

Benefits Handbook Date September 1, 2012

# **Consumer Directed Health Plan**

## Marsh & McLennan Companies



## Consumer Directed Health Plan

*The Consumer Directed Health Plan (CDHP) offers comprehensive health services from participating and non-participating providers and meets the requirements of a high deductible health plan (HDHP).*

*Generally, your care is covered after you pay a deductible. You may select any participating provider in the network to manage your care, or you may choose a non-participating provider. Generally, your costs are lower if you use a participating provider.*

### A Note about ERISA

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that governs many employer-sponsored plans including this one. Your ERISA rights in connection with this Plan are detailed in the *Administrative Information* section.

### SPD and Plan Document

This section provides a summary of the Consumer Directed Health Plan (the "Plan") as of January 1, 2012.

This section, together with the *Administrative Information* section and the applicable section about participation, forms the Summary Plan Description and plan document of the Plan.

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## The Plan at a Glance

The Plan helps you and your family pay for medical care. The chart below contains some important Plan features and coverage information. For more information, see the “Detailed List of Covered Services” on page 25.

<b>Plan feature</b>	<b>Amount</b>
<b>Deductible</b>	Employee: \$1,200* Family: \$2,400 *Only applies to single coverage (Employee Only).
<b>Out-of-pocket maximum</b>	<b><i>In-network:</i></b> Employee: \$3,000 Family: \$6,000 <b><i>Out-of-network:</i></b> Employee: \$6,000 Family: \$12,000
<b>Coverage levels</b>	In-network: 80% after DEDUCTIBLE Out-of-network: 60% after deductible (Out-of-network benefits are based on reasonable and customary charges)
<b>Prescription drugs</b>	There is a pharmacy network for retail and Express Scripts by Mail for mail order PRESCRIPTION DRUGS.
<b>Contact Information</b>	Contact for Medical Service: Aetna (Claims Administrator) P.O. Box 981109 El Paso, TX 79998-1106 Aetna Customer Service: +1 866 210 7858 Website: <a href="http://www.aetna.com/docfind/custom/mmc">www.aetna.com/docfind/custom/mmc</a> Contact for Prescription Service: Express Scripts (Pharmacy Benefits Manager) Phone: +1 800 987 8360 Website (for members): <a href="http://www.medco.com">www.medco.com</a> Marsh & McLennan Companies does not administer claims under this plan. For medical claims, Aetna’s decisions are final and binding. For prescription drug claims, Express Scripts’s decisions are final and binding.

## Participating in the Plan

You are eligible to participate in the Plan if you meet the eligibility requirements described in the *Participating in Healthcare Benefits* section.

You have the option to cover your family members who meet the eligibility requirements that are described in the *Participating in Healthcare Benefits* section.

### Retiree Eligibility

Certain retirees who are not yet deemed to be eligible for MEDICARE may also be eligible for coverage under this plan. For information on the eligibility requirements, how to participate and the cost of coverage, see the *Participating in Pre-65 Retiree Medical Coverage* section.

### Enrollment

To participate in this plan, you must enroll for coverage. You may enroll only:

- within 30 days of the date you become eligible to participate
- during Annual Enrollment
- within 60 days of a qualifying change in family status that makes you eligible to enroll
- within 30 days of losing other coverage that you had relied upon when you waived your opportunity to enroll in this plan.

Enrollment procedures for you and your ELIGIBLE FAMILY MEMBERS are described in the *Participating in Healthcare Benefits* section.

### Cost of Coverage

You and the Company share the cost of coverage for both you and your eligible family members.

The cost of your coverage depends on the level of coverage you choose.

You can choose from three levels of coverage. Cost for each coverage level for eligible Marsh & McLennan Companies Employees (OTHER THAN MARSH & MCLENNAN AGENCY, LLC (MMA)) is shown below.

<b>Eligible Marsh &amp; McLennan Companies Employees</b>	<b>Semi-monthly Cost</b>	<b>Weekly Cost</b>
Employee Only	\$33.13	\$15.29
Employee + one	\$71.63	\$33.06
Family	\$102.32	\$47.22

**Medical rates are not available for employees of Marsh & McLennan Agency – Corporate (MMA-Corporate), Houston, Woodard, Eason, Gentle, Tomforde, and Anderson, Inc. d/b/a Insurance Alliance (Insurance Alliance), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast) and Marsh & McLennan Agency LLC – Alaska (MMA-Alaska). For contribution rates, contact the Employee Service Center at +1 866 374 2662, any business day, from 8:00 a.m. to 8:00 p.m. Eastern time.**

See the *Participating in Healthcare Benefits* section for more information on the cost of your coverage, such as information about taxes.

### ***Imputed Income for Domestic Partner Coverage***

If you cover your domestic partner or your domestic partner's children, there may be imputed income for the value of the coverage for those family members. See the *Participating in Healthcare Benefits* section for more information on imputed income for domestic partner coverage.

The table below shows the imputed income amounts for ELIGIBLE Marsh & McLennan Companies EMPLOYEES (OTHER THAN MMA):

#### **Section 152 Dependents**

If your domestic partner (or his or her child(ren)) qualifies as a dependent under IRS Section 152, imputed income does not apply.

<b>Imputed Income for Domestic Partner Coverage in the CDHP</b>		
<b>Eligible Marsh &amp; McLennan Companies Employees</b>	<b>Semi-monthly</b>	<b>Weekly</b>
<b>Employee + one</b>	\$105.16	\$48.54
<b>Family (you and two or more eligible family members)</b>	\$192.02	\$88.63

**Imputed income rates for domestic partner coverage are not available for employees of MMA-Corporate, Insurance Alliance, MMA-Northeast and MMA-Alaska. For imputed income rates, contact the Employee Service Center at +1 866 374 2662, any business day, from 8:00 a.m. to 8:00 p.m. Eastern time.**

### **ID Cards**

If you are enrolled in employee only coverage you will automatically be sent one ID card for your medical coverage and prescription drug coverage. You will be sent one additional ID card if you enroll one or more family members in the program. Each ID card will list the employee's name and the names of up to five covered family members.

You will be sent your ID card(s) within two to four weeks of your enrollment.

You may request additional ID cards directly from the Claims Administrator.

## How the Plan Works

This Plan helps you and your family pay for medical care. As a Consumer Directed Health Plan (CDHP) participant, you may choose, each time you need medical treatment, to use:

- any physician, hospital or lab, or
- a provider who participates in the Aetna Open Choice network and has agreed to charge reduced fees to Consumer Directed Health Plan (CDHP) members. Using the network is more cost effective than using non-network providers because their fees are typically less than those charged by non-network providers.

If you use an in-network provider, you do not need to submit a claim form. IN-NETWORK PROVIDERS bill the Claims Administrator directly.

Generally, the Plan's reimbursement is 80% for in-network providers and 60% of reasonable and customary charges for OUT-OF-NETWORK PROVIDERS after the Plan's DEDUCTIBLE has been met. You pay the remainder of the fee.

See the "Detailed List of Covered Services" on page 25 for more detailed information.

Certain expenses are not covered or reimbursed by the Plan, such as any deductible you are required to meet and your share of the amounts above the reasonable and customary charge.

Some services have specific limits or restrictions; see individual service for more information.

Refer to the "What's Not Covered" on page 29 to find out about the services that are not covered under the Plan.

Benefits are only paid for medically necessary charges or for specified wellness care expenses.

Preauthorization may be required in order to receive coverage for certain services. It is the Plan participant's responsibility (not the provider or facility) to obtain preauthorization for out-of-network services. For more information on the preauthorization process and applicable services, refer to the description under "Utilization Review" on page 8.

## Health Savings Account

You must be a participant in the Marsh & McLennan Companies Consumer Directed Health Plan to be eligible to establish and contribute to the Health Savings Account.

For details about the Health Savings Account, see the *Health Savings Account* section.



## Limited Purpose Health Care FSA Participation

You must be a participant in the Marsh & McLennan Companies Consumer Directed Health Plan and the Marsh & McLennan Companies Health Savings Account to enroll in this Limited Purpose Health Care Flexible Spending Account Plan.

The Limited Purpose Health Care Flexible Spending Account is designed specifically for employees who participate in the Consumer Directed Health Plan and Health Savings Account. The Limited Purpose Health Care Flexible Spending Account reimburses only eligible dental, vision and preventive care expenses, as well as qualified medical expenses incurred after you meet your Marsh & McLennan Companies Consumer Directed Health Plan deductible.

For details about the Limited Purpose Health Care Flexible Spending Account, see the *Limited Purpose Health Care Flexible Spending Account* section.

## Deductibles

The DEDUCTIBLE is the amount that must be paid before the Plan will reimburse any benefits.

In order for this plan to qualify as a high deductible health plan, federal law requires that the individual and family deductibles be increased for inflation. These adjustments normally occur on January 1.

### ***What is the individual deductible?***

The individual deductible is the amount you have to pay before the Plan will reimburse any benefits. The annual individual deductible is \$1,200 (Only applies to single coverage (Employee Only)).

### ***What is the family deductible?***

The family deductible is the amount you, in combination with your ELIGIBLE FAMILY MEMBERS, have to pay before the Plan will reimburse any benefits. The annual family deductible is \$2,400.

In meeting your family deductible, each family member's (including a newborn's) covered expenses count toward the family deductible. Once this family deductible is met, the Plan will pay benefits for all family members.

### ***Do I have to meet a new deductible every year?***

You and your family members will have to meet a new deductible each year.

### ***What expenses apply toward the deductible?***

Most of your medical expenses and prescription drug expenses (other than preventive drug expenses) apply toward the deductible. A list of preventive drugs can be accessed via this Express Scripts link ([www.medco.com](http://www.medco.com)).

