

SAMPLE EMPLOYER-GROUP MEDICAL INSURANCE BOOKLET-CERTIFICATE

Nippon Life Insurance Company of America® is providing prospective policyholders, members and dependents the opportunity to view sample employer-group medical insurance Booklet-Certificates.

Please note that these Booklet-Certificates are only representative samples, and do not constitute an actual insurance policy or contract. Any Booklet-Certificates actually issued may significantly vary from the samples provided based upon final plan selection and other factors. If there is any conflict between the samples provided and your issued Booklet-Certificate, the issued Booklet-Certificate will control.

If you are already a member, please sign in or register to view your group-specific Booklet-Certificate.

IMPORTANT NOTE: NOTHING HEREIN IS A GUARANTEE OF BENEFITS OR ELIGIBILITY. ALL TERMS, PROVISIONS, CONDITIONS, LIMITATIONS AND EXCLUSIONS SHOWN IN YOUR ISSUED NIPPON LIFE INSURANCE COMPANY OF AMERICA BOOKLET-CERTIFICATE AND MASTER POLICY WILL GOVERN.

WI HDHP LARGE GROUP

EFFECTIVE JANUARY 1, 2015

Group Plan Booklet Certificate

Medical Expense Coverage

SAMPLE

SAMPLE

Member's Signature

SAMPLE

This insurance has been designed to provide financial help for a Member when a covered loss occurs. This plan has chosen benefits provided by a Group Policy issued by Nippon Life Insurance Company of America. To the extent that benefits are provided by that Group Policy, the administration and payment of claims will be done by the Company, as an insurer.

Member rights and benefits are determined by the provisions of the Group Policy. This booklet-certificate briefly describes those rights and benefits. It outlines what the Member must do to be insured. It explains how to file claims. It is the Member's booklet-certificate while they are insured.

THIS BOOKLET-CERTIFICATE REPLACES ANY PRIOR BOOKLET-CERTIFICATE THE MEMBER MAY HAVE RECEIVED. If the Member has any questions about this new booklet-certificate, please contact the Policyholder. In the event of future changes to the Member's coverage, he or she will be provided with a new booklet-certificate or a booklet-certificate rider.

If the Member has an electronic booklet-certificate, paper copies of this booklet-certificate are also available. Please contact the Policyholder to request a paper copy.

PLEASE READ THIS BOOKLET-CERTIFICATE CAREFULLY. The Company suggests starting with a review of the terms listed in the DEFINITIONS section. The meanings of these terms will help the Member understand the insurance.

The group insurance policy and the Member's coverage under the Group Policy may be discontinued or altered by the Policyholder or the Company at any time without the Member's consent.

THE GROUP POLICY LIMITS COVERED EXPENSES TO THE PREVAILING CHARGE FOR SERVICES. THIS AMOUNT MAY BE LESS THAN THE BILLED CHARGE. SEE NBM 5136 OF THIS BOOKLET-CERTIFICATE FOR A MORE DETAILED EXPLANATION.

THE GROUP POLICY LIMITS COVERED EXPENSES TO THE PREVAILING CHARGE FOR SERVICES. THIS AMOUNT MAY BE LESS THAN THE BILLED CHARGE. SEE NBM 5136 OF THIS BOOKLET-CERTIFICATE FOR A MORE DETAILED EXPLANATION.

NOTICE: LIMITED BENEFITS WILL BE PAID WHEN NONPARTICIPATING PROVIDERS ARE USED. The Insured Person should be aware that when he or she elects to utilize the services of a nonparticipating provider for a covered service, benefit payments to such nonparticipating provider are not based upon the amount billed. The basis of the benefit payment will be determined according to the Group Policy's fee schedule, usual and customary charge (which is determined by comparing charges for similar services adjusted to the geographical area where the services are performed), or other method as defined by the Group Policy. **THE INSURED PERSON RISKS PAYING MORE THAN THE COINSURANCE, DEDUCTIBLE AND COPAYMENT AMOUNT DEFINED IN THE GROUP POLICY AFTER THE PLAN HAS PAID ITS REQUIRED PORTION.** Nonparticipating providers may bill enrollees for any amount up to the billed charge after the plan has paid its portion of the bill. Participating providers have agreed to accept discounted payment for covered services with no additional billing to the enrollee other than the copayment, coinsurance and deductible amounts. The Insured Person may obtain further information about the participating status of professional providers and information on out-of-pocket expenses by calling the toll free telephone number on his or her identification card or visiting the Company's website.

MEDICAL BENEFITS MAY BE REDUCED IF THE UTILIZATION MANAGEMENT REQUIREMENTS DESCRIBED IN THIS BOOKLET-CERTIFICATE ARE NOT FOLLOWED. PLEASE CALL THE TOLL-FREE NUMBER SHOWN ON THE ID CARD ON ANY BUSINESS DAY OR SEE THE POLICYHOLDER FOR THE TOLL-FREE NUMBER WITH ANY QUESTIONS.

The insurance provided in this booklet-certificate is subject to the laws of the state of Wisconsin.

NIPPON LIFE INSURANCE COMPANY OF AMERICA
P.O. Box 25951, Shawnee Mission, KS 66225-5951

CONTROLLING HEALTH CARE COSTS

Making choices about health care can sometimes be difficult. When seeking health care, take the same approach as for buying anything else. Ask questions. Make sure and get the most appropriate care for the condition. Use the following guidelines to be a wise health care consumer:

Practice Good Health Habits. Staying healthy is the best way to control medical costs. Eat a balanced diet, exercise regularly, and get enough sleep. Learn how to handle stress. Stop smoking and avoid excessive use of alcohol.

See a Doctor Early. Don't let a minor problem become a major one. This makes treatment more difficult and expensive.

Make Sure Surgery is Needed. If a second opinion program is included, get one if unsure about the surgery. If surgery is needed, ask about same day surgery. Many procedures can be performed safely without a Hospital stay. Have these surgeries as an outpatient or at a place other than a Hospital and go home the same day.

Use Outpatient Services for X-ray or Laboratory Tests. Outpatient preadmission and diagnostic tests can save costly room and board charges.

Compare Prescription Drug Prices. Discuss the use of generic drugs with the doctor or pharmacist. Generic drugs are often cheaper than brand name drugs for the same quality.

Consider Hospital Stay Alternatives. Home Health Care, Skilled Nursing Facilities, and Hospice Care services offer quality care in comfortable surroundings for less cost than staying in the Hospital.

Review Medical Bills Carefully. Make sure all charges are understood and bills received are only for services received. Keep medical records up-to-date.

Talk to the Doctor. Discuss the need for treatment with the doctor. To make wise health care decisions, understand the treatment and any risks or complications involved. Ask about treatment costs too. With today's health care costs, the doctor will understand concerns about medical expenses.

Be a wise health care consumer. Review benefits carefully so informed health care decisions can be made. Help control health care costs while getting the most this health care coverage has to offer.

BENEFIT ADVICE

THE COMPANY WANTS TO HELP THE INSURED PERSON BE A WISE HEALTH CARE CONSUMER. PLEASE CALL WITH ANY QUESTIONS ABOUT MEDICAL COVERAGE.

English and Non-English Toll-Free Telephone Number: 1-800-374-1835 during normal business hours.

Japanese Toll-Free Telephone Number: 1-800-971-0638 during normal business hours.

Korean Toll-Free Telephone Number: 1-877-827-8713 during normal business hours.

REFER TO THE CLAIM PROCEDURES SECTION (PAGE NBM 5146) OF THIS
BOOKLET-CERTIFICATE FOR MORE DETAILED INFORMATION

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SUMMARY OF BENEFITS
(Effective January 1, 2015)

COMPREHENSIVE MEDICAL EXPENSE INSURANCE

This section highlights the benefits provided under this insurance. The purpose is to give the Insured Person quick access to the information he or she will most often want to review. **Please read the other sections of this booklet-certificate for a more detailed explanation of benefits and any limitations or restrictions that might apply.**

If an Insured Person is sick or injured, Scheduled Benefits then in force will be payable for Covered Charges. Scheduled Benefits are based on the Member's class:

Class	Scheduled Benefit
All Members and their Dependents	Comprehensive Medical

PREFERRED PROVIDER ORGANIZATION (PPO)

The Policyholder participates in a Preferred Provider Organization (PPO) network established and administered by the PPO shown on the Insured Person's identification card.

Preferred Provider Organization networks are arrangements whereby Hospitals, Physicians, and other providers are contracted to furnish, at negotiated costs, medical care for Members of participating Policyholders.

It is expected that the Policyholder's participation in the PPO will result in significant savings of funds needed to maintain the Member's coverage. These savings are to be passed on to the Member in the form of higher benefits payable for covered services received by Insured Persons from Preferred Providers.

Please note that the Policyholder's participation in the PPO network does not mean that the Insured Person's choice of provider will be restricted. The Insured Person may still seek needed medical care from any Hospital, Physician, or other provider. However, in order to avoid higher charges and reduced benefit payments, the Insured Person is urged to obtain such care from Preferred Providers whenever possible.

The Company has the right to terminate the PPO portion of this coverage if the Company or the PPO terminates the arrangement.

The Company also has the right to identify different Preferred Provider Organizations from time to time, and to terminate the designation of any Preferred Provider at any time.

A current listing of the participating Hospitals, Physicians, and other providers is available through an on-line Preferred Provider directory. By accessing the Nippon Life Insurance Company of America website at www.nipponlifebenefits.com, the Insured Person can review Preferred Provider directories for the PPO Network. If the Insured Person does not have internet access, the Insured Person can call the number on the Insured Person's ID card. The Company recommends that the Insured Person (1) verify his or her provider's participation in the network before seeking treatment; and (2) confirm the provider's PPO participation when making an appointment.

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MEDICAL CARE COVERED CHARGES

Benefits payable will be based on four Categories of medical care services as described below.
See page NBM 5402 A HDHP for a full description of Covered Charges.

BENEFITS PAYABLE

Benefits will be payable during a Calendar Year as shown below, and will vary depending upon whether or not needed care is received from a Hospital, Physician, or other provider who has contracted with the Preferred Provider Organization.

<u>Service</u>	<u>PPO Providers</u>	<u>Non-PPO Providers</u>
Hospital Services		
- Inpatient Hospital Services		
- Coinsurance	80%	For Emergency Services - Same as PPO Providers. For other than Emergency Services - 60%.
- Deductible	\$1,500* per Calendar Year	For Emergency Services - Same as PPO Providers. For other than Emergency Services - \$3,000** per Calendar Year
Hospital Services Covered Charges for Birthing Center Services, Ambulatory Surgery Center Services, and freestanding dialysis center services will be subject to the applicable Calendar Year Deductible Amount.		
- Outpatient Hospital Services		
- Coinsurance	80%	60%
- Deductible	\$1,500* per Calendar Year	\$3,000** per Calendar Year
- Emergency Room Visits (other than Hospital Services for MRIs, CATs, SPECTs, PETs and other similar imaging tests)		
- Coinsurance	80%	For Emergency Services – Same as PPO Providers. For other than Emergency Services - 60%.
- Deductible	\$1,500* per Calendar Year	For Emergency Services – Same as PPO Providers. For other than Emergency Services - \$3,000** per Calendar Year

<u>Service</u>	<u>PPO Providers</u>	<u>Non-PPO Providers</u>
Physician Hospital and Surgery Services		
- Physician Hospital Services (including surgery and surgery performed in an Ambulatory Surgery Center or Physician's office or clinic and Physician Visits on an inpatient or outpatient basis)		
- Coinsurance	80%	60%
- Deductible	\$1,500* per Calendar Year	\$3,000** per Calendar Year
Physician Office or Clinic Services		
Services at a Physician's office or clinic (other than for Adult Wellness, Well Child Visits and Preventive Health Services)		
- Coinsurance	80%	60%
- Deductible	\$1,500* per Calendar Year	\$3,000** per Calendar Year
- Preventive Health and Wellness Services at a Physician's office or clinic		
- Adult Wellness		
- Coinsurance	100%	60%
- Deductible	None	\$3,000** per Calendar Year
- Well-Child Visits		
- Coinsurance	100%	60%
- Deductible	None	\$3,000** per Calendar Year
All Other Covered Services		
- Ambulance Services		
- Coinsurance	80%	For Emergency Services - Same as PPO Providers. For other than Emergency Services - 60%.
- Deductible	\$1,500* per Calendar Year	For Emergency Services - Same as PPO Providers. For other than Emergency Services - \$3,000** per Calendar Year
- Other Medical Services (including MRIs, CATs, SPECTs, PETs and other similar imaging tests in any outpatient location and in a Hospital emergency room)		
- Coinsurance	80%	For Emergency Services - Same as PPO Providers. For other than Emergency Services - 60%.
- Deductible	\$1,500* per Calendar Year	For Emergency Services - Same as PPO Providers. For other than Emergency Services - \$3,000** per Calendar Year

<u>Service</u>	<u>PPO Providers</u>	<u>Non-PPO Providers</u>
- Other Preventive Health and Wellness Services		
- Coinsurance	100%	60%
- Deductible	None	\$3,000** per Calendar Year
Contraceptive Methods and Counseling for Women (including FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity).		
- Coinsurance	100%	60%
- Deductible	None	\$3,000** per Calendar Year
- Prescription Drugs for generic and single source contraceptives for women		
- Coinsurance	100%	60%
- Deductible	None	\$3,000** per Calendar Year
- Other Prescription Drugs		
- Coinsurance	80%	60%
- Deductible	\$1,500* per Calendar Year	\$3,000** per Calendar Year
Each prescription and each refill will be filled with a Generic Prescription Drug if there is a generic equivalent available. If the Physician specifies that the medication must be a Preferred or non-Preferred Brand Name Drug and has indicated "Dispense as Written" on the prescription, benefits will be payable based on the Preferred or non-Preferred Brand Name Drug price. If a generic equivalent is available, and the Insured Person chooses a Preferred or non-Preferred Brand Name Drug, the Insured Person will pay the difference between the Generic Drug price and the Preferred or non-Preferred Brand Name Drug price. The difference between the Generic Drug price and the Preferred or non-Preferred Brand Name Drug price will not apply toward satisfaction of the Out-of-Pocket Expense Limits.		

Services provided by a Non-PPO anesthesiologist, radiologist, pathologist and emergency room Physician

For services provided by a Non-PPO anesthesiologist, radiologist, pathologist and emergency room Physician, benefits will be payable at the PPO coinsurance level when such services are provided at a PPO Hospital (inpatient, outpatient, and emergency room) or a licensed PPO freestanding surgical center.

DEDUCTIBLE AMOUNTS for All Other Covered Charges

- *- **If medical care is received from PPO Providers, for persons enrolled for Member only coverage, his or her Deductible Amount will be \$1,500 each Calendar Year.**
- *- **If medical care is received from PPO Providers, for persons enrolled for Member and Dependent (family) coverage, the Deductible Amount will be \$3,000 each Calendar Year for all members in the same family. The family Deductible may be satisfied by any one family member or by two or more family members. No benefits will be payable until the entire family Deductible of \$3,000 has been satisfied. After satisfaction of the Deductible, the Company will pay benefits as described in this booklet-certificate.**
- ** **If medical care is received from Non-Preferred Providers, for persons enrolled for Member only coverage, his or her Deductible will be \$3,000 each Calendar Year.**
- ** **If medical care is received from Non-PPO Providers, for persons enrolled for Member and Dependent (family) coverage, the Deductible will be \$6,000 each Calendar Year. The family Deductible may be satisfied by any one family member or by two or more family members. No benefits will be payable until the entire family Deductible of \$6,000 has been satisfied. After satisfaction of the Deductible, the Company will pay benefits as described in this booklet-certificate.**

Covered Charges used to satisfy the individual and family maximum Calendar Year Deductibles that apply when care is received from PPO Providers will not be used to satisfy the individual and family maximums that apply when care is received from Non-PPO Providers and vice versa.

OUT-OF-POCKET EXPENSE LIMITS (for each Calendar Year):

	PPO Providers	Non-PPO Providers
Per Person.....	\$3,000	\$4,500
(applies for Member only coverage)		
Per Family.....	\$6,000	\$9,000
(applies if the Member is enrolled for family coverage)		

- Covered Charges used to satisfy the Out-of-Pocket Expense Limits that apply when care is received from a PPO provider will not be used to satisfy the Out-of-Pocket Expense Limits that apply when care is received from a Non-PPO Provider and vice versa.
- If the amount the Insured Person pays for Covered Charges in any one Calendar Year reaches the applicable Out-of-Pocket Expense Limit shown above, the Company will pay 100% of additional Covered Charges.
- The per family Out-of-Pocket Expense Limit shown above may be satisfied by any one family member or by two or more family members.

