement, he or she may continue to purchase COBRA coverage until the earlier of the day he or she is eligible for the new coverage, or 36 months.
- The individual becomes entitled to Medicare.
- The Plan Sponsor terminates its group health plan coverage for all employees.
- Social Security determines that an individual is no longer disabled during the 11 month extension period.

SECTION X: GENERAL PROVISIONS

No Obligation to Continue Employment

The Plan does not create an obligation for the Plan Sponsor to continue your employment or interfere with the Plan Sponsor's right to terminate your employment, with or without cause.

Payment of Benefits

Benefits are payable subject to the Plan's exclusions and limitations and the Plan Administrator's determination that care and treatment is Medically Necessary, that charges are Usual and Customary and that services, supplies and care are not experimental and/or investigational. Benefits will be payable to the contracted service provider unless otherwise assigned.

Payment of Benefits to Others

The Plan Administrator, in its discretion, may authorize any payments due to be paid to the parent or legal guardian of any individual who is either a minor or legally incompetent and unable to handle his or her own affairs.

Non-Alienation of Benefits

With the exception of a Qualified Medical Child Support Order, your right to any benefit under this Plan cannot be sold, assigned, transferred, pledged or garnished. The Plan Administrator has procedures for determining whether an order qualifies as a QMCSO; participants or beneficiaries may obtain a copy without charge by contacting the Plan Administrator.

Expenses

All expenses incurred in connection with the administration of the Plan, will be paid by the Plan except to the extent that the Plan Sponsor elects to pay such expenses.

Fraud

No payments under the Plan will be made if the participant or the provider of services attempts to perpetrate a fraud upon the Plan with respect to any such claim. The Plan Administrator will have the right to make the final determination of whether a fraud has been attempted or committed upon the Plan or if a misrepresentation of fact has been made. The Plan will have the right to recover any amounts, with interest, improperly paid by the Plan by reason of fraud. Any employee or his or her covered dependent who attempts or commits fraud upon the Plan may have their coverage terminated and may be subject to disciplinary action by the Plan Sponsor, up to and including termination of employment.

Typographical or Administrative Error

Typographical or administrative errors shall not deprive a Participant of benefits. Neither shall any such errors create any rights to additional benefits not in accordance with all of the terms, conditions, limitations, and exclusions of the Contract. A typographical or administrative error shall not continue Coverage beyond the date it is scheduled to terminate according to the terms of the Contract.

Severability

If any provision of this Plan is held by a court of competent jurisdiction to be invalid or unenforceable, the remaining provisions shall continue to be fully effective.

Incontestability

The validity of this Agreement may not be contested after two (2) years, except for nonpayment of premiums or if the disputed statement is in a written instrument signed by the Participant. The ineligibility of a Participant under the Contract may be disputed at any time.

Limitation of Action

Requests for reimbursement are subject to the provisions of this Agreement. No legal proceeding or action may be brought prior to the expiration of 60 days after written submission of a claim has been furnished to us as required in this Agreement and within three (3) years from the date the Health Care Services were received.

Governing Law

The laws of the State of Indiana will govern the interpretation and enforcement of this Agreement.

Conformity with Statutes and Regulations

The Plan is designed to comply, to the extent possible, with all applicable laws and regulations as amended, including but not limited to: COBRA, USERRA, HIPAA, the Newborns' and Mothers' Health Protection Act of 1996 (NMHPA), WHCRA, FMLA, the Mental Health Parity and Addiction Equity Act of 2008, PPACA, HITECH, and Title I of GINA. Any provision which, on the Effective Date, conflicts with those laws and regulations is hereby amended to conform to the minimum requirements of such.


Non-discrimination

In accordance with IRC §125, the Plan is intended not to discriminate in favor of Key Employees (as defined in IRC §416) or Highly Compensated Individuals as to eligibility to participate; or in favor of Highly Compensated Participants as to contributions and benefits, nor to provide more statutory nontaxable benefits than permitted under applicable law to Key Employees. The Plan Administrator will take such actions necessary to ensure that the Plan does not discriminate in favor of Key Employees, Highly Compensated Individuals, or Highly Compensated Participants.

ADOPTION OF THE PLAN

BY THIS AGREEMENT, Bartholomew Consolidated School Corporation Employee Benefit Trust is hereby adopted as shown, effective January 1, 2020.

IN WITNESS WHEREOF, the parties have caused this document to be executed on this 20th day of MAY, 2020.

BY: 

TITLE: TREASURER