**Note:** The preventive drug list is subject to change by Express Scripts on an annual basis. Check the plan year on the list to ensure you have the proper listing.

Your payments for the following don't apply toward the Plan deductible:

- amounts in excess of a reasonable and customary charge
- preauthorization penalties
- services not covered by the Plan
- amounts exceeding the network negotiated price for PRESCRIPTION DRUGS (other than preventive drugs)

### ***Do preventive drug expenses apply toward the deductible?***

No. The Plan covers preventive drug expenses at 100%. Preventive drug expenses are not subject to a deductible or copayment.

A list of preventive drugs can be accessed via this Express Scripts link (<http://www.medco.com>).

**Note:** The preventive drug list is subject to change by Express Scripts on an annual basis. Check the plan year on the list to ensure you have the proper listing.

## **Out-of-Pocket Maximums**

### ***What is the annual out-of-pocket maximum (limit) for an individual?***

The annual individual out-of-pocket maximum is \$3,000 for in-network and \$6,000 for out-of-network service.

The out-of-pocket maximum doesn't apply to:

- amounts exceeding Plan limits
- amounts in excess of a reasonable and customary charge
- preauthorization penalties
- amounts exceeding the network negotiated price for PRESCRIPTION DRUGS
- services not covered by the Plan

Your DEDUCTIBLE applies toward your out-of-pocket maximum.

### ***What is the annual out-of-pocket maximum (limit) for family members?***

The annual family out-of-pocket maximum is \$6,000 for in-network and \$12,000 for out-of-network service. If you are covering one or more family members, the expenses of all family members will be combined to satisfy the family out-of-pocket maximum. Once the

family out-of-pocket maximum has been satisfied, benefits for all covered family members will be paid at 100% for IN-NETWORK PROVIDERS and 100% of reasonable and customary charges for OUT-OF-NETWORK PROVIDERS.

The following do not apply to the out-of-pocket maximum:

- amounts exceeding Plan limits
- amounts in excess of a reasonable and customary charge
- preauthorization penalties
- amounts exceeding the network negotiated price for prescription drugs
- services not covered by the Plan

Your deductible applies toward your out-of-pocket maximum.

## **Networks**

### ***Is there a network of doctors and hospitals that I have to use?***

In order to receive benefits at the in-network level, you must use a network provider. However, you can still see any provider and be reimbursed 60% of reasonable and customary charges for covered expenses after the Plan's DEDUCTIBLE has been met.

The network includes general practitioners, as well as specialists and hospitals. These network providers are selected by and contracted with the Claims Administrator.

### ***Where can I get a directory that lists all the doctors and hospitals in the network?***

The doctors and hospitals in the network are listed in a provider directory. The Claims Administrator provides an online directory of providers on their website. You may also call the Claims Administrator.

### ***Is there a network of providers for mental health treatment?***

There is a network of mental health providers. Providers in the network are listed in a provider directory. The Claims Administrator provides an online directory of providers on its website. You may also call the Claims Administrator.

### ***Is there a network of pharmacies?***

There is a pharmacy network associated with this plan. You must use a pharmacy in the network to receive coverage under this plan.

The Pharmacy Benefits Manager provides an online directory of network pharmacies. You may also call the Pharmacy Benefits Manager.

## Utilization Review

### ***Which utilization review services are offered?***

The Plan offers preauthorization and case management review.

You may obtain more information about these review services by calling the Claims Administrator.

### ***What is Preauthorization***

Preauthorization is a utilization review service performed by licensed healthcare professionals. The intent is to determine medical necessity and appropriateness of proposed treatment, level of care assessment, benefits and eligibility and appropriate treatment setting.

### ***What services require preauthorization?***

The following types of medical expenses require preauthorization:

- Hospital
- Skilled Nursing Facility
- Rehabilitation Facility
- Home Health Care
- Hospice
- Hospice Care
- Private Duty Nursing Care
- Residential Treatment for treatment of mental disorders and substance abuse

You must also receive preauthorization for:

- all hospital admissions including
  - mental health
  - alcohol and substance abuse
  - organ transplant
  - all inpatient surgeries
- the purchases and rentals of the following durable medical equipment:
  - electric/motorized wheelchairs and scooters
  - clinitron/electric beds

- limb and torso prosthetics
- customized braces
- home health care
- hospice care
- skilled nursing care
- maternity coverage

If you have an emergency hospital admission, surgery or specified procedure, you, a family member, your physician or the hospital must preauthorize within 48 hours of service.

If the procedure or treatment is performed for any condition other than an emergency condition, the call must be made at least 14 days before the date the procedure is to be performed or the treatment is to start. If it is not possible to make the call during the specified time, it must be made as soon as reasonably possible before the date the procedure or treatment is to be performed.

### *When do I obtain preauthorization?*

You, your family member or health care professional must obtain preauthorization as soon as you know you need a service requiring preauthorization, but not less than 14 days prior to the procedure or treatment.

Note: You are responsible for ensuring your service has been preauthorized.

### *How do I obtain preauthorization?*

Initiate the preauthorization process by calling the Claims Administrator.

### *What happens if I fail to obtain preauthorization?*

If you fail to obtain preauthorization, your out-of-network benefits will be reduced by \$400. (Preauthorization penalties do not apply towards your deductible or out-of-pocket maximum.)

You are responsible for preauthorizing out-of-network services only. Your in-network provider will preauthorize all other services.

### *What approvals do I need if I am going into the hospital?*

You must obtain preauthorization as soon as possible but at least 14 days before you are admitted for a non-emergency hospital admission or stay.

If you have an emergency hospital admission, surgery or specified procedure, you, a family member, your physician or the hospital must preauthorize within 48 hours of the service.

## ***Case Management Review***

When the preauthorization service identifies a major medical condition, that condition will be subject to case management review. Case management review aims at identifying major medical conditions early in the treatment plan and makes recommendations regarding the medical necessity of requested health care services.

Case managers with experience in intensive medical treatment and rehabilitation provide case management services. The case manager works with the patient's physician to identify available resources and develop the best treatment plan. Case management review may even recommend services and equipment that the Plan would not ordinarily cover.

The case manager often negotiates lower fees on behalf of the patient from physicians, facilities, pharmacists, equipment suppliers, etc. In addition, the case manager can coordinate the various caregivers, such as occupational or physical therapists, required by the patient.

Situations that may benefit from case management include severe illnesses and injuries such as:

- head trauma
- organ transplants
- burn cases
- neo-natal high risk infants
- multiple fractures
- HIV-related conditions
- brain injuries
- cancer
- prolonged illnesses
- degenerative neurological disorders (e.g. multiple sclerosis).

To best help the patient, the case manager should be involved from the earliest stages of a major condition. This service gives you access to a knowledgeable case manager who will use his or her expertise to assist you and your physician in considering your treatment options.

If the case manager questions the necessity of the proposed hospital admission or procedure, a physician advisor may contact your physician to discuss your case and suggest other treatment options that are generally utilized for your condition. You, your physician, and the case manager will be informed of the outcome of the review, and the Claims Administrator will determine the level of benefit coverage you will receive. You

and your physician will be notified of the utilization reviewer's recommendation by telephone and in writing. You will also be informed of the appeal process if the procedures your physician ultimately recommends are not covered under the Plan (as determined by the Claims Administrator).

## **What's Covered**

### ***Pre-existing Conditions***

There are no exclusions, limitations or waiting periods for pre-existing conditions for you or any covered family members.

## **Preventive/Wellness Care**

### ***How is preventive/wellness care covered?***

The Plan covers PREVENTIVE/WELLNESS CARE at 100% for IN-NETWORK PROVIDERS with no DEDUCTIBLE and 60% of reasonable and customary charges for OUT-OF-NETWORK PROVIDERS after the Plan's deductible has been met.

The Plan covers routine physicals according to the following schedule:

- 7 exams performed during the first year of the child's life
- 3 exams performed during the second year of the child's life
- 3 exams performed during the third year of the child's life
- one exam each calendar year for children age 4 up to age 18
- one exam each calendar year for covered members age 18 and over.

### ***What services are considered preventive/wellness care?***

The Plan considers physician, testing and diagnostic fees for the following specific wellness expenses:

- blood cell counts
- blood tests for prostate screening
- chest X rays
- cholesterol tests
- EKG's
- mammograms (For details, see "Does the Plan cover mammograms?" on page 13)
- pap smears
- routine physical exams, including one pelvic exam each calendar year

- sigmoidoscopy (Covered if you are 50 and over when recommended by physician or 1 every 5 years if you are considered at average risk.)
- tuberculosis tests
- urinalysis.

The following services are not considered preventive/wellness care:

- Services which are covered to any extent under any other group plan of your employer.
- Services which are for diagnosis or treatment of a suspected or identified injury or disease.
- Exams given while the person is confined in a hospital or other facility for medical care.
- Services which are not given by a physician or under his or her direct supervision.
- Medicines, drugs, appliances, equipment, or supplies.
- Psychiatric, psychological, personality or emotional testing or exams.
- Exams in any way related to employment.
- Premarital exams.
- Vision, hearing, or dental exams.

### ***Does the Plan cover outpatient physician services?***

The Plan covers charges for outpatient office visits at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan deductible has been met.

### ***Does the Plan cover gynecology visits?***

The Plan covers one routine gynecological exam each calendar year at 100% for in-network providers with no deductible and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met as part of preventive/wellness care.

If the visit to the gynecologist is for treatment of a medical condition, it is not considered routine care and will be covered at 80% for in-network providers or 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.



***Does the Plan cover mammograms?***

The Plan covers routine mammograms at 100% for in-network providers with no deductible and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met as follows:

- One baseline mammogram for women age 35 - 39.
- One mammogram each calendar year for women age 40 and over.