Covered Charges for which benefits are reduced because of the Utilization Management penalty will not count toward satisfaction of the Out-of-Pocket Expense Limit.

If a generic equivalent is available and the Insured Person chooses a Preferred or non-Preferred Brand Name Drug, the difference between the Generic Drug price and the Preferred or non-Preferred Brand Name Drug price will not count toward satisfaction of the Out-of-Pocket Expense Limit.

The following exceptions apply to the Benefits Payable provisions described above:

- For medical care received from PPO Providers and Non-PPO Providers: Hospital Inpatient Confinement Charges and charges for services provided in an inpatient confinement facility, benefits payable will be reduced by 30% (but not more than \$10,000 per individual each Calendar Year) unless the Utilization Management Requirements are satisfied. **See page NBM 5407 CC for a complete description of the Utilization Management Program.**
- For Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services, **see page NBM 5402 B for a complete description of the benefits payable for these services.**
- For payment conditions applicable to Transplant Services, see page NBM 5402 C HDHP.
- For payment conditions applicable to Emergency Services, see page NBM 5402 D.
- For payment conditions applicable to Preventive Health and Wellness Services, see page NBM 5402 E HDHP.
- For payment conditions applicable to Outpatient X-Ray Services and Outpatient Laboratory Services, see page NBM 5402 G HDHP.
- For payment conditions applicable to Emergency Room Services, see page NBM 5402 H HDHP.

If the Insured Person is referred to another provider, the Insured Person should verify with the Physician that the referral is for a PPO Provider. Examples of this would be an anesthesiologist, x-ray facilities, surgeons, radiologists, etc. If that provider is not a PPO Provider, the level of benefits for Non-PPO Providers will apply.

BENEFIT MAXIMUMS

As described below, there are Maximum Payment Limits applicable to certain medical Treatments or Services, including, but not limited to the Treatments or Services listed below.

Transplant Services Outside the Transplant Network	See page NBM 5042 C PPO
Home Health Care.....	100 visits per Insured Person/per Calendar Year
Prosthetics other than devices in connection with rehabilitative or habilitative treatment	\$50,000 per Insured Person/per Calendar Year
Skilled Nursing Facility Care.....	60 days per confinement

Durable Medical Equipment other than devices in connection with rehabilitative or habilitative treatment \$2,500 per Insured Person/per Calendar Year

The Insured Person’s Responsibilities

- **If providers outside the PPO network are used**, the Insured Person’s medical ID card includes a toll-free telephone number to call for Precertification. Follow all of the requirements described on page NBM 5407 CC -- Utilization Management Program or the Insured Person’s benefits will be reduced.
- **If providers within the PPO network are used**, the PPO Physician automatically handles the Precertification.

See page NBM 5146 for important claim procedures information on filing medical claims.

Prior approval is also required for certain other services, including, but not limited to Skilled Nursing Facility Care.

Refer to the Description of Benefits section for specific details on the preapproval requirements for these services.

HOW TO BE INSURED – MEMBERS

MEDICAL EXPENSE INSURANCE

Eligibility

Persons enrolling for insurance must be a Member (as defined in page NBM 5136) who Resides in the United States.

If the person is a Member on January 1, 2015, the person will be eligible on that date.

If the person is not a Member until later, the person will be eligible on the first of the Insurance Month coinciding with or next following the date the person becomes a Member.

A person will not be eligible for insurance under the Group Policy while he or she is covered under an HMO offered by the Policyholder as an alternative insurance to the Group Policy.

Individual Incontestability and Eligibility

All statements made by any Member or Dependent will be representations and not warranties. In the absence of fraud, these statements may not be used to contest the Insured Person's insurance unless:

- the insurance has been in force for less than two years during the Insured Person's lifetime; and
- the statement is in Written form Signed by the Insured Person; and
- a copy of the form which contains the statement is given to the Insured Person or the Insured Person's beneficiary at the time insurance is contested.

However, the above will not preclude the assertion at any time of defenses based upon the person not being eligible for insurance under the Group Policy or upon other provisions of the Group Policy.

In addition, if a person's age is misstated, the Company may, at any time, adjust premiums and benefits to reflect the correct age.

The Company may at any time terminate an Insured Person's eligibility under the Group Policy:

- in Writing and with 31 day notice, if the individual submits any claim that contains false or fraudulent elements under state or federal law;
- in Writing and with 31 day notice, upon finding in a civil or criminal case that an Insured Person has submitted claims that contain false or fraudulent elements under state or federal law;
- in Writing and with 31 day notice, when an Insured Person has submitted a claim which, in good faith judgment and investigation, an Insured Person knew or should have known, contains false or fraudulent elements under state or federal law.

Effective Date for Non-Contributory Insurance

Unless the Member waives coverage in Writing and is covered under another group medical policy, insurance for which the Member contributes no part of the premium will become effective on the date the Member is eligible. The Member must enroll for initial insurance in a form provided by the Company.

If enrollment for non-contributory insurance is made more than 31 days after the date a Member is eligible and other than during an Annual Open Enrollment Period or a Special Enrollment Period described below, insurance for such Member will become effective as described below for Late Enrollees.

If enrollment for non-contributory insurance is made more than 31 days after the date a Member is eligible but during an Annual Open Enrollment Period described below, insurance for such Member will become effective as described below under "Annual Open Enrollment Period".

If enrollment for non-contributory insurance is made more than 31 days after the date a Member is eligible but during a Special Enrollment Period described below, insurance for such Member will become effective as described below under "Special Enrollment Periods" (other than a "Medicaid or Child Health Insurance Program (CHIP) Special Enrollment Period").

If enrollment for non-contributory insurance is made more than 60 days after the date a Member is eligible but during a Special Enrollment Period described below, insurance for such Member will become effective as described below under "Medicaid or Child Health Insurance Program (CHIP) Special Enrollment Period".

Effective Date for Contributory Insurance

If the Member is required to contribute towards the cost of his or her insurance, the Member must enroll for initial insurance in a form provided by the Company. The insurance will become effective on:

- the date the Member is eligible, if the enrollment is made on or before that date; or
- the first of the Insurance Month coinciding with or next following the date of the Member's enrollment, if the Member's enrollment is made within 31 days after the date he or she is eligible.

If enrollment for contributory insurance is made more than 31 days after the date a Member is eligible and other than during an Annual Open Enrollment Period or a Special Enrollment Period described below, insurance for such Member will become effective as described below for Late Enrollees.

If enrollment for contributory insurance is made more than 31 days after the date a Member is eligible but during an Annual Open Enrollment Period described below, insurance for such Member will become effective as described below under "Annual Open Enrollment Period".

If enrollment for contributory insurance is made more than 31 days after the date a Member is eligible but during a Special Enrollment Period described below, insurance for such Member will become effective as described below under "Special Enrollment Periods" (other than a "Medicaid or Child Health Insurance Program (CHIP) Special Enrollment Period").

If enrollment for contributory insurance is made more than 60 days after the date a Member is eligible but during a Special Enrollment Period described below, insurance for such Member will become effective as described below under "Medicaid or Child Health Insurance Program (CHIP) Special Enrollment Period".

Statement of Health Requirements

A statement of health, in a form provided by the Company, may be required from a Member. The statement of health will be used for rating the group, case management or reinsurance purposes. In no event will a person be declined for insurance, or charged an additional premium, due to his or her health status.

Late Enrollment Provisions

- Definition

Late Enrollee. Late Enrollee means, with respect to insurance under a Policyholder's Group Health Plan, a Member or Dependent who enrolls under such plan other than during:

- (1) the first period in which the individual is eligible to enroll under the Group Health Plan; or
- (2) a Special Enrollment Period described below.

For the purpose of (1) above, only the most recent period of eligibility will be considered in determining whether an individual is a Late Enrollee if:

- (1) the individual loses eligibility under the Group Health Plan or due to a general suspension of the Group Health Plan; and
- (2) the individual later becomes eligible again under the Group Health Plan or due to resumption of the Group Health Plan's insurance.

The term "Late Enrollee" also means a Member or Dependent who:

- (1) was previously insured under the Group Policy but elected to terminate the coverage; and
- (2) reapplies for insurance more than 31 days after the termination date; and
- (3) does not qualify for one of the Special Enrollment Periods described below.

- **Effective Date for Late Enrollees**

If a Late Enrollee enrolls for insurance other than during an Annual Open Enrollment Period or a Special Enrollment Period, the effective date of insurance for the Late Enrollee will be the next Policy Anniversary date, provided on such date:

- (1) the Member continues to meet the Group Policy's definition of a Member; and
- (2) for Dependent insurance, the Dependents continue to meet the Group Policy's definition of Dependent.

- **Annual Open Enrollment Period**

An Annual Open Enrollment Period will be available for any Member or Dependent who failed to enroll:

- (1) during the first period in which he or she was eligible to enroll, or during any subsequent Special Enrollment Period as described below; or
- (2) during any previous Annual Open Enrollment Period; or
- (3) within 31 days after the termination date, if the individual was previously insured under the Group Policy but elected to terminate the insurance.

To qualify for enrollment during the Annual Open Enrollment Period, the Member or Dependent:

- (1) must meet the eligibility requirements described in the Group Policy, including satisfaction of any applicable Waiting Period; and
- (2) may not be covered under an alternate medical expense coverage offered by the Policyholder, unless the Annual Open Enrollment Period happens to coincide with a separate open enrollment period established for coverage election.

The Annual Open Enrollment Period is the one-month period immediately prior to the Policy Anniversary date. The Policy Anniversary date is January 1.

The effective date for any qualified individual enrolling for insurance during the Annual Open Enrollment Period will be the day immediately following completion of the Annual Open Enrollment Period.

- **Special Enrollment Periods**

If the Member or Dependent enrolls after the first period in which the Member or Dependent were eligible to enroll but during a Special Enrollment Period as described below, the Member or Dependent will be a Special Enrollee and will not be considered a Late Enrollee.

The Special Enrollment Periods are:

- (1) Loss of Other Coverage. A Special Enrollment Period will apply to a Member or Dependent if all of the following conditions are met:
- (i) the Member or Dependent was covered under another Group Health Plan or had other Health Insurance Coverage at the time of his or her initial eligibility, and declined enrollment solely due to the other coverage; and
 - (ii) the other coverage terminated due to loss of eligibility (including loss due to divorce or legal separation, death, cessation of Dependent status, termination of employment or reduction in work hours when the individual no longer resides, lives or works in a service area and there is no other benefit package available under the other Group Health Plan, or when the other Group Health Plan no longer offers any benefits to a class of similarly situated individuals), or due to termination of employer contributions (or, if the other coverage was under a COBRA or state continuation provision, due to exhaustion of the continuation); and
 - (iii) enrollment is made within 31 days after the other coverage terminates.

The effective date of insurance will be the first day of the Insurance Month coinciding with or next following the date of the enrollment.

NOTE: For the purpose of (1) (ii) above:

- (i) "loss of eligibility" does not include a loss due to failure of the individual to pay premiums on a timely basis or termination of insurance for cause (such as making a fraudulent claim or an intentional misrepresentation of a material fact in connection with the health insurance); and
 - (ii) "employer contributions" include contributions by any current or former employer (of the individual or another person) that was contributing to the insurance of the individual.
- (2) Newly Acquired Dependents. A Special Enrollment Period will apply to the Member or Dependent if:
- (i) the Member is enrolled (or is eligible to be enrolled but failed to enroll during a previous enrollment period); and
 - (ii) a person becomes the Member's Dependent through marriage, birth, adoption or Placement for Adoption; and

- (iii) enrollment is made within 31 days after the later of the date of the marriage, birth, adoption or Placement for Adoption, or the date Dependent Medical Expense Insurance is available to the Member under the Group Policy.

The effective date of the Member's or Dependent's insurance will be:

- (i) in the event of marriage, the first of the Insurance Month coinciding with or next following the date of the enrollment; or
 - (ii) in the event of a Dependent Child's birth, the date of such birth; or
 - (iii) in the event of a Dependent Child's adoption or Placement for Adoption, the date of such adoption or Placement for Adoption, whichever is earlier.
- (3) Court-Ordered Coverage Under a Qualified Medical Child Support Order (QMCSO) or National Medical Support Notice (NMSN): A Special Enrollment Period will apply to the Member or Dependent Child if:
- (i) the Member is enrolled (or eligible to be enrolled but failed to enroll during a previous enrollment period); and
 - (ii) the Member failed to enroll his or her Dependent Child during a previous enrollment period; and
 - (iii) the Member is required by a QMCSO or NMSN as defined by federal law and state insurance laws to provide health coverage for his or her Dependent Child.

The enrollment:

- (i) may be made at any time after the issue date of the QMCSO or NMSN; and
- (ii) will apply only to the Member and/or Dependent Child(ren) listed in the QMCSO or NMSN.

The effective date of the Member's or Dependent Child's insurance will be the first of the Insurance Month coinciding with or next following the date of the enrollment.

An enrollment for any Dependent not listed in the QMCSO or NMSN will be subject to the regular effective date provisions of the Group Policy.

A copy of the procedures governing qualified medical child support orders (QMCSO) can be obtained from the plan administrator without charge.

(4) All Other Court-Ordered Coverage. A Special Enrollment Period will apply to the Member and the Member's Dependent Child if:

- (i) the Member is enrolled (or is eligible to enroll) but failed to enroll the Dependent Child during a previous enrollment period; and
- (ii) the Member is required by a court or administrative order to provide health insurance for the Dependent Child; and
- (iii) Enrollment for a Dependent Child may be made at any time after the issue date of the court or administrative order.

The effective date of the Member's or Dependent Child's insurance will be the first of the Insurance Month coinciding with or next following the date of the enrollment.

(5) Eligibility under the state Medical Assistance program or Badger Care health program. A Special Enrollment Period will apply to a Member or his or her Dependent if:

- (i) the Member is enrolled (or is eligible to enroll) but failed to enroll during a previous enrollment period; and
- (ii) the Member failed to enroll his or her Dependent during a previous enrollment period; and
- (iii) the Wisconsin Department of Health has determined that insurance under the Group Policy is less costly than providing insurance under the state Medical Assistance program or Badger Care health program; and
- (iv) enrollment is made within 31 days after the date of the Wisconsin Department of Health's determination.

The enrollment will apply only to the Member or his or her Dependent eligible under the state Medical Assistance program or Badger Care health program.

(6) Medicaid or Child Health Insurance Program (CHIP) Plan. A Special Enrollment Period will apply to a Member and Dependents if either of the following conditions is met:

- (i) the Member or Dependent is covered under a Medicaid or CHIP plan and coverage is terminated as a result of the loss of eligibility for Medicaid or CHIP coverage and request for enrollment is made within 60 days after the date coverage is terminated; or
- (ii) the Member or Dependent becomes eligible for premium assistance under Medicaid or CHIP to purchase coverage under the Group Policy and request for enrollment is made within 60 days after the date eligibility for premium assistance is determined.

The effective date of insurance will be the first of the Insurance Month coinciding with or next following the day after the other coverage terminates or the date of eligibility for premium assistance.

Effective Date for Benefit Changes

A change in the Member's Scheduled Benefit amount because of a change in his or her status (insurance class) will be effective on the first of the Insurance Month coinciding with or next following the date of change in status.

A change in the Scheduled Benefits because of a change in the schedule of insurance elected by the Policyholder will be effective on the date of change.

Termination

Unless continued as provided below or on page NBM 5117 A, NBM 5117 B, NBM 5117 C, and NBM 5117 D, a Member's insurance under the Group Policy will cease on the earliest of:

- the date the Group Policy terminates; or
- for contributory insurance, the end of the Insurance Month, if requested by the Member before that date; or
- the end of the Insurance Month in which the Member ceases to belong to a class for which insurance is provided; or
- the end of the Insurance Month in which the Member ceases to be a Member; or
- the end of the Insurance Month in which the Member ceases to be actively employed; or
- the date the Member transfers to an HMO offered by the Policyholder as an alternative to coverage under the Group Policy.