If your doctor recommends a non-routine mammogram as a follow up to a medical diagnosis, it is not considered routine care and will be covered at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

***Does the Plan cover Pap smears?***

The Plan covers one routine Pap smear each calendar year at 100% for in-network providers with no deductible and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met as part of preventive/wellness care.

If your doctor recommends a non-routine Pap smear as a follow-up to a medical diagnosis, the Plan covers your Pap smear at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

***Does the Plan cover prostate specific antigen (PSA) tests and routine Annual Digital Rectal exams?***

The Plan covers one routine prostate specific antigen (PSA) test and one routine Annual Digital Rectal Exam (DRE) each calendar year for covered males age 40 and over at 100% for in-network providers with no deductible and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met as part of preventive/wellness care.

If your doctor recommends a non-routine PSA test as a follow-up to a medical diagnosis, the Plan covers your PSA or DRE test at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

***Are immunizations for business travel covered under the Plan?***

The Plan does not cover immunizations for business travel.

**Maternity*****Who is eligible for maternity coverage?***

Maternity coverage is available to eligible covered female participants.

***Do I need to have my maternity coverage preauthorized?***

You must obtain preauthorization within 48 hours for the initial hospital admission.

You must notify the preauthorization service if the mother or her newborn stay in the hospital longer than 48 hours after a vaginal delivery or 96 hours after a Cesarean birth. This notification must occur within 24 hours of the determination to extend the stay.

***Does the Plan cover prenatal visits?***

The Plan covers prenatal visits in-network at 80% for an in-network provider after the Plan's DEDUCTIBLE has been met. After the first visit, subsequent visits are typically billed as part of doctor's delivery fee, which is also reimbursed at 80% after the Plan's deductible has been met.

The Plan covers prenatal visits out-of-network at 60% of reasonable and customary charges for OUT-OF-NETWORK PROVIDERS after the Plan's deductible has been met.

***What will the Plan pay for the doctor's charge for delivering the baby?***

The Plan covers charges for delivery of the baby at 80% for IN-NETWORK PROVIDERS and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

***What will the Plan pay for the doctor's charge for examining the baby?***

The Plan covers the charges for your baby's first examination in the hospital at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

A child is covered at birth as long as the baby meets the child eligibility requirements and is enrolled within 60 days of the birth.

***What will the Plan pay for hospital charges for the mother and the baby?***

The Plan covers hospital charges for maternity admissions at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

The Plan covers newborn nursery care at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

A child is covered at birth as long as the baby meets the child eligibility requirements and is enrolled within 60 days of the birth.

The mother and the newly born child are covered for a minimum of 48 hours of care following a vaginal delivery and 96 hours following a Cesarean section. However, the

mother's provider may—after consulting with the mother—discharge the mother earlier than 48 hours following a vaginal delivery (96 hours following a Cesarean section).

You must notify the precertification review service within 24 hours of a determination to extend the stay.

### ***Does the Plan cover midwife services?***

The Plan covers midwives who are in practice with a network group at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers in association with a supervising physician after the Plan's deductible has been met.

### ***What is the Healthy Pregnancy Program?***

The Healthy Pregnancy Program provides tools and information to help your whole family have a successful pregnancy. Use this program throughout your pregnancy and after your baby is born to:

- Learn what's best for a healthy pregnancy
  - Receive materials on prenatal care, labor and delivery, newborn care and more
  - Get information for the father or domestic partner
  - Take a pregnancy risk survey and find out if you have any issues or risk factors that could affect your pregnancy
- If you have issues or risk factors that need special attention, the program's nurses provide personal case management to determine ways to lower your risks
- Get support to help quit smoking
- Reduce your risk for pre-term labor.

For more information, call the Beginning Right Maternity Program at +1 800 CRADLE 1 (+1 800 272 3531).

### ***If my dependent child has a baby does the Plan cover the newborn child?***

Unless the newborn meets the definition of an eligible child and is covered under the Plan, medical care for the newborn, whether in or out of the hospital, is not covered.

## **Family Planning**

### ***Does the Plan cover infertility treatment?***

The Plan covers infertility treatments 80% for IN-NETWORK PROVIDERS and 60% of reasonable and customary charges for out-of-network after the Plan's DEDUCTIBLE has been met.

Infertility treatments are covered as follows:

- assisted reproduction procedures (including facility charges and related expenses) due to infertility.
- ovulation induction and monitoring up to a maximum of six attempts per lifetime.
- artificial Reproductive Technology (ART)—limited to a combined maximum of three attempts per lifetime for the following:
  - in vitro fertilization
  - gamete intrafallopian transfer (GIFT)
  - zygote intrafallopian transfer (ZIFT)
  - Cryopreserved embryo transfers
  - Intracytoplasmic sperm injection (ICSI) or ovum microsurgery.

You should obtain a PREDETERMINATION OF BENEFITS to determine your coverage and benefits for these services.

PRESCRIPTION DRUGS related to infertility are covered under the prescription drug benefit.

### ***Does the Plan cover artificial insemination?***

Artificial insemination is covered at 80% for in-network providers and 60% of reasonable and customary charges for OUT-OF-NETWORK PROVIDERS after the Plan's deductible has been met and up to a maximum benefit of six courses of treatment per lifetime.

Treatment for artificial insemination does not count toward the maximum for other infertility treatments.

You should obtain a predetermination of benefits to determine your coverage and benefits for these services.

Prescription drugs related to infertility treatment are covered under the prescription drug benefit.

### ***Are contraceptive devices covered under the Plan?***

The Plan covers contraceptive devices at 80% for in-network providers or 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

Oral and injectable contraceptives are covered under the prescription drug plan.

***Does the Plan cover vasectomy?***

The Plan covers vasectomies at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

You must obtain preauthorization before you are admitted to the hospital.

Vasectomy reversals aren't covered.

***Does the Plan cover tubal ligation?***

The Plan covers tubal ligation at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

You must obtain preauthorization before you are admitted to the hospital.

Tubal ligation reversals aren't covered.

**Inpatient Hospital and Physician Services*****What will the Plan pay if I have to go to the hospital?***

The Plan pays INPATIENT hospital charges at 80% for IN-NETWORK PROVIDERS and 60% of reasonable and customary charges for OUT-OF-NETWORK PROVIDERS per admission after the Plan's DEDUCTIBLE has been met.

The Plan will cover the cost of a semi-private room. If you use a private room, the Plan will cover the amount up to the semi-private room rate.

You must obtain preauthorization as soon as possible but at least 14 days before you are admitted for a non-emergency hospital stay.

***What approvals do I need if I am going into the hospital?***

You must obtain preauthorization as soon as possible but at least 14 days before you are admitted for a non-emergency hospital admission or stay.

If you have an emergency hospital admission, surgery or specified procedure, you, a family member, your physician or the hospital must preauthorize within 48 hours of the service.

***Does the Plan cover hospital visits by a physician?***

While you are in the hospital, the Plan covers hospital visits by a physician at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

***Does the Plan cover ambulance charges?***

The Plan covers transportation by ambulance to a medical facility at 80% for in-network providers and 80% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

Coverage includes charges for transportation to a hospital by air or water ambulance when:

- Ground ambulance transportation is not available.
- Your condition is unstable and requires medical supervision and rapid transport.
- In a medical emergency, transportation from one hospital to another hospital; when the first hospital does not have the required services or facilities to treat your condition and you need to be transported to another hospital and the above two conditions are met.

***Does the Plan cover hospice care?***

The Plan covers charges for HOSPICE at 80% for in-network providers and 60% of reasonable and customary charges for out-of-network providers after the Plan's deductible has been met.

You must obtain preauthorization before you receive hospice care.

**Mastectomy – Reconstructive Surgery*****Does the Plan cover mastectomy-related services?***

Yes, the Plan covers mastectomy-related services. Coverage will be provided in a manner determined by the attending physician and the patient. The covered services include:

- All stages of reconstruction of the breast on which the mastectomy was performed,
- Surgery and reconstruction of the other breast to produce a symmetrical appearance,
- Prostheses, and
- Treatment of physical complications of the mastectomy, including lymphedema.

***What are the applicable deductibles and coinsurance for mastectomy-related benefits under the Plan?***

The mastectomy-related benefits are subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan. See the "Detailed List of Covered Services" on page 25 for the applicable Mastectomy – reconstructive surgery coverage.

## Prescription Drugs

### ***Does the Plan cover formulary and non-formulary brand-name prescription drugs?***

The Plan covers formulary and non-formulary PRESCRIPTION DRUGS.

#### ***Formulary Drugs***

If the prescription drug is on the formulary list, you will pay 20% of the Pharmacy Benefits Manager's negotiated price for a 30-day supply at a participating pharmacy after the Plan's deductible has been met. There is a minimum payment of \$20 and a maximum payment of \$60 per 30-day supply.

#### ***Non-formulary Drugs***

If the prescription drug is not on the formulary list and is not excluded from coverage, you will pay 20% of the Pharmacy Benefits Manager's negotiated price up to a 30 day supply at a participating retail pharmacy after the Plan's deductible has been met. There is a minimum payment of \$35 and a maximum payment of \$85 for up to a 30 day supply.

The formulary list is available at [www.medco.com](http://www.medco.com).

Unless your physician specifically prescribes a brand-name medication without substitution, prescriptions will be filled with the generic equivalent when allowed by state law.

Some drugs require preauthorization.

### ***Does the Plan cover generic drugs?***

The Plan covers generic prescription drugs.

If you use a pharmacy in the Pharmacy Benefits Manager's network, the Plan covers generic prescription drugs at 100% after the \$10 copayment for up to a 30-day supply after the Plan's deductible has been met.

### ***What happens if I buy a brand-name prescription drug when a generic drug is available?***

Unless your physician specifically prescribes a brand name medicine without substitution, prescriptions will be filled with the generic equivalent when allowed by state law.

If you or your physician requests the brand-name prescription drug when a generic prescription drug is available and there is no medical reason for the brand-name prescription drug, you pay the generic drug coinsurance for the brand-name drug in addition to the difference between the brand-name prescription drug and generic prescription drug gross cost.

### ***What is the Plan coverage for preventive drugs?***

The Plan covers preventive drug expenses at 100%. Preventive drug expenses are not subject to a deductible or copayment.

A list of preventive drugs can be accessed via this Express Scripts link ([www.medco.com](http://www.medco.com)).

**Note:** The preventive drug list is subject to change by Express Scripts on an annual basis. Check the plan year on the list to ensure you have the proper listing.

### ***Is there a mail-order program?***

The Plan's mail order service allows participants to order up to a 90-day supply of prescription medication by mail for certain medications.

Once the deductible has been met, the Plan pays 100% after the \$25 copayment for generic drugs. Once the deductible is met for formulary brand-name drugs, you pay 20% of the negotiated price for up to a 90-day supply. There is a minimum payment of \$50 and a maximum payment of \$150 for up to a 90-day supply. Once the deductible is met for non-formulary brand-name drugs, you pay 20% of the negotiated price for up to a 90-day supply. There is a minimum payment of \$87.50 and a maximum payment of \$212.50 for up to a 90-day supply.

### ***What prescription drugs or drug supplies are covered with quantity limitations?***

The following are examples of prescription drugs or supplies that are covered with quantity limitations:

<b>Drug or Supply</b>	<b>Quantity Limit</b>
Erectile dysfunction drugs such as Viagra®, Cialis®, or Caverject®	8 units per month
Inhaler spacers	2 spacers per year
Diabetic devices (blood glucose monitors)	1 monitor per year

Contact the Pharmacy Benefits Manager for more information. Preauthorization may be required.

### ***What prescription drugs require prior authorization?***

The following drugs require prior authorization by the Pharmacy Benefits Manager:

<b>Drug Class</b>	<b>Example medications</b>
Growth hormones	Humatrope®, Serostim®
Dermatologic agents (for use over age 35)	Retin-A®, Avita®, Solodyn, Tazorac®
Antipsoriatic drugs	Raptiva



<b>Drug Class</b>	<b>Example medications</b>
Weight loss drugs	Xenical®, Meridia®
Allergy & Asthma	Xolair
Cancer Therapy	Gleevec, Revlimid, Temodar, Thalomid
Erythroid Stimulants	Aranesp, Epogen, Procrit
Fertility Agents Immune Globulins	Clomid, Ganirelix, Lupron, Novarel, Ovidrel Immune Globulins IV (Gammagard) Immune Globulines SubQ (Vivaglobin), Gammaplex
Interferons	Actimmune, Alferone-N, Infergen, Intron-A, Pegasys, Peg-Intron, Rebetrone
RSV	Synagis
Myeloid Stimulants	Leukine, Neulast, Neumega, Neupogen, Nplate
Pulmonary Arterial Hypertension	Tracleer, Revatio, Ventavis
Anti Narcoleptic Agents	Provigil
Select Androgens & Anabolic Steroids	Oxandrin Androgel, Testim, Androderm

### ***What prescription drugs require a coverage review?***

**Qualification by History (step therapy)**—Some medications are covered only for certain uses and/or require certain criteria such as age, sex, or condition (determined by previous claims history) to receive coverage. In these cases, a coverage review will be required if certain criteria cannot be determined from past history. If you know in advance that your prescription requires a coverage review, ask your doctor to call the coverage management team before you go to the pharmacy.

Medications subject to step therapy are:

#### **Step Therapy**

<b>Drug Therapy</b>	<b>Drug Name/ Category</b>
Rheumatoid Arthritis Agents	Enbrel, Humira, Simponi
CNS Stimulants/Strattera/Amphetamines	Adderall, Adderall XR, Vyvanse, Ritaline
Dermatological - Eczema	Protopic, Elidel
Osteoporosis	Forteo
Pain Management	Actiq, Fentora

Contact the Pharmacy Benefits Manager for more information.

**Preferred Drug Step Therapy** – Preferred drug step therapy helps members find the most cost-effective and appropriate medicine for certain medical conditions. Your prescription may be subject to preferred drug step therapy if it falls under one of these categories:

- Anti-Depression: Selective Serotonin Receptor Inhibitor (SSRI Therapy)
- Glaucoma Treatment
- High Blood Pressure Therapy: Angiotensin II Receptor Blockers (ARBs)
- Insomnia
- Migraine Headache Therapy
- Nasal Allergy Therapy
- Osteoporosis
- Stomach Acid Reducers: Proton Pump Inhibitors or PPIs

Drugs subject to preferred drug step therapy may be modified. Contact the Pharmacy Benefits Manager for more information.

### ***What prescription drugs require periodic review?***

**Quantity Management**—To ensure safe and effective drug therapy, certain covered medications may have quantity restrictions. These quantity restrictions are based on manufacturer and/or clinically approved guidelines and are **subject to periodic review and change**. Below is a list of these medications.

<b>Drug Class</b>	<b>Example Medications</b>	<b>Limit</b>
<b>Anti-emetics</b>	Zofran, Kytril	7 days of treatment per month at the maximum daily dose
	Emend	1 treatment course per 18 days
<b>Anti-fungals</b>	Lamisil, Sporanox	3 months of treatment per 180 days
<b>Antiviral Agents</b>	Incivek, Victrelis	Therapy dependent
<b>Dermatological Agents</b>	Solodyn	30 tablets per 23 days; 90 tablets per 69 days
<b>Erectile Dysfunction</b>	Viagra	8 units per 30 days/24 units per 90 days
<b>Fertility Agents</b>	Gonal-F, Follistim	Therapy dependent
<b>Hypnotic Agents</b>	Ambien	60 treatment nights per 90 day period
<b>Migraine Therapy</b>	Imitrex, Maxalt	4 headaches per month at the maximum daily dose
<b>Pain Management</b>	Actiq, Fentora	Therapy dependent
<b>Psoriasis Agents</b>	Stelara	Therapy dependent
<b>Rheumatoid Arthritis Agents</b>	Enbrel, Humira	Therapy dependent
<b>Smoking Cessation</b>	Nicotrol, Zyban	3 months of treatment per 12 months
<b>Vaginitis Therapy</b>	Diflucan	300 mg per 30 days

Contact the Pharmacy Benefits Manager for more information.

### ***What prescription drugs and drug supplies are excluded from prescription drug coverage?***

The following drugs and drug supplies are excluded from prescription drug coverage:

- Over-the-counter drugs (including topical contraceptives, nicotine products, vitamins and minerals, nutritional products including enteral products and infant formulas, homeopathic products and herbal remedies)
- Medical equipment
- Ostomy supplies
- Home diagnostic kits
- Emergency contraceptives
- All injectables (other than self-administered injectables and injectable drugs in connection with approved infertility treatment)

- Vaccines
- Allergy sera
- Plasma and blood products
- Drugs for cosmetic use
- Prescription products with an over the counter equivalent
- Investigational drugs, experimental use drugs, non-FDA approved drugs

Note, you can receive the Pharmacy Benefits Manager's discounted price when you fill a prescription for a non-covered drug through the Pharmacy Benefits Manager's mail order program. You will pay 100% of the cost at the negotiated rate.

### ***Is there a network of pharmacies?***

There is a pharmacy network associated with this plan. You must use a pharmacy in the network to receive coverage under this plan.

The Pharmacy Benefits Manager provides an online directory of network pharmacies. You may also call the Pharmacy Benefits Manager.

### ***How do I file a claim for benefits for prescription drugs?***

All prescriptions filled at a participating retail pharmacy require you to provide an ID card for coverage under the Plan. You are responsible for the applicable copayment or coinsurance. Rarely will you need to file a claim with the Pharmacy Benefits Manager (one example may be a prescription filled at retail before you have received your ID card). Should you need to file a claim, contact the Pharmacy Benefits Manager.

Claim forms are available on the Pharmacy Benefits Manager's website. If you file a claim within 60 days of your effective date with the plan, you will be reimbursed 100% of your out of pocket expense minus the appropriate coinsurance. After your 60 day grace period, you have 12 months from the date the expense was incurred to submit a claim. You are responsible for the difference between the discounted in-network price and the out-of-network price and the appropriate coinsurance.

### ***Is there a separate ID card for the prescription drug program?***

Yes, there is a separate ID card for the prescription drug program. If you are enrolled in medical coverage, you will automatically be sent a prescription drug ID card in addition to your medical plan ID card. You will be sent one additional prescription ID card if you enroll one or more family members in the program. Each ID card will list the names of all covered family members.

You may request additional ID cards directly from the Pharmacy Benefits Manager.

## **Mental Health/Substance Abuse**

### ***Does the Plan cover mental health/substance abuse services?***

The Plan covers residential mental health/substance abuse treatment services, including residential treatment.

### ***Does the Plan cover services in connection with autism?***

The Plan covers treatments provided in connection with autism, except for education and experimental and investigational treatments.

## **Gender Reassignment Surgery**

### ***Does the Plan cover transgender surgery?***

Transgender surgery is covered for persons that meet all of the following conditions:

- You are at least 18 years old.
- You have been diagnosed with “true” transsexualism.
- You have completed a recognized program at a specialized gender identity treatment center.

### ***What transgender surgery benefits will the Plan pay?***

The Plan will provide medically necessary benefits in connection with transgender surgery including transgender surgery travel expenses. The maximum individual limit is \$75,000.

Call the Claims Administrator at the number on the back of your ID card for specifics on what is covered and excluded by the Plan.