Termination of Insurance While Outside of the United States

If the Member is outside the United States, his or her insurance will automatically terminate. However, the Member will continue to be eligible for benefits provided under the Group Policy if the Member is temporarily outside of the United States for a period of six months or less for one of the following reasons:

- travel, provided the travel is for a reason other than securing health care diagnosis or treatment; or
- a business assignment; or
- Full-Time Student status, provided the Insured Person is either:
 - enrolled and attending an accredited school in a foreign country; or
 - participating in an academic program in a foreign country, for which the institution of higher learning at which the student is enrolled in the U. S. grants academic credit.

Continuation

If the Member ceases to be actively employed because of his or her sickness or injury, the Member's Medical Expense Insurance may be continued until the earlier of the date the Member returns to active employment, or the date insurance would otherwise terminate as described above, but in no event longer than six consecutive months.

If the Member ceases to be actively employed because of layoff or leave of absence, insurance may be continued on a limited basis, but in no event longer than one month.

If coverage under the Group Policy is continued under either COBRA or a state continuation mandate, this continuation coverage provided will run concurrently with the COBRA or state continuation.

The Member's coverage may also be continued by paying the required contribution, if any, under the continuation provisions described on page NBM 5117 A, NBM 5117 B, NBM 5117 C and NBM 5117 D.

All continuation provisions may run concurrently.

If the Member is interested in continuing his or her insurance beyond the date it would normally terminate, the Member should consult with the Policyholder before his or her insurance terminates.

Contact the Policyholder with reinstatement questions.

HOW TO BE INSURED - DEPENDENTS

MEDICAL EXPENSE INSURANCE

Eligibility

A Member's spouse must Reside in the United States to be eligible for Dependent Medical Expense Insurance.

A Member will be eligible for Dependent insurance on the latest of:

- the date the Member is eligible for Member insurance; or
- the date the Member enters a class for which Dependent insurance is provided; or
- the date the Member first acquires a Dependent.

Effective Date

Dependent insurance is available only with respect to Dependents of Members currently insured for Member insurance. If a Member is eligible for Dependent insurance, such insurance will become effective under the same terms as described earlier for Member insurance, except any required statement of health will be with respect to the health of the Member's Dependents.

If Dependent insurance is then in effect for any other Dependent, a new Dependent will be insured on the date acquired. Enrollment for insurance is not required provided the Company is notified of the new Dependent within 31 days after the date the Dependent is acquired. With respect to medical benefits for a newborn or newly adopted Dependent Child, effective date provisions are modified as described below.

Insurance for a Newborn or Newly Adopted Child

A newborn child will be insured for medical benefits from the moment of birth provided the child meets the Group Policy's definition of a Dependent Child. A newly adopted child will be covered for medical benefits on the date of adoption or Placement for Adoption (whichever is earlier), provided the child meets the Group Policy's definition of a Dependent Child.

With respect to a newborn child: The child's coverage will continue until the date he or she attains 60 days of age. If request for the Dependent's insurance is not required, the child's insurance will continue, but premium will be charged for the continued insurance. If request for the Dependent's insurance is required, the request and payment of premium for insurance beyond the 31 days must be made within 60 days after the child's date of birth in order to continue the child's coverage beyond the 60-day period, unless within one year after the child's date of birth, the Member makes all past-due payments and, in addition, pays interest on such payments at the rate of 5 ½% per year.

If the Company does not receive notice or payment as described above, the child will be subject to the Late Entrant provisions described in page NBM 5115 O.

With respect to a newly adopted child: If payment of a specific premium is required to provide coverage for a Dependent Child, the Member must notify the Company of the adoption or Placement for Adoption, and pay the required premium, within 60 days after the date of adoption or Placement for Adoption. If such notice and payment are not provided within the 60-day period, the child will be subject to the Late Enrollment provisions described in page NBM 5115 O.

If the Member's enrollment is a result of a QMCSO or NMSN, the child will not be a Late Enrollee and is eligible for a Special Enrollment Period as described on page NBM 5115 O.

If the insurance of a newborn or newly adopted child terminates because the Member fails to request coverage for the child or make the required premium payment as described above, benefits will be payable only for covered expenses incurred by the child while insurance was in force. The Extended Benefits (after termination of insurance) will not apply to the child.

Individual Incontestability and Eligibility

A Member's Dependents will be subject to the Individual Incontestability and Eligibility as described earlier for Member insurance.

Termination

Unless continued as provided on page NBM 5117 A, NBM 5117 B, NBM 5117 C and NBM 5117 D:

- Insurance for all of the Member's Dependents will terminate on the earliest of:
 - the end of the Insurance Month in which the Member ceases to belong to a class for which Dependent insurance is provided; or
 - the date Dependent coverage is removed from the Group Policy; or
 - the date the Member's insurance ceases; or
 - the end of the Insurance Month in which the last premium is paid for the Member's Dependent Medical Expense Insurance.
- Insurance for any one Dependent will terminate on the earlier of:
 - the last day of the Insurance Month in which he or she ceases to be the Member's Dependent; or
 - for contributory insurance, the end of the Insurance Month desired, if requested by the Member before that date.

However, insurance will be continued beyond the maximum age for a Dependent Child who is incapable of self-support because of a Developmental Disability or Physical Handicap and is dependent on the Member for primary support. The Member must apply for this continuation within 31 days after the child reaches the maximum age.

Termination of Insurance While Outside of the United States

A Member's Dependents will be subject to the Termination of Insurance While Outside of the United States provisions as described on page NBM 5115 O for the Member's insurance.

Continuation

In addition, under certain conditions, the Member's Dependent Medical Expense Insurance may be continued after the date it would normally terminate.

See the continuation provisions described on page NBM 5117 A, NBM 5117 B, NBM 5117 C and NBM 5117 D.

Contact the Policyholder with reinstatement questions.

DESCRIPTION OF BENEFITS MEDICAL EXPENSE INSURANCE

GENERAL PROVISIONS

Payment Conditions

If an Insured Person receives Treatment or Service for a sickness or injury, the Company will pay Comprehensive Medical benefits for Covered Charges:

- in excess of the Deductible amount; and
- at the payment percentages indicated; and
- to the applicable Maximum Payment Limit;

as described in Summary of Benefits section, page NBM 5102 HDHP.

Benefit Qualification

To qualify for payment of the benefits provided, for an insured class, the Insured Person must:

- be insured in that class on the date medical Treatment or Service is received; and
- satisfy the requirements listed in the CLAIM PROCEDURES section, page NBM 5146.

Benefits Payable

Benefits payable will be as described in this booklet-certificate, subject to:

- all listed terms, conditions and limitations; and
- the terms, conditions and limitations of Utilization Management Program, Coordination With Other Benefits, Integration With Medicare and Subrogation and Reimbursement.

Benefits Payable – Required by Federal Law

Subject to the benefits payable provisions as described above, benefits will be payable for:

- **Newborns' and Mothers' Health Protection Act of 1996**

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

- **Pediatric Vaccines**

Covered Charges will include the cost of Pediatric Vaccines administered to a Dependent Child from birth through 18 years of age.

Pediatric Vaccines mean those vaccines shown on the list established and periodically reviewed by the Advisory Committee on Immunization Practices as referenced by Section 1928 of Title 19 of the Social Security Act or such other list of vaccines as mandated by other Federal or State laws that are applicable to the Group Policy.

Benefits for Pediatric Vaccines will be paid at 100% of Prevailing Charges and no Deductible will be applied.

NOTE: This benefit will be coordinated with the Child Immunizations provision below under Benefits Payable – State Required - Wisconsin.

- **Women's Health and Cancer Rights Act of 1998**

Under Federal law, group health plans and health insurance issuers providing benefits for mastectomy must also provide, in connection with the mastectomy for which the Insured Person is receiving benefits, coverage for:

- all stages of reconstruction of the breast on which the mastectomy has been performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and

- prostheses and physical complications of mastectomy, including lymphedemas;

in a manner determined in consultation between the attending Physician and the Insured Person.

Also see “Reconstructive Breast Surgery” under Benefits Payable – State Required - Wisconsin below.

- **Preventive Health and Wellness Services**

Preventive Health and Wellness Services from PPO Providers will be covered in accordance with guidelines from the following organizations:

- U.S. Preventive Services Task Force;
- Health Resources and Services Administration; and
- Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.

Preventive Health and Wellness Services can be found at: www.healthcare.gov/.

Preventive Health and Wellness Services from PPO Providers will be payable at 100% and no Deductible will apply. Preventive Health and Wellness Services from Non-PPO Providers will be subject to Deductible and coinsurance.

The Company may use reasonable medical management techniques to determine appropriate frequency, method or setting for a Preventive Health and Wellness Service to the extent such service is not specified in the guidelines or recommendations.

- **Contraceptive Methods and Counseling for Women**

Covered Charges from a Member Pharmacy or PPO Provider will include charges incurred by a woman covered under the Group Policy for all Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity.

Benefits for Covered Charges from a Member Pharmacy or PPO Provider for generic and single source contraceptive drugs will be payable at 100%. Benefits for Covered Charges from a Member Pharmacy or PPO Provider for brand name contraceptive drugs will be payable the same as any other covered Treatment or Service and will be subject to cost-sharing. Some or all of the above services may not be payable when received from a Non-Member Pharmacy or Non-PPO Providers. The above services from Non-PPO Providers will be subject to Deductible and coinsurance.

- **Clinical Trials**

Covered Charges will include charges incurred for routine patient care costs in connection with an Approved Clinical Trial. Benefits will be payable the same as any other covered Treatment or Service.

For the purposes of this section, routine patient costs include medically necessary Treatment or Service provided to a Qualified Individual in relation to cancer or other Life-Threatening Condition that are considered Covered Charges consistent with benefits provided under the Group Policy for an Insured Person not enrolled in an Approved Clinical Trial. Routine patient costs do not include:

- Experimental or Investigational Measures (the investigational item, device, or service, itself);
- Treatment or Service provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the Qualified Individual; or
- Treatment or Service that is clearly inconsistent with Generally Accepted and established standards of care for a particular diagnosis.

The Company may require a Qualified Individual to participate in an Approved Clinical Trial conducted in-network through a PPO Provider, if the PPO Provider participates in the trial and will accept the Qualified Individual in the trial. This does not preclude a Qualified Individual from participating in an Approved Clinical Trial conducted out-of-network through a Non-PPO Provider; however, in that circumstance, benefits will be paid at the non-PPO level.

“Approved Clinical Trial” means a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other Life-Threatening Condition; and

- the study or investigation is federally approved or funded (which may include funding through in-kind contributions) by one or more of the following:
 - the National Institutes of Health;
 - the Centers for Disease Control and Prevention;
 - the Agency for Health Care Research and Quality;
 - the Centers for Medicare & Medicaid Services;
 - a cooperative group or center of any of the above named entities or the Department of Defense or the Department of Veterans Affairs;
 - a qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants; or
 - the Department of Veterans Affairs, the Department of Defense, or the Department of Energy provided the study or investigation has been reviewed and approved through a system of peer review that the Secretary determines:

- to be comparable to the system of peer review of studies and investigations used by the National Institutes of Health; and
 - assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review; or
- the study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration; or
 - the study or investigation is a drug trial that is exempt from having such an investigational new drug application.

“Life-Threatening Condition” means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

“Qualified Individual” means an Insured Person who is eligible to participate in an Approved Clinical Trial according to the trial protocol with respect to treatment of cancer or other Life-Threatening Condition; and

- whose referring health care professional participates in the trial and has concluded that the Insured Person’s participation in such trial would be appropriate based on Generally Accepted and established standards of care to treat the Insured Person’s cancer or other Life-Threatening Condition; or
- the Insured Person provides medical and scientific information establishing that the Insured Person’s participation in such trial would be appropriate based on Generally Accepted and established standards of care to treat the Insured Person’s cancer or other Life-Threatening Condition.

Benefits Payable - State Required – Wisconsin

Subject to the benefits payable provisions described above, including any required under federal law, benefits will be payable for:

- **Autism Spectrum Disorder**

Covered Charges will include charges incurred by an Insured Person for Intensive-level and Nonintensive-level Services prescribed by a Physician and provided by a Qualified Provider for the treatment of Autism Spectrum Disorder. Benefits will be payable the same as any other covered Treatment or Service.

“Autism Spectrum Disorder” means autism disorder, Asperger’s syndrome and pervasive development disorder not otherwise specified.

“Intensive level Services” mean evidenced-based behavioral therapy that:

- begins after a child is two years of age and before the child is nine years of age; and

- is directly based on, and related to, a child's therapeutic goals and skills as prescribed by a Physician familiar with the child.

“Nonintensive-level services mean evidenced-based therapy that occurs after the completion of treatment with Intensive-level services and that is designed to sustain and maximize gains made during treatment with Intensive level services or, for an individual who has not and will not receive Intensive-level services, evidence-based therapy that will improve the child's condition.

“Qualified Provider” means any of the following providers who are qualified to provide Intensive-level or Nonintensive-level services:

- psychiatrist; psychologist; social worker licensed to practice psychotherapy; and
- licensed behavior analyst; and
- qualified paraprofessional working under the supervision of a qualified supervising provider; and
- qualified professional working under the supervision of an outpatient mental health clinic; and
- qualified therapist who is a speech-language pathologist or occupational therapist acting within the scope of a currently valid state-issued license.

- **Cancer Clinical Trials**

Covered Charges will include Routine Patient Care administered to an Insured Person in a cancer clinical trial, if the same Routine Patient Care is a Covered Charge for an Insured Person not enrolled in a cancer clinical trial.

Coverage is provided only for cancer clinical trials that meet each of the following criteria:

- the purpose of the trial is to test whether the intervention potentially improves the trial participant's health outcomes;
- the treatment provided as part of the trial is given with the intention of improving the trial participant's health outcomes;
- the trial has therapeutic intent and is not designed exclusively to test toxicity or disease pathophysiology;
- the trial does one of the following:
 - tests how to administer a health care service, item, or drug for the treatment of cancer;
 - tests responses to a health care service, item, or drug for the treatment of cancer;
 - compares the effectiveness of health care services, items, or drugs for the treatment of cancer with that of other health care services, items, or drugs for the treatment of cancer; or
 - studies new uses of health care services, items, or drugs for the treatment of cancer; and

- the trial is approved by one of the following:
- a National Institute of Health, or one of its cooperative groups or centers, under the United States Department of Health and Human Services;
- the Food and Drug Administration;
- the United States Department of Defense; or
- the United States Department of Veterans Affairs.

“Routine Patient Care” means all Covered Charges provided in the cancer clinical trial if those items or services would have been considered as Covered Charges had they not been provided in connection with a cancer clinical trial consistent with the standard of care for the treatment of cancer, including the type and frequency of any diagnostic modality, that a provider typically provides to a cancer patient who is not enrolled in a clinical cancer clinical trial.

“Routine Patient Care” does not include coverage for:

- a health care service, item, or investigational drug that is the subject of the cancer clinical trial; or
- any health care service, item, or drug provided solely to satisfy data collection and analysis needs for the qualified clinical cancer trial that is not used in the direct clinical management of the Insured Person; or
- an investigational drug or device that has not been approved for market by the United States Food and Drug Administration; or
- transportation, lodging, food, or other expenses for the Insured Person or a family member or companion of the Insured Person that are associated with the travel to or from a facility providing the cancer clinical trial; or
- any health care services, items, or drugs provided by the cancer clinical trial sponsors free of charge for the Insured Person; or
- any health care services, items, or drugs that are eligible for reimbursement from a source other than the Group Policy, including the sponsor of the cancer clinical trial.

Benefits will be payable the same as for any other covered Treatment or Service and will be coordinated with the Clinical Trials benefit described above.

Child Immunizations

Covered Charges will include charges incurred for appropriate and necessary immunizations administered to a Dependent Child from birth to age six.

“Appropriate and necessary immunizations” means the administration of vaccine that meets the standards approved by the U. S. public health service for such biological products against at least all of the following: Diphtheria, Pertussis, Tetanus, Polio, Measles, Mumps, Rubella, Hemophilus influenza B, Hepatitis B, and Varicella.

Benefits for child immunizations will be paid at 100% of Prevailing Charges and no Deductible will be applied.

NOTE: This benefit will be coordinated with the Benefits Payable – Federal Required - Pediatric Vaccine described above.