## **Detailed List of Covered Services**

The Plan reimburses medically necessary covered services and supplies for the diagnosis and treatment for an illness or injury. The Claims Administrator determines whether the service or supply is covered and determines the amount to be reimbursed.

Most services and supplies are subject to a DEDUCTIBLE and COINSURANCE.

Maximum benefit limits are combined for in-network and out-of-network services.

Some services require you to obtain preauthorization from the Claims Administrator.

<b>Services</b>	<b>In-Network Coverage</b>	<b>Out-of-Network Coverage</b>
<b>Alcohol and substance abuse</b>	<b><i>Inpatient and Residential* Treatment:</i></b> 80% after deductible Preauthorization is required <b><i>Outpatient:</i></b> 80% after deductible	<b><i>Inpatient and Residential* Treatment:</i></b> 60% of R&C after deductible Preauthorization is required <b><i>Outpatient:</i></b> 60% after deductible
<b>Allergy tests</b>	80% after deductible	60% of R&C after deductible
<b>Allergy treatment</b>	80% after deductible	60% of R&C after deductible
<b>Alternative medicine</b>	Not covered	Not covered
<b>Ambulance charges</b>	80% after deductible	80% of R&C after deductible
<b>Artificial insemination</b>	80% after deductible Subject to Plan limits	60% of R&C after deductible Subject to Plan limits
<b>CAT / PET scans</b>	80% after deductible CAT scans of the spine subject to preauthorization	60% of R&C after deductible CAT scans of the spine subject to preauthorization
<b>Chiropractors</b>	80% after deductible for up to 20 visits per calendar year	60% of R&C after deductible for up to 20 visits per calendar year
<b>Contraceptive devices</b>	80% after deductible	60% of R&C after deductible
<b>Cosmetic surgery</b>	Not covered	Not covered
<b>Dental treatment</b> (covered only for accidental injury to sound teeth)	80% after deductible	60% of R&C after deductible
<b>Doctor delivery charge for newborns</b>	80% after deductible	60% of R&C after deductible
<b>Durable medical equipment</b>	80% after deductible Preauthorization is required for purchase or rentals of certain DME	60% of R&C after deductible Preauthorization is required for purchase or rentals of certain DME
<b>Emergency room</b>	80% after deductible for life-threatening injury or illness	80% of R&C after deductible for life-threatening injury or illness
<b>Gynecology visits</b>	100% (not subject to deductible) for one routine exam each calendar year Subsequent visits - 80% after deductible	60% of R&C after deductible
<b>Hearing care</b>	80% deductible if required due to illness or injury Hearing exams are covered when provided as part of a preventive/wellness visit.	60% of R&C after deductible if required due to illness or injury Hearing exams are covered when provided as part of a preventive/wellness visit.

<b>Services</b>	<b>In-Network Coverage</b>	<b>Out-of-Network Coverage</b>
<b>Home health care</b>	80% after deductible for up to 120 visits per calendar year for homebound patients Each visiting nurse care or private duty nursing care shift of 4 hours or less counts as one home health care visit. Each shift of over 4 hours and up to 8 hours counts as two home health care visits. Preauthorization is required	60% of R&C after deductible for up to 120 visits per calendar year for homebound patients Each visiting nurse care or private duty nursing care shift of 4 hours or less counts as one home health care visit. Each shift of over 4 hours and up to 8 hours counts as two home health care visits. Preauthorization is required
<b>Hospice care</b>	80% after deductible Preauthorization is required	60% of R&C after deductible Preauthorization is required
<b>Immunizations (routine)</b>	100% (not subject to deductible) Immunizations for travel are not covered	60% of R&C after deductible Immunizations for travel are not covered
<b>Infertility treatment</b>	80% after deductible You should obtain a PREDETERMINATION OF BENEFITS Subject to Plan limits	60% of R&C after deductible You should obtain a predetermination of benefits Subject to Plan limits
<b>Inpatient hospital services</b>	80% after deductible Preauthorization is required	60% of R&C after deductible Preauthorization is required
<b>Laboratory charges</b>	80% after deductible	60% of R&C after deductible
<b>Magnetic resonance imaging - MRI</b>	80% after deductible Preauthorization is required for MRIs of spine and knee	60% of R&C after deductible Preauthorization is required for MRIs of spine and knee
<b>Mammograms</b>	100% (not subject to deductible) for one routine exam each calendar year for covered females age 40 and over 100% for one baseline mammogram performed between ages 35 and 39	60% of R&C for one routine exam each calendar year for covered females age 40 and over 60% of R&C for one baseline mammogram performed between ages 35 and 39
<b>Mastectomy - reconstructive surgery</b>	80% after deductible	60% of R&C after deductible
<b>Maternity hospital stay</b>	80% after deductible	60% of R&C after deductible
<b>Mental health</b>	<b><i>Inpatient and Residential** Treatment</i></b> 80% after deductible Subject to preauthorization <b><i>Outpatient:</i></b> 80% after deductible	<b><i>Inpatient and Residential** Treatment</i></b> 60% after deductible Subject to preauthorization <b><i>Outpatient:</i></b> 60% after deductible

<b>Services</b>	<b>In-Network Coverage</b>	<b>Out-of-Network Coverage</b>
<b>Occupational therapy</b>	80% after deductible up to 60 visits per calendar year combined with physical and speech therapy	60% of R&C after deductible up to 60 visits per calendar year combined with physical and speech therapy
<b>Organ transplant</b>	80% after deductible Preauthorization is required	60% of R&C after deductible Preauthorization is required
<b>Outpatient physician services</b>	80% after deductible	60% of R&C after deductible
<b>Physical exams for adults (routine)</b>	100% (not subject to deductible) for one physical exam each calendar year	60% of R&C after deductible for one physical exam each calendar year
<b>Physical exams for children (routine)</b>	100% (not subject to deductible) Subject to Plan limits	60% of R&C after deductible Subject to Plan limits
<b>Physical therapy</b>	80% after deductible up to 60 visits per calendar year combined with occupational and speech therapy	60% of R&C after deductible 60 visits per calendar year combined with occupational and speech therapy
<b>Pregnancy termination</b>	80% after deductible	60% of R&C after deductible
<b>Prenatal visits</b>	First visit: 80% after deductible	60% of R&C after deductible
<b>Prostate specific antigen test - PSA (routine)</b>	100% (not subject to deductible) for one exam each calendar year for males age 40 or over	60% of R&C after deductible for one exam each calendar year for males age 40 or over
<b>Prescription drugs</b>	There is a pharmacy network for retail and mail order PRESCRIPTION DRUGS.	There is a pharmacy network for retail and mail order prescription drugs.
<b>Sex transformation change (and related costs)</b>	80% after deductible Call the Claims Administrator at the number on the back of your ID card for specifics on what is covered and excluded by the Plan. Subject to Plan limits	60% of R&C after deductible Call the Claims Administrator at the number on the back of your ID card for specifics on what is covered and excluded by the Plan. Subject to Plan limits
<b>Skilled nursing facility</b>	80% after deductible up to 120 days per calendar year Preauthorization is required	60% of R&C after deductible up to 120 days per calendar year Preauthorization is required
<b>Speech therapy</b>	80% after deductible up to 60 visits per calendar year combined with occupational and physical therapy	60% of R&C after deductible up to 60 visits per calendar year combined with occupational and physical therapy



<b>Services</b>	<b>In-Network Coverage</b>	<b>Out-of-Network Coverage</b>
<b>Surgery</b>	80% after deductible Preauthorization is required Predetermination of benefits is recommended for multiple surgical procedures	60% of R&C after deductible Preauthorization is required Predetermination of benefits is recommended for multiple surgical procedures
<b>Tubal ligation</b>	80% after deductible	60% of R&C after deductible
<b>Vasectomy</b>	80% after deductible	60% of R&C after deductible
<b>Vision care</b>	Not covered	Not covered
<b>X-rays</b>	80% after deductible	60% of R&C after deductible

## What's Not Covered

The Plan will not pay benefits for any of the services, treatments, items or supplies described in this section, even if either of the following is true:

- It is recommended or prescribed by a physician.
- It is the only available treatment for your condition.

The Claims Administrator may modify this list at their discretion, and you will be notified of any such change.

## Alternative Treatments

- Acupressure
- Acupuncture (except when it is performed by a physician as a form of anesthesia in connection with surgery that is covered under this Plan)
- Aroma therapy
- Hypnotism
- Massage therapy
- Rolfing
- Other forms of alternative treatment as defined by the Office of Alternative Medicine of the National Institutes of Health.

## Comfort or Convenience

- Television
- Telephone
- Beauty/barber service

- Guest service
- Supplies, equipment and similar incidental services and supplies for personal comfort. Examples include:
  - Air conditioners
  - Air purifiers and filters
  - Batteries and battery charges
  - Dehumidifiers
  - Humidifiers
  - Devices and computers to assist communication and speech
- Home remodeling to accommodate a health need (such as, but not limited to, ramps and swimming pools)

## Dental

- Dental care except when necessary because of accidental damage to an unrestored tooth. Such services must be performed by a Doctor of Dental Surgery (DDS) or Doctor of Medical Dentistry (DMD). Dental services for final treatment to repair the damage must be started within three months of the accident and completed in the calendar year or within the following calendar year.
- Preventive care, diagnosis, treatment of or related to the teeth, jawbones or gums. Examples include all of the following:
  - Extraction, restoration and replacement of teeth
  - Medical or surgical treatments of dental conditions
  - Services to improve dental clinical outcomes
- Dental implants
- Dental braces
- Dental X-rays, supplies and appliances and all associated expenses, including hospitalization and anesthesia. The only exceptions to this are for any of the following:
  - Transplant preparation
  - Initiation of immunosuppressives
  - The direct treatment of acute traumatic injury, cancer or cleft palate
- Treatment of congenitally missing, malpositioned or super numerary teeth, even if part of a congenital anomaly

## Drugs

- Over-the-counter drugs and treatments

## Experimental or Investigational Services or Unproven Services

Medical, surgical, diagnostic, psychiatric, substance abuse or health care services, technologies, supplies, treatments, procedures, drug therapies or devices that, at the time the Claims Administrator makes a determination regarding coverage in a particular case, are determined to be any of the following:

- Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopeia 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 is actually subject to FDA oversight

## Foot Care

- Except when needed for severe systemic disease:
  - Routine foot care (including the cutting or removal of corns and calluses)
  - Nail trimming, cutting, or debriding (surgical removal of tissue)
- Hygienic and preventive maintenance foot care. Examples include the following:
  - Cleaning and soaking the feet
  - Applying skin creams in order to maintain skin tone
  - Other services that are performed when there is not a localized illness, injury or symptom involving the foot
- Treatment of flat feet
- Treatment of subluxation (partial dislocation) of the foot
- Shoe orthotics

## Medical Supplies and Appliances

- Devices used specifically as safety items or to affect performance in sports-related activities

- Prescribed or non-prescribed medical supplies and disposable supplies. Examples include:
  - Elastic stockings
  - Ace bandages
  - Gauze and dressings
  - Ostomy supplies
- Orthotic appliances that straighten or re-shape a body part (including some types of braces)

Tubings, nasal cannulas, connectors and masks are not covered except when used with durable medical equipment

### **Mental Health/Substance Abuse**

- Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association
- Services for mental health and substance abuse that extend beyond the period necessary for short-term evaluation, diagnosis, treatment or crisis intervention
- Treatment for conduct and impulse control disorders, personality disorders, paraphilias and other mental illnesses that will not substantially improve beyond the current level of functioning, or that are not subject to favorable modification or management according to prevailing national standards of clinical practice, as reasonably determined by the Plan's preauthorization review service
- Services utilizing methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclazocine, or their equivalents
- Treatment provided in connection with or to comply with commitments, police detentions and other similar arrangements, unless authorized by the Plan's preauthorization review service
- Services incurred for behavioral health treatment in a residential facility, which are paid the same as behavioral health inpatient benefits
- Services or supplies for the diagnosis or treatment of mental illness, alcoholism or substance disorders that, in reasonable judgment of the Plan's preauthorization review service, are any of the following:
  - Not consistent with prevailing national standards of clinical practice for the treatment of such conditions
  - Not consistent with prevailing professional research demonstrating that the services or supplies will have a measurable and beneficial health outcome

- Typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective
- Not consistent with the Plan's preauthorization review service's guidelines or best practices as modified from time to time

The Plan's preauthorization review service may consult with professional clinical consultants, peer review committees or other appropriate sources for recommendations and information regarding whether a service or supply meets any of these criteria

- Pastoral counselors
- Education and experimental investigational treatments provided in connection with autism
- Treatment provided in connection with tobacco dependency in excess of 8 visits per 12 months
- Routine use of psychological testing without specific authorization

## **Nutrition**

- Megavitamin and nutrition based therapy
- Nutritional counseling for either individuals or groups, including weight loss programs, health clubs and spa programs, health clubs and spa programs except when necessary in treating chronic disease states in which dietary adjustment has a therapeutic role and is prescribed by a physician and furnished by a provider (e.g., a registered dietician, licensed nutritionist or other qualified licensed health provision) recognized under the plan.
- Nutritional and electrolyte supplements, including infant formula, donor breast milk, nutritional supplements, dietary supplements, diets for weight control or treatment of obesity (including liquid diets or food), food of any kind (diabetic, low fat, cholesterol), oral vitamins, and oral minerals except when sole source of nutrition or except when a certain nutritional formula treats a specific inborn error of metabolism

## **Physical Appearance**

- Cosmetic procedures. Examples include:
  - Pharmacological regimens (e.g., systematic course of drugs), nutritional procedures or treatments
  - Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures)
  - Skin abrasion procedures performed as a treatment for acne
  - Orthognathic surgery, for cosmetic reasons

- Replacement of an existing breast implant if the earlier breast implant was performed as a cosmetic procedure. Note: Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy
- Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation
- Weight loss programs whether or not they are under medical supervision. Weight loss programs for medical reasons are also excluded

Wigs are generally excluded except in cases of hair loss due a severe medical condition or treatment

## Providers

- Services performed by a provider who is a family member by birth or marriage, including spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself
- Services performed by a provider with your same legal residence
- Services provided at a free-standing or hospital-based diagnostic facility without an order written by a physician or other provider. Services that are self-directed to a free-standing or hospital-based diagnostic facility. Services ordered by a physician or other provider who is an employee or representative of a free-standing or hospital-based diagnostic facility, when that physician or other provider:
  - Has not been actively involved in your medical care prior to ordering the service, or
  - Is not actively involved in your medical care after the service is received

This exclusion does not apply to mammography testing

## Reproduction

- Health services and associated expenses for infertility treatments (except those described under Infertility Treatment)
- Surrogate parenting
- The reversal of voluntary sterilization
- Fees or direct payment to a donor for sperm or ovum donations
- Monthly fees for maintenance and / or storage of frozen embryos

## Services Provided under Another Plan

- Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements. This includes, but is not limited to, coverage required by workers' compensation, no-fault auto insurance, or similar legislation. If coverage under workers' compensation or similar legislation is optional for you because you could elect it, or could have it elected for you, benefits will not be paid for any injury, sickness or mental illness that would have been covered under workers' compensation or similar legislation had that coverage been elected
- Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you
- Health services while on active military duty

## Transplants

- Health services for organ and tissue transplants, except those described under Organ Transplants
- Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person (Donor costs for removal are payable for a transplant through the organ recipient's benefits under the Plan)
- Health services for transplants involving mechanical or animal organs
- Any solid organ transplant (e.g. heart, lung, etc.; not blood, bone marrow, etc.) that is performed as a treatment for cancer
- Any multiple organ transplant not listed as a covered service

## Travel

- Health services provided in a foreign country, unless required as emergency health services
- Travel or transportation expenses to and from your home, even though prescribed by a physician.
  - Some travel expenses related to covered transplantation services may be reimbursed at the Claims Administrator's discretion, For example, travel for solid organ and bone marrow transplants in an approved facility more than 100 miles from your home is covered up to \$50 per night for lodging, and up to \$10,000 per episode of care for travel and lodging combined.

## Vision and Hearing

- Purchase cost of eye glasses, contact lenses, or hearing aids
- Fitting charge for hearing aids, eye glasses or contact lenses

- Surgery that is intended to allow you to see better without glasses or other vision correction, including radial keratotomy, laser, and other refractive eye surgery

## **Work-Related Accident and Illness**

The Plan does not cover work-related accidents or illnesses. Work-related accidents and illnesses should be reported as soon as they occur to your Human Resources representative for consideration under the Worker's Compensation program.

## **All Other Exclusions**

- Health services and supplies that do not meet the definition of a Covered Service
- Physical, psychiatric or psychological exams, testing, vaccinations, immunizations or treatments that are otherwise covered under the Plan when:
  - Required solely for purposes of career, education, sports or camp, travel, employment, insurance, marriage or adoption
  - Related to judicial or administrative proceedings or orders
  - Conducted for purposes of medical research
  - Required to obtain or maintain a license of any type
- Treatment for insomnia and other sleep disorders, dementia, neurological disorders and other disorders without a known physical basis
- Health services received after the date your coverage under the Plan ends, including health services for medical conditions arising before the date your coverage under the Plan ends
- Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Plan
- In the event that a non-network provider waives copayments and/or the annual deductible for a particular health service, no benefits are provided for the health service for which the copayments and/or annual deductible are waived
- Charges in excess of eligible expense or in excess of any specified limitation
- Speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from injury, stroke, or a congenital anomaly
- Custodial care
- Domiciliary care (e.g., group living arrangements)
- Private duty nursing
- Respite care



- Rest cures
- Psychosurgery (brain surgery to treat psychiatric symptoms)
- Treatment of benign gynecomastia (abnormal breast enlargement in males)
- Medical and surgical treatment of excessive sweating (hyperhidrosis)
- Medical and surgical treatment for snoring, except when provided as a part of treatment for documented obstructive sleep apnea
- Appliances for snoring
- Any charges for missed appointments, room or facility reservations, completion of claim forms or record processing
- Any charges higher than the reasonable and customary charge
- Any charge for services, supplies or equipment advertised by the provider as free
- Any charges by a provider sanctioned under a federal program for reason of fraud, abuse or medical competency
- Any charges prohibited by federal anti-kickback or self-referral statutes
- Any additional charges submitted after payment has been made and your account balance is zero
- Any charges by a resident in a teaching hospital where a faculty physician did not supervise services
- Outpatient rehabilitation services, spinal treatment or supplies including, but not limited to spinal manipulations by a chiropractor or other doctor, for the treatment of a condition which ceases to be therapeutic treatment and is instead administered to maintain a level of functioning or to prevent a medical problem from occurring or reoccurring
- Spinal treatment, including chiropractic and osteopathic manipulative treatment, to treat an illness, such as asthma or allergies
- Speech therapy to treat stuttering, stammering, or other articulation disorders

## **Filing a Claim**

### ***How do I file a claim for benefits?***

If you use an in-network provider, in almost all cases, you do not have to file a claim form. The provider will file a claim directly with the Claims Administrator. Once the claim is processed you will be billed for the appropriate COINSURANCE amount.

If you receive services from a provider who does not participate in the network, you need to file a claim form to receive benefits.