- **Colorectal Cancer Examinations and Laboratory Tests**

Covered Charges will include charges for colorectal cancer examinations and laboratory tests for a Member or Dependent who is 50 years of age or older or a Member or Dependent under 50 years of age and at high risk for colorectal cancer.

Benefits will be payable the same as for any other covered Treatment or Service.

- **Contraceptive Drugs, Devices and Services**

Covered Charges will include prescription contraceptive drugs or devices that are approved by the United States Food and Drug Administration for use as a contraceptive.

Covered Charges will also include outpatient consultations, examinations, procedures, and medical services that are necessary to prescribe, administer, maintain, or remove a contraceptive, if covered for any other prescription drug benefits under the Group Policy.

Benefits will be payable the same as for any other covered Treatment or Service and will be coordinated with the Contraceptive Methods and Counseling for Women benefit described above.

- **Dental Care - Hospital and Ambulatory Surgery Center Charges**

Covered Charges will include charges incurred for a Hospital or Ambulatory Surgery Center and anesthesia when performed in conjunction with a dental procedure. Benefits are payable when incurred by an Insured Person who:

- is less than five years of age; or
- has a Chronic Disability; or
- has a medical condition that requires hospitalization or general anesthesia for dental care.

“Chronic Disability” is defined as a condition that is attributable to a mental or physical impairment or combination of mental and physical impairments, likely to continue indefinitely, and results in a substantial functional limitation in one or more of the following activities: self-care, receptive and expressive language, learning, mobility, capacity for independent living, or economic self-sufficiency.

Benefits will be payable the same as any other covered Treatment or Service. Precertification will be required.

- **Diabetes Treatment**

Covered Charges will include expenses incurred by an Insured Person for:

- the installation and use of an infusion pump (limited to the purchase of one pump per year, subject to the insured person's use of the pump for 30 days before purchase);
- all other equipment and supplies including insulin or any other prescription medication used in the treatment of diabetes; and
- diabetic self-management education programs (excluding programs whose sole or primary purpose is weight reduction).

Benefits will be payable the same as for any other covered Treatment or Service.

- **Drugs for Treatment of HIV-Related Infection**

Covered Charges will include charges for prescription drugs for treatment of HIV-related infection if all of the following conditions are met:

- the drug is prescribed by a Physician; and
- the drug is approved by the FDA for the treatment of HIV infection or related conditions, including each treatment-investigational new drug that is approved or an investigational new drug that is in, or has completed, phase-2 clinical trials; and
- if the drug is a treatment-investigational new drug or a phase-3 investigational new drug, the drug is prescribed and administered in accordance with the FDA-approved treatment protocol.

"HIV infection" is defined to mean the pathological state produced by a human body in response to the presence of HIV.

Benefits will be payable the same as for any other covered Treatment or Service.

- **Hearing Aids and Cochlear Implants**

Covered Charges will include charges for hearing aids and cochlear implants that are prescribed by a Physician or a licensed audiologist for a Dependent Child under the age of 18, who has been certified as deaf or hearing impaired by a Physician or a licensed audiologist. Covered Charges include charges for the treatment related to hearing aids and cochlear implants, including procedures for the implantation of cochlear devices. Covered Charges also include charges for one hearing aid per ear per Dependent Child not more frequently than every three years.

"Cochlear Implant" includes any implantable instrument or device that is designed to enhance hearing.

"Hearing aid" means any externally wearable instrument or device designed for or offered for the purpose of aiding or compensating for impaired human hearing and any parts, attachments, or accessories of such an instrument or device, except batteries and cords.

Benefits will be payable the same as for any other covered Treatment or Service.

- **Kidney Disease Treatment**

Covered Charges will include charges incurred for Hospital inpatient and outpatient kidney disease treatment, including dialysis, transplantation and donor-related services. Benefits will be payable the same as for any other covered Treatment or Service. Benefits for donor-related services are payable only if the charges are not covered by any other medical expense coverage.

- **Lead Poisoning Screening**

Covered Charges will include charges incurred for screening for lead poisoning in children under six years of age. Benefits will be payable the same as for any other covered Treatment or Service.

- **Mammography Screening**

Covered Charges will include charges incurred for mammography screening.

If services are provided by a PPO provider, benefits for outpatient, clinic or office-based screening mammograms for women forty (40) years of age and over will be payable at 100% and no Deductible will apply. All other mammograms will be payable the same as any other Physician Office or Clinic Service.

- **Oral and Injected Chemotherapy**

Covered Charges will include charges incurred for oral, intravenous or injected chemotherapy used to kill or slow the growth of cancer cells.

"Chemotherapy" means drugs and biologics that kill cancer cells directly, including antineoplastics, biologic response modifiers, hormone therapy, and monoclonal antibodies, and that are used to do any of the following:

- Cure a specific cancer.
- Control tumor growth when cure is not possible.
- Shrink tumors before surgery or radiation therapy.
- Destroy microscopic cancer cells that may be present after a tumor is removed by surgery to prevent a cancer recurrence.

The level of benefits provided for oral chemotherapy will not be more than the level of benefits provided for intravenous or injected chemotherapy.

Benefits will be payable the same as for any other covered Treatment or Service.

- **Reconstructive Breast Surgery**

Covered Charges will include charges for reconstructive breast surgery of the affected tissue incident to a mastectomy. Benefits will be payable the same as for any other covered Treatment or Service.

Note: This benefit will be coordinated with the Benefits Payable – Federal Required - Breast Reconstructive Surgery Following Mastectomy benefit as described above.

- **Temporomandibular Disorders (TMJ)**

Covered Charges will include charges incurred for diagnostic procedures and medically necessary surgical or nonsurgical treatment for the correction of temporomandibular disorders (TMJ) if all of the following apply:

- the condition is caused by congenital, developmental or acquired deformity, disease or injury; and
- the procedure or device is reasonable and appropriate for the diagnosis or treatment of the condition under the accepted standards of the profession of the health care provider; and
- the purpose of the procedure or device is to control or eliminate infection, pain, disease or dysfunction.

Covered Charges for nonsurgical treatment will include prescribed intraoral splint therapy devices, but will not include coverage for cosmetic or elective orthodontic care, periodontic care, or general dental care.

Benefits will be payable the same as for any other covered Treatment or Service, however, benefits for diagnostic procedures and medically necessary nonsurgical treatment for the correction of temporomandibular disorders will not exceed \$1,250 per Calendar Year for each Insured Person.

Prior authorization for any medically necessary inpatient surgical or nonsurgical treatment for the correction of temporomandibular disorders will be required.

DESCRIPTION OF BENEFITS MEDICAL EXPENSE INSURANCE

Benefits Payable

Benefits payable will be as described in the following NBM 5402 sections, subject to:

- all listed terms, conditions and limitations; and
- all Payment Provisions as described in page NBM 5400; and
- the terms, conditions and limitations of Utilization Management Program, Coordination With Other Benefits, Integration With Medicare and Subrogation and Reimbursement.

COVERED CHARGES

Covered Charges will be the actual cost charged to the Insured Person but only to the extent that the actual cost charged does not exceed Prevailing Charges.

Covered Charges for Comprehensive Medical benefits payable will be based on four categories of medical care services as described below.

Payment of Covered Charges not listed shall be determined by the Company based on the amount payable for a Covered Charge of a comparable nature.

- **Hospital Services** include:
 - charges by a Hospital for room and board (but not more than the Hospital Room Maximum if confinement is in a private room); and
 - Hospital services other than room and board; and
 - charges by a Physician for pathology, radiology, or the administration of anesthesia while receiving treatment in a Hospital (on an inpatient or outpatient basis); and
 - the services of a licensed practical nurse (L.P.N.) or a licensed registered nurse (R.N.), but only when such services are provided while receiving treatment during a Hospital Inpatient Confinement or as otherwise required by state law; and
 - physical, occupational, and speech therapy, but only when such services are provided while receiving treatment during a Hospital Inpatient Confinement; and
 - charges for blood and blood plasma when provided while the Insured Person is receiving treatment during a Hospital Inpatient Confinement; and
 - Birthing Center services; and
 - Ambulatory Surgery Center services; and
 - freestanding dialysis center services.

- **Physician's Hospital and Surgery Services** include charges for:
 - the services of a Physician while receiving treatment at a Hospital, on an inpatient or outpatient basis (including surgery and Physician Visits); and
 - outpatient physical, occupational, and speech therapy, performed in an outpatient Hospital setting, not to exceed 30 visits per Calendar Year, less any therapy visits payable for the Calendar Year under Physician's Office or Clinic Services; and
 - the services of a Physician for surgery received in a Physician's office, clinic or an Ambulatory Surgery Center.
- **Physician's Office or Clinic Services** include:
 - charges for Treatment or Service furnished at the Physician's office or clinic other than charges for surgery or anesthesia. Such services include charges for a Physician Visit, injections, take-home drugs, blood, blood plasma, x-ray and laboratory examinations, x-ray, radium, and radioactive isotope therapy; and
 - the services of a Health Care Extender; and
 - outpatient physical, occupational, and speech therapy not to exceed 30 visits per Calendar Year for each Insured Person; and
 - the services of a Physician or licensed acupuncturist for acupuncture treatment, up to a maximum benefit of \$500 each Calendar Year for each Insured Person.
- **All Other Covered Services** include:
 - drugs and medicines: (i) requiring a Physician's prescription; and (ii) approved by the Food and Drug Administration for general marketing as described in page NBM 5402 R HDHP; and
 - Contraceptive methods and counseling for women as described in page NBM 5400; and
 - charges for ambulance services (including air ambulances) provided by a Hospital or a licensed service to and from a local Hospital (or to and from the nearest Hospital equipped to furnish needed treatment not available in a local Hospital) or to and from a Hospital when needed to transition to a more cost effective level of care as determined by the Company; and
 - surgical dressings, supplies, covered orthotics, casts, splints, braces, crutches and equipment not considered to be Durable Medical Equipment as described in page NBM 5402 J; and
 - Skilled Nursing Facility Care as described in page NBM 5402 M; and
 - Hospice Care as described in page NBM 5402 L; and
 - Home Health Care as described in page NBM 5402 I; and
 - Home Infusion Therapy Services as described in page NBM 5402 I; and
 - Durable Medical Equipment as described in page NBM 5402 J; and
 - Prosthetics as described in page NBM 5402 K; and
 - the services of a licensed practical nurse (L.P.N.) or a licensed registered nurse (R.N.), but only when such services are provided as part of Home Health Care, Home Infusion Therapy Services or Hospice Care as required by state law; and

- cornea or skin transplants; and
- anesthesia received in a Physician's office or clinic or an Ambulatory Surgery Center; and
- oxygen (including rental of equipment for its administration) and nebulizers and related charges; and
- the following services performed while the Insured Person is not Hospital Inpatient Confined, or is in a Hospital emergency room: magnetic resonance imaging (MRIs), computerized axial tomography (CATs) positron emission tomography (PETs), and single photon emission computerized tomography (SPECTs), or other similar imaging tests and all related services (other than evaluation and management services) including but not limited to drugs and supplies; and
- Dental Services to repair damages to the jaw and sound natural teeth, if the damage is the direct result of an accident (but did not result from chewing) and if the Dental Services are completed within twelve months after the accident. Covered Charges are limited to the least expensive procedure that would provide professionally acceptable results.

Cosmetic Treatment or Service

Covered Charges will include Cosmetic Treatment or Service resulting from a sickness or an accidental injury, and rendered within 18 months after the date the sickness or accidental injury was first diagnosed. Benefits will be payable the same as any other covered Treatment or Service.

Covered Charges for Multiple Surgical Procedures

If an Insured Person undergoes two or more procedures during the same anesthesia period, Covered Charges for the services of the Physician, facility, or other covered provider for each procedure that is clearly identified and defined as a separate procedure will be based on:

- 100% of Prevailing Charges for the first or primary procedure; and
- 50% of Prevailing Charges for the second procedure; and
- 25% of Prevailing Charges for each of the other procedures.

Covered Charges for an Assistant during Surgical Procedures

Benefits will be payable for the services of an assistant to a surgeon if the skill level of a Medical Doctor or Doctor of Osteopathy would be required to assist the primary surgeon. Covered Charges for such services will be paid up to 20% of the Prevailing Charge of the covered surgical procedure if the procedure is performed by a Physician or Health Care Extender.

In addition, the multiple surgical procedures percentages, as described above will be applied.

**DESCRIPTION OF BENEFITS
MEDICAL EXPENSE INSURANCE**

MENTAL HEALTH, BEHAVIORAL, ALCOHOL OR DRUG ABUSE TREATMENT SERVICES

The following benefits will be payable for Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services. In the event the Insured Person receives Treatment or Services for more than one condition during the same period of time, benefits will be paid based on the primary focus of the Treatment or Service, as determined by the Company.

- **Inpatient Hospital Services**

If an Insured Person is Hospital Inpatient Confined in a Psychiatric Hospital, an Inpatient Alcohol or Drug Abuse Treatment Facility, or a psychiatric or an alcohol/drug unit of a general Hospital, benefits will be payable for charges for room, board, and other usual services provided during such confinement, and for Physician Visits provided during such confinement. Benefits will be payable the same as for any other Hospital Inpatient Confinement. Hospital Inpatient Confinements are subject to the Utilization Management Program, including Precertification requirements, as described on NBM 5407 CC.

- **Transitional Treatment Arrangements**

If an Insured Person receives Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services provided through Transitional Treatment Arrangements, benefits will be payable the same as for any other covered Treatment or Service.

"Transitional Treatment Arrangements" mean services provided to an Insured Person in a less restrictive manner than are Inpatient Hospital Services but in a more intensive manner than are Outpatient Services, including the following:

- Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services provided through a Partial Hospitalization or Day Treatment Program as defined below;
- services for an Insured Person with chronic mental illness provided through a certified community support program;
- services for an alcohol and/or drug-dependent Insured Person provided through a certified residential treatment program;
- intensive outpatient programs for the treatment of psychoactive substance-use disorders provided in accordance with the patient placement criteria of the American Society of Addiction Medicine;

- coordinated emergency mental health services for an Insured Person who is experiencing a mental health crisis or who is in a situation likely to turn into a mental health crisis if support is not provided. Services will be provided by a program certified by the Department of Health and Family Services (DHFS) and provided in accordance with DHFS rules for the period of time the Insured Person is experiencing a mental health crisis until the Insured Person is stabilized or referred to other providers for stabilization. Certified emergency mental health service plans will provide timely notice to third-party payors to facilitate coordination of services for an Insured Person who is experiencing or is in a situation likely to turn into a mental health crisis.

“Partial Hospitalization Facility or Day Treatment Facility” means a Hospital or freestanding facility that is licensed by the proper authority of the state in which it is located to provide Partial Hospitalization or Day Treatment Programs.

“Partial Hospitalization or Day Treatment Program” means a structured program under the supervision of a Physician, which provides diagnostic and therapeutic Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services in a Partial Hospitalization Facility or Day Treatment Facility for not less than four and not more than 12 consecutive hours in a 24-hour period.

- Outpatient Services

If an Insured Person receives any Outpatient Services as defined below, benefits will be payable the same as for any other Outpatient Services.

Covered Charges incurred for outpatient laboratory services and for outpatient drugs and medicines requiring a Physician's prescription are payable the same as for any other covered Treatment or Service.

“Outpatient Services” mean the following Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services:

Services provided by a program in an outpatient treatment facility:

- when both the program and the facility are approved by the proper authority of the state in which they are located; and
- the program is established and maintained according to the appropriate rules; and
- the facility is certified.

Services provided in a Hospital (other than while Hospital Inpatient Confined), an outpatient facility, or the provider's office by:

- a licensed Physician who has completed a residency in psychiatry; or
- a licensed psychologist; or
- a licensed mental health professional, which includes a clinical social worker, licensed marriage and family therapist or a licensed professional counselor.

If a member of an Insured Person's Immediate Family receives Outpatient Services for the purpose of enhancing the Insured Person's treatment, Covered Charges will be payable for such Outpatient Services.

Covered Charges for Outpatient Services are limited to the following services:

- crisis intervention or stabilization;
 - psychological testing;
 - individual psychotherapy;
 - family therapy, if the patient is present;
 - group therapy;
 - electroconvulsive therapy;
 - psychiatric alcohol or drug abuse medication management;
 - biofeedback;
 - behavior modification treatment;
 - alcohol or drug abuse rehabilitation or counseling services;
 - hypnotherapy;
 - narcosynthesis.
- **Physician Visits**

If an Insured Person receives any Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services by a Physician or Health Care Extender, benefits will be payable the same as for any other Physician Visit.

Benefits Payable

Benefits for Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services will be payable the same as for any other covered Treatment or Service.

Charges incurred for Outpatient Services and Transitional Treatment Arrangements that are in excess of those approved by the Company for Outpatient Services or Transitional Treatment Arrangements will not be considered Covered Charges.

Limitations

The general Comprehensive Medical limitations, as described in page NBM 5402 Q will apply to Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services. In addition Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services will not include and no benefits will be paid for:

- recreational therapy, art therapy, music therapy, dance therapy, or wilderness therapy;
or
- psychoanalysis and aversion therapy; or
- Social Detoxification; or
- after-care treatment programs for alcohol or drug abuse.

DESCRIPTION OF BENEFITS MEDICAL EXPENSE INSURANCE

TRANSPLANT SERVICES

Transplant Services means Covered Charges incurred in connection with the Covered Transplants listed below that are a Covered Charge and not considered to be an Experimental or Investigational Measure. The following benefits will be payable for Treatment or Service for Transplant Services. These benefits will be payable instead of any other benefits described in the Group Policy, except as otherwise provided in this section.

- Covered Transplants

The following human-to-human organ or bone marrow transplant procedures (including charges for organ or tissue procurement) will be considered Covered Charges, subject to all limitations and maximums described in this section, for an Insured Person.

- Heart;
- Heart/lung (simultaneous);
- Lung;
- Liver;
- Kidney;
- Kidney-Pancreas;
- Pancreas;
- Small Bowel;
- Bone marrow transplant or peripheral stem cell infusion for the following conditions when a positive response to standard medical treatment or chemotherapy has been documented. Unless otherwise indicated, coverage is for one transplant or infusion per lifetime.
 - Acute Lymphoblastic Leukemia - Allogeneic bone marrow transplant or peripheral stem cell infusion;
 - Acute Myelogenous Leukemia - Autologous bone marrow transplant or peripheral stem cell infusion;
 - Acute Myelogenous Leukemia - Allogeneic bone marrow transplant or peripheral stem cell infusion;
 - Chronic Lymphocytic Leukemia - Allogeneic bone marrow transplant or peripheral stem cell infusion;
 - Chronic Myelogenous Leukemia - Allogeneic bone marrow transplant or peripheral stem cell infusion;
 - Aplastic Anemia - Allogeneic bone marrow transplant or peripheral stem cell infusion;
 - Hodgkin's Disease - Autologous bone marrow transplant or peripheral stem cell infusion;

- Hodgkin's Disease - Allogeneic bone marrow transplant or peripheral stem cell infusion;
- Non-Hodgkin's Lymphoma - Autologous bone marrow transplant or peripheral stem cell infusion;
- Non-Hodgkin's Lymphoma - Allogeneic bone marrow transplant or peripheral stem cell infusion;
- Multiple Myeloma - Autologous bone marrow transplant or peripheral stem cell infusion;
- Multiple Myeloma - Allogeneic bone marrow transplant or peripheral stem cell infusion;
- Pediatric Neuroblastoma - Autologous bone marrow transplant or peripheral stem cell infusion;
- Pediatric Neuroblastoma - Allogeneic bone marrow transplant or peripheral stem cell infusion;
- Primary Amyloidosis – Autologous bone marrow transplant or peripheral stem cell infusion;
- Myelodysplastic Syndrome - Allogeneic bone marrow transplant or peripheral stem cell infusion;
- Pediatric Monosomy 7 – Allogeneic bone marrow transplant or peripheral stem cell infusion;
- SCID (Severe Combined Immunodeficiency Disease) – Allogeneic bone marrow transplant or stem cell infusion;
- Thalassemia – Allogeneic bone marrow transplant or peripheral stem cell infusion;
- Myelofibrosis - Allogeneic bone marrow transplant or peripheral stem cell infusion;
- Testicular cancer – Autologous bone marrow transplant or peripheral stem cell infusion;
- Wiscott-Aldrich Syndrome – Allogeneic bone marrow transplant or peripheral stem cell infusion.

The following non-myeloablative regimens are considered Covered Charges, subject to all limitations and maximums described in this section, for the Insured Person:

- Multiple Myeloma – Allogeneic bone marrow transplant or stem cell infusion;
- Non-Hodgkin's Lymphoma – Allogeneic bone marrow transplant or stem cell infusion;
- Chronic B-Cell Lymphocytic Leukemia – Allogeneic bone marrow transplant or peripheral stem cell infusion.

Up to three (3) donor leukocyte infusions will be considered a Covered Charge following an allogeneic bone marrow transplant or peripheral stem cell infusion. Any infusions in excess of three (3) will not be covered.

As technology changes, the above referenced Covered Transplants will be subject to modifications when appropriate.

Exception: See Kidney Disease Treatment as described in page NBM 5400 for a description of benefits payable.

Cornea and skin transplants are not Covered Transplants for the purpose of this section. Instead, cornea and skin transplants are covered under the normal provisions of this Comprehensive Medical section, and are not subject to any conditions set forth in this Section.

- **Covered Charges**

For the purpose of this section, Transplant Services Covered Charges will include all services listed in the general Comprehensive Medical Covered Charges section, including, but not limited to, services by a Home Health Care Agency, Skilled Nursing Facility, Hospice, and services for Home Infusion Therapy Services and Durable Medical Equipment.

Covered Charges will also include charges incurred by the organ donor for a Covered Transplant if the charges are not covered by any other medical expense coverage.

- **Benefits Payable: Within the Transplant Network**

For Transplant Services provided by a provider in the Transplant Network, benefits payable for Treatment or Service received each Calendar Year will be paid at the PPO level of benefits, subject to the Calendar Year Deductible.

If transplant related services are provided by a provider in the Transplant Network, travel and lodging expenses for the Insured Person and the Insured Person's accompanying person will be covered if the treating facility is greater than 100 miles one way from the Insured Person's home (excluding travel or lodging provided by a family member or friend). This would include ambulance expenses that would otherwise be excluded under the Comprehensive Medical ambulance benefit, if such expenses are incurred solely to meet timing requirements imposed by the transplant. Benefits payable cannot be used to satisfy any Deductible or coinsurance amount under the ambulance benefit in the normal provisions of the Comprehensive Medical section.

Travel and lodging benefits will be payable at 100%, in excess of the applicable Deductible Amount up to a lifetime maximum benefit of \$5,000 for each transplant recipient.

All travel and lodging benefits must be approved in advance by the Company.

As used in this section, "Transplant Network" means any network of providers that the Company determines to be an appropriate transplant network and that has contracted to provide Transplant Services subject to a negotiated fee schedule.

- **Benefits Payable: Outside the Transplant Network**

For Transplant Services provided by other than a Transplant Network provider, benefits will be payable the same as any other covered Treatment or Service, subject to the Calendar Year Deductible and the applicable coinsurance rate up to the following maximum benefits for each transplant episode for each surgery listed below, and up to a lifetime maximum benefit of \$500,000 for each Insured Person:

- Liver	\$250,000
- Kidney	\$250,000
- Heart	\$250,000
- Lung	\$250,000
- Heart/Lung (simultaneous)	\$250,000
- Bone Marrow	
- Autologous	\$250,000
- Allogeneic	\$250,000
- Kidney-Pancreas	\$250,000
- Kidney	\$250,000
- Pancreas	\$250,000
- Small bowel	\$250,000

Services subject to the transplant episode and lifetime maximums will include Covered Charges as specified in this section, including, but not limited to: evaluation; pre-transplant, transplant, and post-transplant care (not including outpatient immunosuppressant drugs); organ donor search, procurement and retrieval; complications related to the procedure and follow-up care for services received during the 12-month period from the date of transplant. Services by a Home Health Care Agency, Hospice, or Skilled Nursing Facility and services for Home Infusion Therapy Service and Durable Medical Equipment will reduce those provisions maximums as described in Home Health Care Agency, Skilled Nursing Facility, Hospice, and services for Home Infusion Therapy Services and Durable Medical Equipment.

No benefits will be payable for travel and lodging expenses if services are provided outside the Transplant Network.

- **Limitations: Applicable Within and Outside the Transplant Network**

The general Comprehensive Medical limitations listed in page NBM 5402 Q will apply to Transplant Services. In addition, limitations specific to Home Health Care, Home Infusion Therapy Services, Durable Medical Equipment, Hospice, and Skilled Nursing Facility, provisions will apply to Transplant Services if those benefits are used in connection with a Covered Transplant.

For each transplant episode Covered Charges will include:

- Transplant evaluations from no more than two transplant providers; and
- No more than one listing with the United Network of Organ Sharing (UNOS).

If the transplant is not a Covered Transplant under the Group Policy, all charges related to the transplant and all related complications will be excluded from payment under the Group Policy, including, but not limited to, dose-intensive chemotherapy.

**DESCRIPTION OF BENEFITS
MEDICAL EXPENSE INSURANCE**

EMERGENCY SERVICES

If an Insured Person requires Emergency Services, either within the PPO Service Area or outside the PPO Service Area, benefits for such treatment received for these Emergency Services will be paid at the PPO level. Treatment or Service from a Non-PPO Provider for conditions that are not Emergency Services will be paid at the Non-PPO level.

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DESCRIPTION OF BENEFITS MEDICAL EXPENSE INSURANCE

PREVENTIVE HEALTH AND WELLNESS SERVICES

- Adult Wellness

- If medical care is received from Preferred Providers, charges incurred for Preventive Health and Wellness Services will be payable for a Member of any age, or Dependent 19 years of age or older as follows:
 - Benefits will be payable at the PPO level as described in the Summary of Benefits. See page NBM 5102 HDHP.
- If medical care is received from Non-Preferred Providers, charges incurred for Preventive Health and Wellness Services for a Member of any age, or Dependent 19 years of age or older will be payable as follows:
 - Benefits will be payable at the Non-PPO level the same as any other covered Treatment or Service.

- Well Child Visits

Dependents under age 19: If services are provided by a PPO Provider, benefits will be payable at the PPO level as described in the Summary of Benefits. See page NBM 5102 HDHP.

If services are provided by a Non-PPO Provider, benefits will be payable the same as any other covered Treatment or Service.

Charges for Mammography Screening, Lead Poisoning Screening, and Colorectal Cancer Examinations and Laboratory Tests are payable as described in page NBM 5400.

- Mammograms

Refer to page NBM 5400 – Benefits Payable – State Required - Wisconsin.

**DESCRIPTION OF BENEFITS
MEDICAL EXPENSE INSURANCE**

OUTPATIENT X-RAY SERVICES AND OUTPATIENT LABORATORY SERVICES

- OUTPATIENT X-RAY SERVICES

Payment of outpatient x-ray services will be made as follows:

- The PPO level of benefits will be paid only to Preferred Providers
- If the Insured Person goes to a PPO or non-PPO Physician's office or clinic and the Physician sends the x-ray(s) to a PPO facility for interpretation, the PPO level of benefits will be paid. If the Insured Person is not seen within that facility, the PPO level of benefits will be paid subject to the applicable Calendar Year Deductible.
- If the Insured Person goes to a PPO or non-PPO Physician's office or clinic and the Physician sends the x-ray(s) to a non-PPO facility, the level of benefits for Non-Preferred Providers will apply.
- If the Insured Person goes to a PPO freestanding x-ray facility, the PPO level of benefits will be paid subject to the applicable Calendar Year Deductible. If the x-ray facility is not a Preferred Provider, the level of benefits for Non-Preferred Providers will apply.

- OUTPATIENT LABORATORY SERVICES

Benefits payable for outpatient laboratory services will be as follows:

- The PPO level of benefits will be paid only to Preferred Providers.
- If the Insured Person goes to a PPO or non-PPO Physician's office or clinic and the Physician sends the specimen to a PPO facility for processing, the PPO level of benefits will be paid. If the Insured Person is not seen within that facility, the PPO level of benefits will be paid subject to the applicable Calendar Year Deductible.
- If the Insured Person goes to a PPO or non-PPO Physician's office or clinic and the Physician sends the specimen to a non-PPO facility, the level of benefits for Non-Preferred Providers will apply.
- If the Insured Person goes to a PPO freestanding laboratory, the PPO level of benefits will be paid subject to the applicable Calendar Year Deductible. If the laboratory is not a Preferred Provider, the level of benefits for Non-Preferred Providers will apply.

DESCRIPTION OF BENEFITS
MEDICAL EXPENSE INSURANCE

EMERGENCY ROOM SERVICES

Benefits payable for Emergency Services will be subject to Deductibles and coinsurance in the following order:

- first, the Calendar Year Deductible; and
- then, the applicable coinsurance percentage will be applied.

If an Insured Person requires Emergency Services, either within the PPO Service Area or outside the PPO Service Area, benefits for such treatment received for these Emergency Services will be paid at the PPO level. Treatment or Service from a Non-PPO Provider for conditions that are not Emergency Services will be paid at the Non-PPO level.

DESCRIPTION OF BENEFITS MEDICAL EXPENSE INSURANCE

HOME HEALTH CARE AND HOME INFUSION THERAPY SERVICES

- HOME HEALTH CARE SERVICES

- Covered Charges

In order to be considered a Covered Charge, Home Health Care Services must be rendered in accordance with a prescribed Home Health Care Plan. The Home Health Care Plan must be:

- prescribed by the attending Physician; and
- established prior to the initiation of the Home Health Care services.

In addition, the attending Physician must certify that the Home Health Care Services are necessary to prevent, delay or shorten Hospital Inpatient Confinement or Skilled Nursing Facility Confinement.

Covered Charges will include charges by a Home Health Care Agency for:

- part-time or intermittent home nursing care by or under the supervision of a licensed registered nurse (R.N.) ; and
- part-time or intermittent home care by a Home Health Aide under the supervision of a licensed registered nurse (R.N.) or medical social worker; and
- the services of a physical therapist, occupational therapist, speech language pathology therapist, or respiratory therapist; and
- intermittent services of a medical social worker; and
- nutrition counseling by or under the supervision of a registered or certified dietician; and
- drugs and medicines which require a Physician's prescription, (unless a Covered Charge under Home Infusion Therapy Services), as well as other supplies prescribed by the attending Physician; and
- laboratory services (unless a Covered Charge under Home Infusion Therapy Services); and
- the evaluation of the need for and development of a Home Health Care Plan by a registered nurse (R.N.), Physician extender, or medical social worker, when approved or requested by the attending Physician.

- **Benefits Payable**

Benefits will be payable the same as for any other covered Treatment or Service subject to a maximum of 100 Home Health Care visits per Calendar Year for each Insured Person. For this purpose, one visit will be counted for up to four consecutive hours of service (in a 24-hour period) by a Home Health Aide and one visit will be counted for each visit by any other covered provider. Covered providers include a: Home Health Aide, licensed registered nurse (R.N.), licensed practical nurse (L.P.N.), registered or certified dietician, medical social worker, physical therapist, speech therapist, occupational therapist, respiratory therapist, Physician extender, or any other member of the Home Health Care team.

- **Limitations**

The general Comprehensive Medical limitations listed in page NBM 5402 Q will apply to Home Health Care. In addition, Home Health Care Covered Charges will not include charges for:

- more than 100 Home Health Care visits in a Calendar Year for each Insured Person; or
- nursing, laboratory or therapy services rendered as part of Home Infusion Therapy Services; or
- services provided by an Insured Person's Immediate Family or any other person residing in the home; or
- Custodial Care.

- **HOME INFUSION THERAPY SERVICES**

- **Covered Charges**

Covered Charges will include charges by a Home Health Care Agency, home infusion company or infusion suite for the following services:

- intravenous chemotherapy;
- intravenous antibiotic therapy;
- intravenous steroidal therapy;
- intravenous pain management;
- intravenous hydration therapy;
- intravenous antiretroviral and antifungal therapy;
- intravenous inotropic therapy;
- total parenteral nutrition;
- intravenous gamma globulin.;
- intrathecal and epidural;
- blood and blood products;
- injectable antiemetics;
- injectable diuretics; and
- injectable anticoagulants

The Home Infusion Therapy Services must be rendered in accordance with a prescribed treatment plan. The treatment plan must be:

- set up prior to the initiation of the Home Infusion Therapy Service; and
- reviewed and certified as necessary by the attending Physician at least once every 30 days; and
- prescribed by the attending Physician.