You can obtain a Consumer Directed Health Plan Claim Form (Aetna Medical Claim Form) on PeopleLink ([www.mmcpoplelink.com](http://www.mmcpoplelink.com)). Select the **Health** tab and under **Medical Plans**, click **CDHP**. Then go to **Forms and Documents** in the right navigation bar and select **Medical/Dental/Flexible Spending Accounts**.

Read and follow the form's instructions. Be sure to file a separate claim form for each member of your family. Make copies of all itemized bills, and attach the originals to the claim form. You will also need to indicate whether you want the payment to go to the provider or to you.

Mail the completed claim form and all relevant documentation as the form instructs. You may include more than one bill with a claim, even if the bills are for different medical services.

You have 12 months following the date the expense was incurred to file a medical claim.

### ***How long does it normally take to process a claim for benefits?***

Most claims are normally processed within 10 business days after the claim is received by the Claims Administrator.

You can find out the status of your claims by visiting the Claims Administrator's website.

### ***How do I file a prescription drug claim form?***

All prescriptions filled at a participating retail pharmacy require you to provide an ID card for coverage under the Plan. You are responsible for the applicable copayment or coinsurance. Rarely will you need to file a claim with the Pharmacy Benefits Manager (one example may be a prescription filled at retail before you have received your ID card). Should you need to file a claim, contact the Pharmacy Benefits Manager.

Claim forms are available on the Pharmacy Benefits Manager's website. Should you need to file a claim you are responsible for the difference between the discounted and undiscounted price. You have 12 months from the date the expense was incurred to submit a claim.

### ***How do I file a claim for hospital charges?***

Hospitals will submit a claim from your hospital stay directly to the Claims Administrator. After receiving reimbursement from the Claims Administrator, the hospital will then bill you for any coinsurance or amount not eligible for reimbursement.

Be sure to review the hospital bill and to request an explanation of any charges that you question or do not understand. You should let the Claims Administrator know if you have a concern about the charges on your hospital bill.

You have up to 12 months following the date the expense was incurred to file a claim.

## ***Can I be reimbursed for claims incurred outside the United States?***

No, you can not be reimbursed for services incurred outside the U.S. unless they are considered emergency services. If you incur eligible emergency medical or prescription drug expenses while living or traveling outside of the U.S., your claim's processing will be expedited if the receipts are in English or if the person providing the services gives you a letter in English explaining the treatment. The Claims Administrator will convert the bill to U.S. dollars using an exchange rate on the day the services were performed.

You have 12 months following the date the expense was incurred to file a claim.

## ***What is an Explanation of Benefits (EOB)?***

An Explanation of Benefits statement outlines how the amount of benefit, if any, was calculated. The statement also shows your year-to-date deductible and out-of-pocket expenses. If you are due reimbursement, a check will be mailed to you with an explanation of benefits statement, or to the provider if you assigned payment.

An Explanation of Benefits statement lets you verify that the claim was processed correctly. Always read your statement carefully, checking to make sure that you were billed only for:

- services you received, on the day(s) you received them, only from the provider of care
- the exact type of services you received (e.g., if you participated in a group therapy session, make sure that you are not billed for individual treatment)
- the amount you were told the treatment would cost
- the type of medication you received (e.g., if you receive generic medication, check that you are not billed for brand name medication)

If your statement lists services you did not receive, please notify the Claims Administrator.

If you authorize that reimbursement be made directly to your provider, both you and the provider will receive an Explanation of Benefits statement, and the provider receives payment.

## ***What happens if I am overpaid for a claim?***

If the Plan overpays benefits to you (or a covered family member), you are required to refund any benefit you receive from the Plan that:

- was for an expense that you (or a covered family member) did not pay or were not legally required to pay
- exceeded the benefit payable under the Plan
- is not covered by the Plan

If a benefit payment is made to you (or a covered family member), which exceeds the benefit amount, this Plan has the right:

- to require the return of the overpayment on request; or
- to reduce by the amount of the overpayment, any future benefit payment made to or on behalf of you or a covered family member.

### ***For Flexible Spending Account Reimbursement***

If you participate in the Health Care Flexible Spending Account and do not have a covered domestic partner, once your medical claim is processed, the Claims Administrator will automatically process your claim for reimbursement under your Health Care Flexible Spending Account.

If you cover a domestic partner, you receive services that are not covered under the Plan or you participate in the Limited Purpose Health Care Flexible Spending Account, your claims cannot be automatically reimbursed. Rather, you must submit a Flexible Spending Account (FSA) Claim Form.

## **Appealing a Claim**

There are special rules, procedures and deadlines that apply to appeals of benefit determinations and denied claims and you have special legal rights under ERISA. Please refer to the *Administrative Information* section for a description of the appeal process.

## **Glossary**

### **ACTIVELY-AT-WORK**

You are “actively at work” if you are fulfilling your job responsibilities at a Company-approved location on the day coverage is supposed to begin (e.g., you are not out ill or on a leave of absence).

### **AFTER-TAX (POST-TAX) CONTRIBUTIONS**

Contributions taken from your paycheck after taxes are withheld.

### **APPROVED SPOUSE AND DOMESTIC PARTNER**

Adding a spouse or same gender or opposite gender domestic partner to certain benefits coverage is permitted upon employment or during the Annual Enrollment period for coverage effective the following January 1<sup>st</sup> if you satisfy the plans’ criteria, or immediately upon satisfying the plans’ criteria if you previously did not qualify. To obtain spousal or domestic partner coverage, you will need to complete an Affidavit of Eligible Family Membership via PeopleLink ([www.mmcpeoplelink.com](http://www.mmcpeoplelink.com)), declaring that:

#### *Spouse / Domestic Partner*

- You have already received a marriage license from a U.S. state or local authority, or registered your domestic partnership with a U.S. state or local authority.

*Spouse Only*

- Although not registered with a U.S. state or local authority, your relationship constitutes a marriage under U.S. state or local law (e.g. common law marriage or a marriage outside the U.S. that is honored under U.S. state or local law).

*Domestic Partner Only*

- Although not registered with a U.S. state or local authority, your relationship constitutes an eligible domestic partnership. To establish that your relationship constitutes an eligible domestic partnership you and your domestic partner must:
  - be at least 18 years old
  - not be legally married, under federal law, to each other or anyone else or part of another domestic partnership during the previous 12 months
  - currently be in an exclusive, committed relationship with each other that has existed for at least 12 months and is intended to be permanent
  - currently reside together, and have resided together for at least the previous 12 months, and intend to do so permanently
  - have agreed to share responsibility for each other's common welfare and basic financial obligations
  - not be related by blood to a degree of closeness that would prohibit marriage under applicable state law.

Marsh & McLennan Companies reserves the right to require documentary proof of your domestic partnership or marriage at any time, for the purpose of determining benefits eligibility. If requested, you must provide documents verifying the registration of your domestic partnership with a state or local authority, your cohabitation and/or mutual commitment, or a marriage license that has been approved by a state or local government authority.

Once your Affidavit of Eligible Family Membership is completed and processed, you may cover the dependent child(ren) of your spouse or domestic partner.

Complete your affidavit, via PeopleLink ([www.mmcpoplelink.com](http://www.mmcpoplelink.com)). Select the **Health** tab and under **Medical Plans**, click **CDHP**. Then go to **Take Action** in the right navigation bar and select **Enroll, view, change benefits**.

#### **BEFORE-TAX (PRE-TAX) CONTRIBUTIONS**

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Contributions taken from your paycheck generally before Social Security (FICA and Medicare) and federal unemployment insurance (FUTA) taxes and other applicable federal, state, and other income taxes are withheld.

#### **CLAIMS ADMINISTRATOR/PHARMACY BENEFITS MANAGER**

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Vendor that administers the Plan and processes claims; the vendor's decisions are final and binding.

#### **COINSURANCE**

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The percentage of expenses you are responsible for paying after you meet your deductible.

## CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA)

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A Federal law that lets you and your eligible family members covered by a group health plan extend group health coverage temporarily, at their own expense, at group rates plus an administrative fee, in certain circumstances when their coverage would otherwise end due to a “qualifying event”, as defined under COBRA.

A “qualifying event” under COBRA includes loss of coverage as a result of your leaving the Company (other than for gross misconduct); a reduction in hours, your death, divorce or legal separation; your eligibility for Medicare, or a dependent child’s loss of dependent status; or, if you are a retiree, loss of coverage due to the Company filing for bankruptcy.

## COORDINATION OF BENEFITS

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You or a covered family member may be entitled to benefits under another group health plan (such as a plan sponsored by your spouse’s employer) that pays part or all of your health treatment costs. If this is the case, benefits from this plan will be “coordinated” with the benefits from the other plan. In addition to having your benefits coordinated with other group health plans, benefits from this plan are coordinated with “no fault” automobile insurance and any payments recoverable under any workers’ compensation law, occupational disease law or similar legislation.

## COPAYMENT

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The flat dollar amount you pay for a certain type of health care expense.

## COVERED SERVICE(S)

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Medically necessary health services provided for the purpose of preventing, diagnosing or treating a sickness, injury, mental illness, substance abuse, or their symptoms.

Covered health services must be provided:

- when the plan is in effect,
- prior to the effective date of any of the individual termination conditions set forth in this Summary Plan Description, and
- only when the person who receives services is a covered person and meets all eligibility requirements specified in the plan.

Decisions about whether to cover new technologies, procedures and treatments will be consistent with conclusions of prevailing medical research based on well-conducted randomized trials or group studies.

The Claims Administrator determines only the extent to which a service or supply is covered under the plan and not whether the service or supply should be rendered. The coverage determination is made using the descriptions of covered charges included in this section and the Claims Administrator’s own internal guidelines. The decision to accept a service or obtain a supply is yours.

## DEDUCTIBLE

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The amount of out-of-pocket expenses you must pay for covered services before the plan pays any expenses.