In addition, the attending Physician must certify that Home Infusion Therapy services are necessary to prevent, delay or shorten Hospital Inpatient Confinement or Skilled Nursing Facility confinement.

Covered Charges will be limited to: drugs; intravenous solutions; equipment associated with Home Infusion Therapy; pharmacy compounding and dispensing services; fees associated with drawing blood for the purpose of monitoring response to therapy; ancillary medical supplies; nursing services for intravenous restarts and dressing changes; and nursing services required due to Emergency Services or for skilled teaching.

- **Benefits Payable**

Benefits will be payable the same as for any other covered Treatment or Service. Benefits payable will be based on the Company's allowable charge. The maximum allowable charge for drugs and medicines for Home Infusion Therapy Services will be established by the Company and will not exceed the Average Wholesale Price.

- **Limitations**

The general Comprehensive Medical limitations listed in page NBM 5402 Q will apply to Home Infusion Therapy Services. In addition, Home Infusion Therapy Services Covered Charges will not include charges for:

- services, drugs, equipment or supplies used in Home Infusion Therapy Services which are covered under any other section of the Group Policy, except as specifically provided for in this section; or
- services or supplies for any Home Infusion Therapy Services not specifically provided for in this section; or
- services or supplies for any nursing visits, care or services associated with Home Infusion Therapy Services other than those identified in this section; or
- services or supplies for other services required to administer therapy in the home setting, but which do not involve direct patient contact, including, but not limited to, delivery charges and record keeping; or
- services provided by an Insured Person's Immediate Family or any other person residing in the home.

DESCRIPTION OF BENEFITS
MEDICAL EXPENSE INSURANCE

DURABLE MEDICAL EQUIPMENT

- **Covered Charges**

Covered Charges will include charges for rental or purchase of Durable Medical Equipment on behalf of the Insured Person. Durable Medical Equipment means non-disposable equipment that:

- can withstand repeated use; and
- is primarily and customarily used to serve a medical purpose; and
- is generally not useful to a person who is not sick or injured, or used by other family members; and
- is appropriate for home use; and
- improves bodily function caused by sickness or injury, or further prevents deterioration of the medical condition.

Covered Charges will include repair, adjustment or replacement of purchased Durable Medical Equipment, unless damage results from the Insured Person's negligence or abuse of such equipment.

- **Benefits Payable**

Benefits for Durable Medical Equipment in connection with rehabilitative or habilitative treatment will be payable the same as for any other covered Treatment or Service. Benefits for Durable Medical Equipment other than devices in connection with rehabilitative or habilitative treatment will be subject to a maximum benefit of \$2,500 each Calendar Year. In addition, Covered Charges for rental of Durable Medical Equipment will be limited to the purchase price of the piece of equipment. If a purchase price cannot be determined, the purchase price will be deemed to equal 1.5 times the manufacturer's invoice price. The determination as to whether to purchase or rent the equipment is at the Company's sole discretion. In the event, the Company elects to purchase equipment on the Insured Person's behalf, the Insured Person will be the owner of the equipment and the Company will have no right or title to the equipment. Regardless of whether the Company elects to rent or purchase equipment, the Company will not have any responsibility, obligation or liability in connection with the equipment, its operation or maintenance.

Claims submitted for Durable Medical Equipment must be accompanied by the Physician's Written prescription of necessity. However, this prescription does not by itself entitle the Insured Person to benefits.

- **Limitations**

The general Comprehensive Medical limitations listed in page NBM 5402 Q will apply to Durable Medical Equipment charges. In addition, Durable Medical Equipment Covered Charges will not include Durable Medical Equipment charges which:

- are in excess of the purchase price of the equipment; or
- are for Durable Medical Equipment used in Home Infusion Therapy Services, except as provided under this section above; or
- are provided during rental for repair, adjustment, or replacement of components and accessories necessary for the functioning and maintenance of covered equipment; or
- are for motorized carts or scooters and strollers, except for wheelchairs; or
- are for non-hospital type beds; or
- are for lift chairs.

DESCRIPTION OF BENEFITS
MEDICAL EXPENSE INSURANCE

PROSTHETICS

- **Covered Charges**

Covered Charges will include charges for prosthetic devices (including external electronic voice boxes and similar hand held communication devices after laryngectomy) and supplies which replace all or part of:

- an absent body part (including contiguous tissue) resulting from sickness, injury, or congenital anomalies; or
- the function of a permanently inoperative or malfunctioning body part.

Covered Charges will include the purchase, fitting, and necessary adjustment or replacement of the prosthetic device. In addition, Covered Charges will include cleaning and repairs, unless damage results from an Insured Person's negligence or abuse of the prosthetic device.

- **Benefits Payable**

Benefits for Prosthetics in connection with rehabilitative or habilitative treatment will be payable the same as for any other covered Treatment or Service. Benefits for Prosthetics other than devices in connection with rehabilitative or habilitative treatment will be subject to a Calendar Year maximum benefit of \$50,000 for each Insured Person.

- **Limitations**

The general Comprehensive Medical limitations listed in page NBM 5402 Q will apply to prosthetic charges. In addition, Prosthetic Covered Charges will not include prosthetic charges which are:

- in excess of the limits and maximums described in this section; or
- for prosthetic charges that are not prescribed by the attending Physician; or
- for dental implants.

DESCRIPTION OF BENEFITS MEDICAL EXPENSE INSURANCE

HOSPICE CARE

- Covered Charges

Covered Charges will include charges for Hospice Care Services provided by a Hospice, Hospice Care Team, Hospital, Home Health Care Agency, or Skilled Nursing Facility for:

- any terminally ill Insured Person who chooses to participate in a Hospice Care Program rather than receive medical treatment to promote cure, and who, in the opinion of the attending Physician, is not expected to live longer than six months; and
- the family of such Insured Person;

but only to the extent that such Hospice Care Services are provided under the terms of a Hospice Care Program.

Hospice Care Services consist of:

- inpatient and outpatient hospice care, home care, nursing care, homemaking services, dietary services, social counseling, and other supportive services and supplies provided to meet the physical, psychological, spiritual, and social needs of the dying individual; and
- medical equipment, drugs and medicines (requiring a Physician's prescription) prescribed for the dying individual by any Physician who is a part of the Hospice Care Team; and
- instructions for care of the patient, social counseling, and other supportive services for the family of the dying individual.

- Benefits Payable

Benefits will be payable the same as for any other covered Treatment or Service.

- Limitations

The general Comprehensive Medical limitations listed in page NBM 5402 Q will apply to Hospice Care. In addition, Hospice Care Covered Charges will not include Hospice Care charges that:

- are in excess of the limits described in this section; or
- are for Hospice Care Services not approved by the attending Physician and the Company; or
- are for transportation services; or

- are for Hospice Care Services provided at a time other than while participating in a Hospice Care Program.

SAMPLE

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SAMPLE

**DESCRIPTION OF BENEFITS
MEDICAL EXPENSE INSURANCE**

SKILLED NURSING FACILITY CARE

- Covered Charges

Covered Charges will include charges by a Skilled Nursing Facility for room, board, and other services required for treatment, provided the confinement:

- results from the sickness or injury that was the cause of the Hospital Inpatient Confinement; and
- is certified by a Physician as necessary to treat a sickness or injury and is recertified as medically necessary every seven days; and

either

- follows at least one day of Hospital Inpatient Confinement for which benefits were payable under the Group Policy; or
- begins not later than 14 days after the end of Hospital Inpatient Confinement or not later than 14 days after the end of a prior Skilled Nursing Facility confinement for which benefits were payable under the Group Policy.

The requirements for prior Hospital Inpatient Confinement will be waived if pre-approved by the Company. If not pre-approved, and the Skilled Nursing Facility care does not follow Hospital Inpatient Confinement as described, benefits will be reduced as shown in page NBM 5407 CC.

- Benefits Payable

Covered Charges for Skilled Nursing Facility confinement will:

- be paid at 100% of the daily rate for each day of confinement subject to the actual rate charged by the Skilled Nursing Facility for room, board, and other services required for treatment, but not less than the daily rate established for the Skilled Nursing Facility by the Department of Health and Social Services for purposes of reimbursement under the state's medical assistance program (Medicaid); and
- will be subject to the Calendar Year Deductible; and
- not exceed 60 days for each confinement; and
- not include any charges after the date the attending Physician stops treatment or withdraws certification.

The following services will not be subject to the Skilled Nursing Facility confinement maximums as stated above:

- drugs and medicines (requiring a Physician's prescription) that are not billed by the Skilled Nursing Facility; and
- Durable Medical Equipment as that term is defined in this section that are not billed by the Skilled Nursing Facility; and
- x-ray or laboratory services that are not billed by the Skilled Nursing Facility; or
- visits by a Doctor of Medicine (M.D.) or Doctor of Osteopathy (D.O.).

- **Limitations**

The general Comprehensive Medical limitations listed in page NBM 5402 Q will apply to Skilled Nursing Facility confinements. In addition, Skilled Nursing Facility Covered Charges will not include Skilled Nursing Facility confinement charges billed by the Skilled Nursing Facility that:

- are in excess of the limits and maximums described in this section; or
- are incurred on or after the date the attending Physician stops treatment or ceases to prescribe skilled care.

DESCRIPTION OF BENEFITS MEDICAL EXPENSE INSURANCE

LIMITATIONS

Covered Charges will not include and no benefits will be paid for the following Treatment or Service unless provided otherwise in page NBM 5400. The following exclusions and limitations will apply only to the extent permitted by the Patient Protection and Affordable Care Act of 2010 and corresponding regulations:

- Treatment or Service that is not a Covered Charge; or
- Treatment or Service that is an Experimental or Investigational Measure. (The denial of any claim on the basis of the exclusion of coverage for experimental or investigational Treatment or Service may be appealed through the procedure prescribed in the notice of that claim decision); or
- any part of a charge for Treatment or Service that exceeds Prevailing Charges; or
- the services of any person who is in an Insured Person's Immediate Family; or
- Dental Services or materials, including dental implants, except as described under Covered Charges; or
- eye examinations for the correction of vision or the fitting of glasses, eye refractions; vision materials including but not limited to frames or lenses; or
- hearing aids, except as provided under Hearing Aids and Cochlear Implants in page NBM 5400; or
- acupressure treatment; acupuncture treatment, except as described under Covered Charges; or
- drugs or medicines that do not require a Physician's prescription (except that benefits will be payable for insulin) or have not been approved by the Food and Drug Administration for general marketing; or
- vitamins, minerals (except prescription potassium supplements) and herbal supplements whether or not they require a Physician's prescription; or
- nutritional supplements (even if the only source of nutrition), or special diets (whether or not they require a Physician's prescription); or
- drugs that are not included in the formulary; or
- wigs or hair prostheses; or
- Cosmetic Treatment or Service which does not qualify for coverage as described in page NBM 5402 A HDHP, and any complications arising therefrom; or
- personal hygiene, comfort, or convenience items, whether or not recommended by a Physician, including, but not limited to, air conditioners, humidifiers, diapers, underpads, bed tables, tub bench, hoier lift, gait belts, bedpans, physical fitness equipment, stair glides, elevators or lift, adaptive equipment for the purpose of aiding in the performance of Activities of Daily Living including, but not limited to dressing, bathing, preparation or feeding of meals; or
- "barrier free" home modifications, whether or not recommended by a Physician, including, but not limited to, ramps, grab bars, railings or standing frames; or
- non-implantable communication-assist devices, including, but not limited to, communication boards, and computers; or

- Treatment or Service for work-hardening programs or vocational rehabilitation services; or
- Treatment or Service leading to, in connection with, or resulting from sexual transformation or intersex surgery; or
- cryopreservation or storage; or
- Treatment or Service for education or training, developmental delay, or learning disorders; or
- social counseling (except as provided under Hospice Care), marital counseling, or sexual disorder therapy; or
- Treatment or Service for which the Insured Person has no financial liability or that would be provided at no charge or at a different charge in the absence of insurance; or
- Treatment or Service that is paid for or furnished by the United States Government or one of its agencies (except as required under Medicaid provisions or Federal law); or
- Treatment or Service that results from war or act of war; or
- Treatment or Service that results from participation and conviction of a felonious act; or
- Treatment or Service for and complications related to:
 - human-to-human organ or bone marrow transplants, except as described under Transplant Services or Covered Charges; or
 - animal-to-human organ or tissue transplants; or
 - implantation within the human body of artificial or mechanical devices designed to replace human organs; or
- behavior modification or group therapy, except as provided for under Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services; or
- Treatment or Service for smoking cessation or nicotine addiction except as provided under Preventive Health and Wellness Services, gambling addiction, or stress management; or
- Treatment or Service for insertion, removal, or revision of breast implants, unless provided post-mastectomy; or
- Treatment or Service for any sickness or condition for which the insertion of breast implants, or the fact of having breast implants within the body, was a contributing factor, unless the sickness or condition occurs post-mastectomy; or
- Treatment or Service for Kerato-Refractive Eye Surgery for myopia (nearsightedness), hyperopia (farsightedness), or astigmatism; or
- charges for telephone calls or telephone consultations or missed appointments; or
- Treatment or Service that results from:
 - an injury arising out of or in the course of any employment for wage or profit if the Member or Dependent is eligible to be covered under a Workers' Compensation Act or other similar law; except this limitation will not apply to: partners, proprietors, or corporate officers of the Policyholder who are not covered by a Workers' Compensation Act or other similar law; or
 - a sickness covered by a Workers' Compensation Act or other similar law; or
- any nursing services (except as described under Covered Charges and as required by state law); or

- Treatment or Service for infertility (including testing other than initial diagnostic testing), or Treatment or Service related to the restoration of fertility or the promotion of conception (including reversal of voluntary sterilization); or for the collection or purchase of donor semen (sperm) or oocytes (eggs); the services of a surrogate parent; or the freezing or storage of sperm, oocytes, or embryos; or
- Treatment or Service performed for the purpose of reversal of voluntary sterilization; or
- Treatment or Service performed for the purpose of sterilization; or
- Treatment or Service performed for the purpose of voluntary abortion; or
- Treatment or Service for foot care with respect to: corns, calluses, trimming of toenails, flat feet, fallen arches, chronic foot strain, or symptomatic complaints of the feet, casting for orthotics, or any appliance (including orthotics); or
- dietetic counseling, unless provided while the Insured Person is Hospital Inpatient Confined except as covered under Preventive Health and Wellness Services, or as provided under Home Health Care, or Hospice Care or Diabetes Treatment; or
- Treatment or Service by any type of health care practitioner not otherwise provided for in this booklet-certificate, unless recognition is state mandated; or
- Treatment or Service provided outside the United States, unless the Insured Person is temporarily outside the United States for a period of six months or less for one of the following reasons:
 - travel, provided the travel is for a reason other than securing health care diagnosis or treatment; or
 - a business assignment; or
 - Full-Time Student status, provided the Insured Person is either:
 - enrolled and attending an accredited school in a foreign country; or
 - participating in an academic program in a foreign country, for which the institution of higher learning at which the student is enrolled in the U.S. grants academic credit; or
- Treatment or Service provided for weight loss or reduction of obesity, except as covered under Preventive Health and Wellness Services, even if the Insured Person has other health conditions which might be helped by weight loss or reduction of obesity; or
- Treatment or Services for Custodial Care; or
- Treatment or Service for maintenance therapy or supportive care or when maximum therapeutic benefit (no further objective improvement) has been attained; or
- Treatment or Service for vision therapy or orthoptic therapy; or
- Treatment or Service that is paid for by a Medicare Supplement Insurance Plan; or
- charges for e-mail communication or e-mail consultation; or
- charges that are billed incorrectly or separately for Treatment or Services that are an integral part of another billed Treatment or Service as determined by the Company; or
- charges for venipuncture when billed with other laboratory services; or
- charges for lab specimen handling fees when billed with other laboratory services; or
- charges for Physician overhead, including but not limited to surgical suites or rooms, or equipment used to perform the particular Treatment or Service (i.e. laser equipment); or
- Treatment for non-synostotic plagiocephaly (positional head deformity) except that this limitation will not apply to cranial helmets for such deformities if more conservative treatment has been tried but has failed; or

- additional charges incurred because care was provided after hours, on a Sunday, holidays or week-end; or
- charges for heating pads, heating and cooling units, ice bags or cold therapy units; or
- Treatment or Service for unattended home sleep studies; or
- charges for DESI drugs (drugs determined by the Food and Drug Administration as lacking in substantial evidence of effectiveness); or
- charges for devices used specifically as safety items or to affect performance in sports-related activities; or
- Treatment or Service for gynecomastia (abnormal breast enlargement in males); or
- charges for physicals, health examinations, immunizations or screening procedures which are performed solely for school, sports, employment, insurance, licensing or travel; or
- Treatment or Service for hyperhidrosis (excessive sweating); or
- Treatment or Service for complications of a non-covered Treatment or Service; or
- Treatment or Service incurred after termination of coverage under this booklet-certificate, except as provided under Extended Benefits; or
- charges for travel and lodging except as indicated under Transplant Services; or
- molecular genetic testing (specific gene identification) for the purposes of health screening or if not part of a treatment regimen for a specific sickness; or
- charges for transportation services except as described for ambulance services under All Other Covered Services; or
- Treatment or Services for standby services; or
- charges for more than one anesthesia provider during the same anesthesia period. Anesthesia provider includes a certified nurse anesthetist or a Physician; or
- Treatment or Service with growth hormones for adult growth hormone deficiency and for idiopathic short stature; or
- Treatment or Service for reduction mammoplasty (except when following a mastectomy); or
- comprehensive physical examinations or medical diagnostic procedures required by, paid by or reimbursed by the Policyholder; or
- Hospital overhead; or
- cosmetic surgery for personal reasons beyond sickness or injury; or
- routine immunizations and inoculations given as preventive measures against disease to Insured Persons age 19 and older when received from Non-PPO Providers; or
- recreational therapy; or
- art therapy, unless provided while the insured person is Hospital Inpatient Confined; or
- relaxation techniques; or
- massage; or
- spiritual healing; or
- imagery; or
- energy healing; or
- homeopathy.