## DISABILITY

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A physical or mental impairment that substantially limits one or more of an individual's major life activities.

## ELIGIBLE FAMILY MEMBERS

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Child/Dependent Child means:

- your biological child
- a child for whom you or your spouse are the legally appointed guardian with full financial responsibility
- the child of an approved domestic partner
- your stepchild
- your legally adopted child or a child or child placed with you for adoption.

**Note:** Any child that meets one of these eligibility requirements and who is incapable of self support by reason of a total physical or mental disability as determined by the Claims Administrator, may be covered beyond the end of the calendar year in which the child attains age 26.

Dependent children are eligible for healthcare coverage until the end of the calendar year in which they attain age 26. This eligibility provision applies even if your child is married, has access to coverage through his or her employer, doesn't attend school full-time or live with you, and is not your tax dependent.

**Note:** While married children are eligible for healthcare coverage under your plan until the end of the calendar year in which they attain age 26, this provision does not apply to your child's spouse and/or child(ren), unless you or your spouse is the child's legally appointed guardian with full financial responsibility.

The Company has the right to require documentation to verify dependency (such as a copy of the court order appointing legal guardianship). Company medical coverage does not cover foster children or other children living with you, including your grandchildren, unless you are their legal guardian with full financial responsibility—that is, you or your spouse claims them as a dependent on your annual tax return.

## ELIGIBLE MMA EMPLOYEES

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MMA employees are defined as employees classified on payroll as a U.S. regular employee of MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska.

## ELIGIBLE MARSH & McLENNAN COMPANIES EMPLOYEES (OTHER THAN MMA)

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Marsh & McLennan Companies employees (other than MMA) are defined as employees classified on payroll as a U.S. regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries).

## ELIGIBLE RETIREE

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An employee is eligible for coverage under this plan if he/she is a U.S. regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries) who terminates employment with five or more years of vesting service at age 55 or later, or at age 65 and eligible for active employee medical coverage at retirement or is a current retiree (under or over age 65) enrolled in retiree medical coverage.

When you or a covered family member reach age 65 or is deemed to be eligible for Medicare, you and your covered family members are no longer eligible for coverage under the Pre-65 Retiree Medical Plan.

## EVIDENCE OF INSURABILITY (EOI)

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Evidence of Insurability (EOI) is proof of good health and is generally required if you do not enroll for coverage when you first become eligible. If the coverage level you are requesting requires such evidence or if you are increasing coverage. Establishing EOI may require a physical examination at the employee's expense. The EOI must be provided to and approved by the insurer/vendor before coverage can go into effect.

## EXPLANATION OF BENEFITS (EOB)

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A summary of benefits processed by the Claims Administrator.

## GLOBAL BENEFITS DEPARTMENT

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Refers to the Global Benefits Department, located at 121 River Street, Hoboken, NJ 07030.

## HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA)

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A Federal law, HIPAA imposes requirements on employer health plans concerning the use and disclosure of individual health information.

## HOSPICE

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A hospice is an institution that provides counseling and medical services that could include room and board to terminally ill individuals. The hospice must have required state or governmental Certificate of Need approval and must provide 24 hour-a-day service under the direct supervision of a physician. The staff must include a registered nurse, a licensed social service worker and a full-time claims administrator. If state licensing exists, the hospice must be licensed.

## IN-NETWORK PROVIDERS

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Preferred health care providers who have agreed to charge reduced fees to members.

## INPATIENT

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Being treated and admitted at a covered facility for an overnight stay either by a physician or from the emergency room.



## LIFE THREATENING ILLNESS OR INJURY - EMERGENCY ROOM COVERAGE

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An emergency medical condition is a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson (including the parent of a minor child or the guardian of a disabled individual), who possesses an average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in:

- placing the health of the individual (or, with respect to a pregnant woman, the health of the woman and her unborn child) in serious jeopardy
- serious impairment to bodily functions
- serious dysfunction of any bodily organ or part.

Some examples of emergencies include:

- heart attack, suspected heart attack or stroke
- suspected overdose of medication
- poisoning
- severe burns
- severe shortness of breath
- high fever (103 degrees or higher), especially in infants
- uncontrolled or severe bleeding
- loss of consciousness
- severe abdominal pain
- persistent vomiting
- severe allergic reactions.

The plan covers emergency services necessary to screen and stabilize a member when:

- a primary care physician or specialist physician directs the member to the emergency room
- a plan representative (employee or contractor) directs the member to the emergency room
- the member acting as a prudent layperson and a reasonable person would reasonably have believed that an emergency condition existed

## MARSH & MCLENNAN COMPANIES MEDICAL PLANS AND MEDICARE PRESCRIPTION DRUG COVERAGE FOR RETIREES AND DISABLED EMPLOYEES

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Marsh & McLennan Companies newsletter that provides an overview of how Medicare Part D could affect your Marsh & McLennan Companies prescription drug coverage. It highlights issues you'll want to think about as you consider your prescription drug options.

The U.S. Federal government's health insurance program, administered by the Social Security Administration, that pays certain hospital and medical expenses for those who qualify, primarily those who are over age 65 or under age 65 and are totally and permanently disabled. Medicare coverage is available regardless of income level. The program is government subsidized and operated.

## MEDICARE

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The U.S. Federal government's health insurance program, administered by the Social Security Administration, that pays certain hospital and medical expenses for those who qualify, primarily those who are over age 65 or under age 65 and are totally and permanently disabled. Medicare coverage is available regardless of income level. The program is government subsidized and operated.

## NOTICE OF CREDITABLE COVERAGE

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The Medicare Modernization Act (MMA) requires all group health plan sponsors that offer prescription drug coverage to provide notices to covered employees, retirees, and their dependents who are eligible for Medicare's new prescription drug benefit (Part D).

## OUT-OF-NETWORK PROVIDERS

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Non-preferred health care providers who do not charge reduced fees to members.

## OUT-OF-POCKET EXPENSES

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The maximum amount you have to pay (excluding your contributions to participate in the plan) toward the cost of your medical care in the course of one year. There are some services and charges that do not count towards the out-of-pocket maximum, such as amounts exceeding plan limits, amounts exceeding the network negotiated price for prescription drugs, amounts your physician or health care provider may charge above the reasonable and customary charge, and speech therapy for a child.

## OUTPATIENT

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Treatment/care received at a clinic, emergency room or health facility without being admitted as an overnight patient.

## PREAUTHORIZATION/PRE CERTIFICATION/UTILIZATION REVIEW

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A review service that helps ensure you receive proper treatment and services and that these services are provided in the appropriate setting.

## PREDETERMINATION OF BENEFITS

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This feature helps you estimate how much the Plan may pay (subject to your deductible and Plan maximum at the time the estimate is provided) before you begin treatment. It is intended to avoid any misunderstanding about coverage or reimbursement, and it is not intended to interfere with your course of treatment.

## PRE-EXISTING CONDITION

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A health problem you had and received treatment for before your current benefit elections took effect.

## PRESCRIPTION DRUGS

- **Formulary/Brand Name (Preferred) Prescription Drugs.** A comprehensive list of preferred brand-name drug products that are covered under the plan. Preferred drugs are selected based on safety, effectiveness, and cost.
- **Generic Prescription Drugs.** Prescription drugs, whether identified by chemicals, proprietary or non-proprietary name, that are accepted by the FDA as therapeutically effective and interchangeable with drugs having an identical amount of the same active ingredient as its brand name equivalent.
- **Non-Formulary (Non-Preferred) Prescription Drugs.** Prescription drugs that do not appear on the formulary list are considered non-formulary or non-preferred; these drugs may either be excluded from coverage or may cost more.

## PREVENTIVE/WELLNESS CARE

Annual examinations or routine care covered under the plan; care that prevents or slows the course of an illness or disease or care that maintains good health.

## QUALIFIED FAMILY STATUS CHANGE (STATUS CHANGE, QUALIFIED CHANGE IN FAMILY STATUS)

An event that changes your benefit eligibility. For example, getting married and having a child or your spouse or dependent lose other coverage. You can make certain changes to your before-tax benefit elections that are due to and consistent with the change in family status.

## QUALIFIED MEDICAL CHILD SUPPORT ORDER (QMCSO)

A court order, judgment or decree that (1) provides for child support relating to health benefits under a plan with respect to the child of a group health plan participant or requires health benefit coverage of such child in such plan and is ordered under state domestic relations law or (2) is made pursuant to a state medical child support law enacted under Section 1908 of the Social Security Act. A QMCSO is usually issued requiring you to cover your child under your health care plan when a parent receiving post-divorce custody of the child is not an employee.

## QUALIFYING EVENT

A “qualifying event” under COBRA includes loss of coverage as a result of your leaving the Company (other than for gross misconduct); a reduction in hours, your death, divorce or legal separation; your eligibility for Medicare, or a dependent child’s loss of dependent status; or, if you are a retiree, loss of coverage due to the Company filing for bankruptcy.

## REASONABLE & CUSTOMARY (R&C) CHARGES/FEEES

Charges/fees that do not exceed the prevailing charges for comparable services in your provider’s area. The Claims Administrator determines these limits based on the complexity of the service, the range of services provided and the prevailing charge level in the geographic area where the provider is located. The plan’s reasonable and customary guidelines include up to the 85<sup>th</sup> percentile of providers’ charges in the area.

The plan does not cover amounts charged by providers in excess of the reasonable and customary charge for any service or supply. The Claims Administrator regularly reviews the reasonable and customary charge schedule. To confirm whether your provider’s charges are within the reasonable and customary limit, obtain a Predetermination of Benefits.

## WAITING PERIOD/ELIMINATION PERIOD

The amount of time you must wait before being able to participate in a plan.