DESCRIPTION OF BENEFITS

PRESCRIPTION DRUGS

Payment Condition

Subject to the terms and limitations of the Group Policy summarized in this booklet-certificate, if drugs and medicines are prescribed to treat an Insured Person, the Company will pay for those drugs and medicines under All Other Covered Services as described in the Summary of Benefits section.

Benefit payment will be limited to:

- for certain qualified Maintenance Drugs and Medicines, a 90-day supply for each prescription and each refill; and
- for all other drugs and medicines, not more than a 30-day supply for each prescription and each refill.

If an Insured Person uses a Nonmember Pharmacy, Prescription Drugs Covered Charges less the Deductible may only be reimbursed up to the amount determined by the Payment Schedule established by the Company for each prescription or refill.

Prescription Drugs Utilization Review Program

For certain drugs or classes of drugs designated by the Company, the Company reserves the right to:

- require prior authorization for dispensing; and
- limit the quantity of drugs for which benefits will be paid; and
- require the dispensing of certain drugs before paying benefits for another drug within a given class, as established by the Company; and
- require the dispensing of a single daily dose of certain drugs.

Prescription Drugs Covered Charges

Prescription Drugs Covered Charges will be the actual cost charged to the Insured Person, but only to the extent that the actual cost charged does not exceed the maximum amount allowed under the Payment Schedule as established by the Company.

In no event will the maximum amount allowed under the Payment Schedule for each prescription or refill exceed the Average Wholesale Price less 14%.

Definitions

Average Wholesale Price means the published cost of a drug product that is paid by the pharmacist to the wholesaler.

Formulary means a comprehensive listing of drugs by therapeutic class or diagnosis that provides drug therapy guidelines and cost comparisons for prescribers. If a drug is not included in the Formulary, no benefits will be paid. The Formulary will be maintained in compliance with state and federal law.

Maintenance Drugs and Medicines mean a medicinal substance that by law can only be dispensed by a prescription and is taken on a regular or long term basis to treat chronic medical conditions to include: coronary artery disease (angina); diabetes (including, diabetic supplies, e.g., insulin, disposable insulin needles/syringes; lancets; disposable blood/urine glucose/acetone testing agents, e.g., Chemstrips, Acetest tablets, and Clinitest tablets); hypertension; glaucoma; thyroid disease; seizure disorders; hyperlipidemia; congestive heart failure; clotting disorders; chronic obstructive pulmonary disease; and hormonal deficiencies (hormone replacement). Maintenance Drugs and Medicines will also include legend oral contraceptives.

Member Pharmacy means any pharmacy which has contracted with the Pharmacy Benefit Manager to provide prescription drugs for which benefits are provided under the Group Policy.

Nonmember Pharmacy means any pharmacy which has not contracted with the designated prescription drugs claims administrator to become a Member Pharmacy.

Payment Schedule means the maximum reimbursement amount allowed under the program as established by the Company.

Pharmacy Benefit Manager means CVS Caremark.

Payment, Denial and Review

Any transaction at a pharmacy for prescription drug benefits is not a claim for benefits under the Employee Retirement Income Security Act (ERISA). To file a claim for benefits when utilizing a Member Pharmacy, contact the Pharmacy Benefit Manager at the telephone number listed on the identification card or contact the Company. To file a claim for benefits when utilizing a Nonmember Pharmacy or when an identification card is not utilized at a Member Pharmacy, submit a prescription drug claim form to the Pharmacy Benefit Manager.

Written proof of loss must be sent to the Pharmacy Benefit Manager or the Company within 90 calendar days after the date of loss. For purposes of satisfying the claim processing requirements, receipt of claim will be considered to be met when the Pharmacy Benefit Manager or the Company receives proof of loss. Proof of loss includes the patient's name, the Member's name (if different from the patient's name), prescription drug name, and date prescription drug dispensed. The Pharmacy Benefit Manager or the Company may request additional information to substantiate the loss or require a Signed unaltered authorization to obtain that information from the provider. Failure to comply with the Company's request or the request of Pharmacy Benefit Manager could result in declination of the claim.

The Employee Retirement Income Security Act (ERISA) permits up to 30 calendar days from receipt of claim for processing the claim. If a claim cannot be processed due to incomplete information, the Pharmacy Benefit Manager or the Company will send a Written explanation prior to the expiration of the 30 calendar days. The claimant is then allowed up to 45 calendar days to provide all additional information requested. The Pharmacy Benefit Manager or the Company will render a decision within 15 calendar days of either receiving the necessary information or upon the expiration of 45 calendar days if no additional information is received.

In actual practice, benefits under the Group Policy may be payable sooner, provided the Pharmacy Benefit Manager or the Company receives complete and proper proof of loss. If a claim is not payable or cannot be processed, the Pharmacy Benefit Manager or the Company will submit a detailed explanation of the basis for its denial. See page NBM 5407 GP for the Complaint and Grievance Procedures.

For purposes of this section, “claimant” means the Insured Person.

MEDICAL EXPENSE INSURANCE

UTILIZATION MANAGEMENT PROGRAM

In order to monitor the use of inpatient health care services, services within specialized facilities, and other kinds of medical treatment, this plan has a Utilization Management program which will promote efficiency and cost containment. Utilization Review procedures are used to evaluate the necessity and appropriateness of services while maintaining quality of care.

- **Utilization Management Requirements - Applicable to medical care received from a PPO Provider or a Non-PPO Provider**

Benefits payable for Hospital Inpatient Confinement Charges and confinement charges for services provided in an inpatient confinement facility will be reduced by 30% unless:

- For Hospital Inpatient Confinement Charges and charges for services provided in an inpatient confinement facility, a Precertification is requested from the Company by the Insured Person or a designated patient representative as soon as a Hospital Inpatient Confinement or confinement in an inpatient confinement facility is scheduled, but no later than the day of a Hospital Inpatient Confinement or confinement in an inpatient confinement facility, for other than Emergency Services.

If a Precertification is not requested in a timely manner as specified above, the 30% reduction in benefits payable will be applied to all non-emergency Hospital Inpatient Confinement Charges and charges in an inpatient confinement facility.

For the purpose of these requirements, "Precertification" means notification to the Company by the Insured Person or his or her designated representative prior to a non-emergency Hospital Inpatient Confinement or confinement in an inpatient confinement facility.

Benefits will be payable only for that part of the Hospital Inpatient Confinement Charges or inpatient confinement facility charges that the Company determines to be a Covered Charge.

An inpatient confinement facility includes:

- Hospital;
- Skilled Nursing Facility;
- Rehabilitation hospital;
- Hospice;
- Long term acute care facility;
- Psychiatric Hospital or psychiatric unit of a general Hospital for Mental Health and Behavioral Treatment Services;

- Inpatient Alcohol or Drug Abuse Treatment Facility or drug or alcohol unit of a general Hospital or any other facility required by state law to be recognized as a treatment facility under the Group Policy for Alcohol or Drug Abuse Treatment Services;
- Residential treatment center or facility.

Certain exceptions apply to Hospital Inpatient Confinement for childbirth as described below.

- For Emergency Services, the Insured Person or a designated patient representative must contact the Company within two business days of a Hospital Inpatient Confinement or of a confinement in an inpatient confinement facility.

The 30% reduction in Benefits Payable is a penalty for failure to comply with the Utilization Management Requirements listed. The reduction:

- will not count toward satisfaction of the Out-of-Pocket Expense limits described in the Summary of Benefits section on page NBM 5102 HDHP; and
- will not exceed \$10,000 per individual each Calendar Year.

- **Precertification - Applicable to medical care received from PPO Providers or Non-Preferred Providers**

A Precertification by the Company is required for all Hospital Inpatient Confinements or inpatient facility confinements.

Precertification requires a review by the Company of a Physician's report of the need for a Hospital Inpatient Confinement or confinement in an inpatient confinement facility, (unless it is for an automatically approved Hospital Inpatient Confinement for childbirth).

The report (verbal or Written) must include the:

- reason(s) for the Hospital Inpatient Confinement or confinement in an inpatient confinement facility; and
- significant symptoms, physical findings, and treatment plan; and
- procedures performed or to be performed during the Hospital Inpatient Confinement or confinement in an inpatient confinement facility; and
- estimated length of the Hospital Inpatient Confinement or confinement in an inpatient confinement facility.

If a Hospital Inpatient Confinement or confinement in an inpatient confinement facility will exceed the approved number of days, the Company will initiate a Continued Stay Review. For the purpose of these requirements, **Continued Stay Review** means a review by the Company of a Physician's report of the need for continued Hospital Inpatient Confinement or confinement in an inpatient confinement facility.

The report (verbal or Written) must include the:

- reason(s) for requesting continued Hospital Inpatient Confinement or confinement in an inpatient confinement facility; and
- significant symptoms, physical findings, and treatment plan; and
- procedures performed or to be performed during the Hospital Inpatient Confinement or confinement in an inpatient confinement facility; and
- estimated length of the continued Hospital Inpatient Confinement or confinement in an inpatient confinement facility.

Charges incurred for room, board and other usual services, including Physician Visits, that are in excess of those approved by the Company for Inpatient Hospital Confinement or confinement in an inpatient confinement facility will not be considered Covered Charges.

The following exception applies to Hospital Inpatient Confinement for childbirth.

Covered Charge requirements are waived and a Precertification is not required for mother and baby, for:

- A 48-hour Hospital Inpatient Confinement following vaginal delivery; or
- A 96-hour Hospital Inpatient Confinement following cesarean section.

A request for review by the Company of the need for continued Hospital Inpatient Confinement for mother or baby beyond the automatically approved time period stated above must be made by the Insured Person or a designated patient representative before the end of that time period.

If the Insured Person or a designated patient representative fails to request a review as specified in this section, **benefits will be reduced as described above.**

Exception: For all Hospital Inpatient Confinement Charges incurred beyond the 48-hour or 96-hour automatically approved Hospital Inpatient Confinement for childbirth, the penalty will be applied beginning the day after the automatically approved time period ends. **Except as waived above, no benefits will be payable for any Treatment or Service that is not a Covered Charge.**

- **Definitions Applicable to the Utilization Management Program**

Concurrent Review

Utilization Review conducted during an Insured Person's Hospital stay or course of treatment.

Continued Stay Review

A review by the Company of a Physician's report of the need for continued Hospital Inpatient Confinement or confinement in an inpatient confinement facility to determine if the continued stay is a Covered Charge.

Health Professional

An individual who:

- has undergone formal training in a health care field;
- holds an associate or higher degree in a health care field, or holds a state license or state certificate in a health care field; and
- has professional experience in providing direct patient care.

Initial Clinical Review(er)

Clinical review conducted by appropriate licensed or certified Health Professionals. Initial Clinical Review staff may approve requests for admissions, procedures, and services that meet clinical review criteria, but must refer requests that do not meet clinical review criteria to a Peer Clinical Reviewer for certification or Adverse Benefit Determination.

Notification of Utilization Review Services

Receipt of necessary information to initiate review of a request for Utilization Review services to include the Insured Person's name and the Member's name (if different from Insured Person's name), attending Physician's name, treatment facility's name, diagnosis, and date of service.

Ordering Provider

The Physician or other provider who specifically prescribes the health care service being reviewed.

Peer Clinical Review(er)

Clinical review conducted by a Physician or other Health Professional when a request for an admission, procedure, or service was not approved during the Initial Clinical Review.

In the case of an appeal review, the Peer Clinical Reviewer is a Physician or other Health Professional who holds an unrestricted license and is in the same or similar specialty as typically manages the medical condition, procedures, or treatment under review. Generally, as a peer in a similar specialty, the individual must be in the same profession, i.e., the same licensure category as the Ordering Provider.

Precertification

A review by the Company of a Physician's report of the need for a Hospital Inpatient Confinement or a confinement in an inpatient confinement facility (unless it is for an automatically approved Hospital Inpatient Confinement for childbirth).

Prospective Review

Utilization Review conducted prior to an Insured Person's stay in a Hospital or other health care facility or course of treatment, including any required preauthorization or Precertification.

Retrospective Review

Utilization Review conducted after the Insured Person is discharged from a Hospital or other health care facility or has completed a course of treatment.

Urgent Review

Utilization Review that must be completed sooner than a Prospective Review in order to prevent serious jeopardy to an Insured Person's life or health or the ability to regain maximum function, or in the opinion of a Physician with knowledge of the Insured Person's medical condition, would subject the Insured Person to severe pain that cannot be adequately managed without treatment. Whether or not there is a need for an Urgent Review is based upon the Company's determination using the judgment of a prudent layperson who possesses an average knowledge of health and medicine. An Insured Person's provider should not request an Urgent Review for a situation in which the provider or Insured Person has had adequate time to request standard Precertification.

Utilization Management

The administration of Utilization Review procedures, such as Precertification of hospital admissions and inpatient confinements, monitoring services during a course of treatment, discharge planning, peer reviews, case management and appeals.

Utilization Review

The evaluation of the clinical necessity, appropriateness, efficacy or efficiency of health care services, procedures, providers, or facilities according to a set of formal techniques and guidelines.

- **Utilization Review Program**

- **Prospective Review**

For an initial Prospective Review, a decision and notification of the decision will be made within 15 calendar days of the date the Company receives Notification of Utilization Review Services. If a decision cannot be made due to insufficient information, the Company will either issue an Adverse Benefit Determination or send an explanation of the information needed to complete the review prior to expiration of the 15 calendar days. If the Company does not issue an Adverse Benefit Determination and requests additional information to complete the review, the Insured Person, the attending Physician or other Ordering Provider, or the facility rendering the service is permitted up to 45 calendar days to provide the necessary information. The Company will render a decision within 15 calendar days of either receiving the necessary information or the expiration of 45 calendar days, if no additional information is received. For certifications, the Company will provide notification to the attending Physician or other Ordering Provider, the facility rendering service and the Insured Person. Upon request, the Company will provide Written notification of the certification. Adverse Benefit Determinations will be made in Writing to the attending Physician or other Ordering Provider, the facility rendering service and the Insured Person.

- **Urgent Prospective Review**

For Urgent Review of a Prospective Review, a decision and notification of the decision will be made within 72 hours of the date the Company receives Notification of Utilization Review Services. If a decision cannot be made due to insufficient information, the Company will either issue an Adverse Benefit Determination or send an explanation of the information needed to complete the review within 24 hours of receipt of Notification of Utilization Review Services. If the Company does not issue an Adverse Benefit Determination and requests additional information to complete the review, the Insured Person, the attending Physician or other Ordering Provider, or the facility rendering the service is permitted up to 48 hours to provide the necessary information. The Company will render a decision within 48 hours of either receiving the necessary information or if no additional information is received, the expiration of the 48 hours to provide the specified additional information. For certifications, the Company will provide notification to the attending Physician or other Ordering Provider, the facility rendering service and the Insured Person. Upon request, the Company will provide Written notification of the certification. Adverse Benefit Determinations will be made in Writing to the attending Physician or other Ordering Provider, the facility rendering service and the Insured Person.

- **Concurrent Review**

For a Concurrent Review that does not involve an Urgent Review, a request to extend a course of treatment beyond the period of time or number of treatments previously approved by the Company will be decided within the timeframes and according to the requirements for Prospective Review.

- **Urgent Concurrent Review**

For an Urgent Review of a Concurrent Review, a request to extend a course of treatment beyond the period of time or number of treatments previously approved by the Company will be decided and notification of the decision will be made within 24 hours of receipt of the Notification of Utilization Review Services if the request is made at least 24 hours prior to the expiration of the previously approved period or number of treatments. If a request is made less than 24 hours prior to the expiration of the previously approved period or number of treatments, a decision and notification of the decision will be made within 72 hours of receipt of the Notification of Utilization Review Services.

- **Retrospective Review**

For a Retrospective Review, a decision and notification of the decision will be made within 30 calendar days after the Company receives Notification of Utilization Review Services. If a decision cannot be made due to insufficient information, the Company will either issue an Adverse Benefit Determination or send an explanation of the information needed to complete the review prior to the expiration of the 30 calendar days. If the Company does not issue an Adverse Benefit Determination and requests additional information to complete the review, the Insured Person, the attending Physician or other Ordering Provider, or the facility rendering the service is permitted up to 45 calendar days to provide the necessary information. The Company will render a decision within 15 calendar days of either receiving the necessary information or the expiration of 45 calendar days, if no additional information is received. For certifications, the Company will provide notification to the attending Physician or other Ordering Provider, the facility rendering service and the Insured Person. Upon request, the Company will provide Written notification of the certification. Adverse Benefit Determinations will be made in Writing to the attending Physician or other Ordering Provider, the facility rendering service and the Insured Person.

- **Request for Reconsideration**

When an initial decision is made not to certify an admission or other service and no peer-to-peer conversation has occurred, the Peer Clinical Reviewer that made the initial decision will be made available within one (1) business day to discuss the Adverse Benefit Determination decision with the attending Physician or other Ordering Provider upon their request. If the original Peer Clinical Reviewer is not available, another Peer Clinical Reviewer will be made available to discuss the review.

At the time of the conversation, if the reconsideration process is unable to resolve the difference of opinion regarding a decision not to certify, the attending Physician or other Ordering Provider will be informed of the right to initiate an appeal and the procedure to do so. For certifications, the Company will provide notification to the attending Physician or other Ordering Provider, the facility rendering service and the Insured Person. Upon request, the Company will provide Written notification of the certification. Adverse Benefit Determinations will be made in Writing to the attending Physician or other Ordering Provider, the facility rendering service and the Insured Person.

- **Appeal of Adverse Benefit Determinations**

The Insured Person, a designated patient representative, Physician, or other health care provider has the right to request an appeal review of any Utilization Management decision by fax or in Writing. The Company will make a full and fair review of the Adverse Benefit Determination.

- **Expedited Appeal Review and Voluntary Appeal Review**

An expedited appeal review is a request, usually by telephone but can be Written, for a review of a decision not to certify an Urgent Review. An expedited appeal review must be requested within 180 calendar days of the receipt of an Adverse Benefit Determination.

A decision and notification of the decision on the expedited appeal of an Urgent Review decision will be made within 72 hours from request of an expedited appeal review. Written or electronic notification of the appeal review outcome will be made to the attending Physician or other Ordering Provider and the Insured Person.

If the Adverse Benefit Determination is affirmed on the appeal review, the Insured Person, attending Physician, or other Ordering Provider can request an external review or a voluntary appeal review. The voluntary appeal review may be requested by telephone, fax or in Writing within 60 calendar days of the receipt of the appeal review Adverse Benefit Determination. The Insured Person, attending Physician or other Ordering Provider may submit Written comments, documents, records and other information relating to the request for the voluntary appeal review. The Company will make a decision within 72 hours of request for a voluntary appeal review.

Election of a second appeal is voluntary and does not negate the Insured Person's right to an external review, nor does it have any effect on the Member or the Insured Person's rights to any other benefit under the Group Policy. The Company offers the voluntary appeal review process in an effort that the claim may be resolved in good faith without legal intervention. At any time during the second appeal process, the Insured Person may request an external review.

Note: The expedited appeal process does not apply to Retrospective Reviews.

Standard Appeal Review and Voluntary Appeal Review

A standard appeal may be requested in Writing. It must be requested within 180 calendar days of the receipt of an Adverse Benefit Determination. The Company will confirm receipt of the standard appeal review request in Writing to the Insured Person or the Insured Person's authorized representative within 5 business days of receipt.

The Company will make a full and fair review of the claim. The Company may require additional information to complete the review. The Insured Person, or their authorized representative, has the right, but is not required, to appear in person or by teleconference before a panel to present Written or oral information and to submit Written questions to those persons responsible for making the determination which resulted in the denial, determination, or initiation of disenrollment. The Company will inform the Insured Person, or their authorized representative, in Writing of the time and place of the meeting at least 7 calendar days before the meeting. The Company will provide reasonable accommodations to allow the Insured Person, or their authorized representative, to participate in the meeting. The panel will consist of at least one person authorized to take corrective action on the appeal and, if possible, one insured who is not part of the plan. The panel will not include the person who ultimately made the initial determination. If the panel consists of at least three persons, the panel may then include no more than one subordinate of the person who ultimately made the initial determination. The panel may consult with the person who ultimately made the initial determination. The insured member of the panel will not be an employee of the Company. If appropriate, the panel will consult with a licensed health care provider with expertise in the field relating to the appeal. The panel's Written decision to the Insured Person, or their authorized representative, will be Signed by a member of the panel and will include a Written description of position titles of panel members involved in making the decision.

A notification of the decision will be made in Writing to the Insured Person, the attending Physician or other Ordering Provider within 30 calendar days of receiving the request for an appeal for post-service claims and 15 calendar days for pre-service claims. If the Company is unable to resolve the appeal within the initial 30 calendar days for post-service claims or 15 calendar days for pre-service claims, the time may be extended an additional 30 calendar days for post-service claims or 15 calendar days for pre-service claims. The Company will notify the person who filed the appeal, in Writing, that the issues have not been resolved, when resolution may be expected, and the reason why additional time is needed.

If the Adverse Benefit Determination is affirmed on the appeal review, the Insured Person, attending Physician, or other Ordering Provider can request an external review or a voluntary appeal review. The voluntary appeal review may be requested by fax or in Writing within 60 calendar days of the receipt of the appeal review Adverse Benefit Determination. The Company will confirm receipt of the voluntary appeal review request in Writing to the Insured Person or the Insured Person's authorized representative within 5 business days of receipt.

The Company will make a full and fair review of the claim. The Company may require additional information to complete the review. The Insured Person, attending Physician or other Ordering Provider may submit Written comments, documents, records and other information relating to the request for voluntary appeal review. The Insured Person, or their authorized representative, has the right, but is not required, to appear in person or by teleconference before a panel to present Written or oral information and to submit Written questions to those persons responsible for making the determination which resulted in the denial, determination, or initiation of disenrollment. The Company will inform the Insured Person, or their authorized representative, in Writing of the time and place of the meeting at least 7 calendar days before the meeting. The Company will provide reasonable accommodations to allow the Insured Person, or their authorized representative, to participate in the meeting. The panel will consist of at least one person authorized to take corrective action on the appeal and, if possible, one insured who is not part of the plan. The panel will not include the person who ultimately made the first level Adverse Benefit Determination. If the panel consists of at least three persons, the panel may then include no more than one subordinate of the person who ultimately made the first level Adverse Benefit Determination. The panel may consult with the person who ultimately made the first level Adverse Benefit Determination. The insured member of the panel will not be an employee of the Company. If appropriate, the panel will consult with a licensed health care provider with expertise in the field relating to the appeal. The panel's Written decision to the Insured Person, or their authorized representative, will be Signed by a member of the panel and will include a Written description of position titles of panel members involved in making the decision.

The Company will make a decision within 30 calendar days of request for a voluntary appeal review for post-service claims and 15 calendar days for pre-service claims.

Election of a second appeal is voluntary and does not negate the Insured Person's right to an external review, nor does it have any effect on the Member or the Insured Person's rights to any other benefit under the Group Policy. The Company offers the voluntary appeal review process in an effort that the claim may be resolved in good faith without legal intervention. At any time during the second appeal process, the Insured Person may request an external review.

- **Experimental or Investigational Measures**

The Insured Person may ask the Company for a determination of whether a Treatment or Service is considered an Experimental or Investigational Measure. Upon receipt of all information the Company deems necessary for a decision, the Company will issue a coverage decision within five working days.

The Company will make the determination of whether a Treatment or Service is considered an Experimental or Investigational Measure. Such decision will be based upon a review of some or all of the following sources:

- the Insured Person's medical information;
- medical literature provided by the attending Physician and from the Company's research;
- medical textbooks;
- opinions of national technology assessment companies;
- available statements, opinion or guidelines from the appropriate specialty societies;
- federal regulatory approval of a drug or device;
- independent, external consultant reviews when the Company deems necessary. Such reviews may be conducted by a national review entity or by specialists in particular fields of medicine.

The Company will provide the Insured Person with either an approval letter or a denial letter. Any such denial letter will include:

- a statement indicating the specific medical and scientific reasons for denying coverage; and
- a notice of the Insured Person's right to appeal the decision, including a description of the appeal process, as described in page NBM 5407 GP.

- **Notice of Utilization Review**

For purposes of satisfying the claims processing requirements, receipt of claim will be considered to be met when the Company receives Notification of Utilization Review Services.

If an Insured Person or designated patient representative fails to follow the Company's procedures for filing a claim for a Precertification, a Prospective Review, or an Urgent Review, the Company will notify the Insured Person or designated patient representative of the failure and the proper procedures to be followed.

SEE CLAIM PROCEDURES IN PAGE NBM 5146 FOR IMPORTANT CLAIM PROCEDURES INFORMATION ON FILING MEDICAL CLAIMS.

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COMPREHENSIVE MEDICAL EXPENSE INSURANCE

EXTERNAL REVIEW

Right to Request an External Review of Adverse Benefit Determinations

The notice of a final internal Adverse Benefit Determination will include detailed information about an Insured Person's right to request an external review. The notice will also include the process for making such request. With respect to the external review process, an Adverse Benefit Determination shall only include those determinations that involve medical judgment, including, but not limited to: medical necessity; appropriateness; experimental/investigational; health care setting; level of care, or effectiveness of a covered benefit; and rescissions of coverage.

The Insured Person will have 4 months after the date of the final internal Adverse Benefit Determination to request an external review.

Upon receipt of a notice to reverse the adverse or final determination, the Company will immediately approve the coverage that was the subject of the external review, consistent with the independent review organization's determination. The independent review organization's decision is binding on the Insured Person and the Company; except to the extent that other remedies may be available under State or Federal law.

Expedited External Review

The Insured Person may request an expedited external review. This may be done at any time following receipt of an Adverse Benefit Determination (even if the person has not exhausted the internal appeal process), if the Insured Person has a medical condition where the time-frame for completion of a standard external review would seriously jeopardize the Insured Person's life or health or ability to regain maximum function. An expedited review will be completed by the independent review organization and the Company will notify the Insured Person or authorized representative of the independent review organization's decision within 72 hours after the date of receipt of the request.

An expedited external review does not apply to Retrospective Reviews.

Preliminary Review

Within 5 business days of receipt of the request for an external review (or immediately in the case of a request for an expedited external review); the Company will determine whether:

- The Insured Person had coverage at the time the service was provided or requested;
- External review is available based on the reason for the Adverse Benefit Determination;
- The Insured Person exhausted the standard appeals process, if required; and
- The Insured Person provided all information needed to process the external review.

Within 1 business day of the preliminary review determination (or immediately in the case of a request for an expedited external review), the Company will send written notice to the Insured Person, attending Physician, or other Ordering Provider as to whether the request has been accepted. If the Insured Person is not eligible for external review, the written notice will explain the reason for the ineligibility and provide contact information for the Employee Benefits Security Administration. If the request for external review is not complete, the written notice will describe the information or materials needed and will give the Insured Person until the end of the 4 month period or 48 hours, whichever is later, to provide such information or materials.

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COMPREHENSIVE MEDICAL EXPENSE INSURANCE

COMPLAINT AND GRIEVANCE PROCEDURES

Applicability

Insured Persons, or their authorized representative, have the right to file a Grievance if they are dissatisfied with any action the Company may have taken with respect to a claim or potential claim.

Definitions

Expedited Grievance means a Grievance where any of the following applies:

- the duration of the standard resolution process will result in serious jeopardy to the life or health of the Insured Person or the ability of the Insured Person to regain maximum function;
- in the opinion of a Physician with knowledge of the Insured Person's medical condition, the Insured Person is subject to severe pain that cannot be adequately managed without the care or treatment that is the subject of the Grievance; or
- a Physician with knowledge of the Insured Person's medical condition determines that the Grievance will be treated as an Expedited Grievance.

Grievance means any dissatisfaction with the Company or the Company's administration of the health benefit plan expressed in Writing by or on behalf of an Insured Person including any of the following:

- provision of services;
- a determination to reform or rescind coverage;
- a determination of a diagnosis or level of service required for evidence-based treatment of Autism Spectrum Disorders; or
- claims practices.

First-Level Grievance Review

The Insured Person or a designated patient representative acting on behalf of the Insured Person may request a Grievance review by Written request to the Company within 180 calendar days of receipt of the notice of Adverse Benefit Determination. The request should be sent to the local claim center (address provided on the claim form) or to the following address:

Nippon Life Insurance Company of America
Grievance Coordinator
P.O. Box 25951
Shawnee Mission, KS 66225-5951

The Company will acknowledge receipt, in Writing, of a Grievance within five business days of receipt. The Company will make a full and fair review of the claim. The Company may require additional information to complete the review. The Company will review and resolve the Grievance within 30 calendar days of receiving the Grievance review request for post-service claims and 15 calendar days for pre-service claims. If the Company is unable to resolve the Grievance within the initial 30 calendar days for post-service claims or 15 calendar days for pre-service claims, the time may be extended an additional 30 calendar days for post-service claims or 15 calendar days for pre-service claims. The Company will notify the person who filed the Grievance, in Writing, that the issues have not been resolved, when resolution may be expected, and the reason why additional time is needed.

In addition, the Insured Person, or their authorized representative, has the right, but is not required, to appear in person or by teleconference before a Grievance panel to present Written or oral information and to submit Written questions to those persons responsible for making the determination which resulted in the denial, determination, or initiation of disenrollment. The Company will inform the Insured Person, or their authorized representative, in Writing of the time and place of the meeting at least 7 calendar days before the meeting. The Company will provide reasonable accommodations to allow the Insured Person, or their authorized representative, to participate in the meeting. The panel will consist of at least one person authorized to take corrective action on the Grievance and, if possible, one insured who is not part of the plan. The panel will not include the person who ultimately made the initial determination. If the panel consists of at least three persons, the panel may then include no more than one subordinate of the person who ultimately made the initial determination. The panel may consult with the person who ultimately made the initial determination. The insured member of the panel will not be an employee of the Company. If appropriate, the panel will consult with a licensed health care provider with expertise in the field relating to the Grievance. The panel's Written decision to the Insured Person, or their authorized representative, will be Signed by a member of the Grievance panel and will include a Written description of position titles of panel members involved in making the decision.

Voluntary Grievance Review

If the Adverse Benefit Determination is affirmed on the first-level Grievance review, the Insured Person or a designated patient representative acting on behalf of the Insured Person may request a voluntary Grievance review. The voluntary review must be requested in Writing within 60 calendar days of receipt of the final internal Adverse Benefit Determination. The Written request should be sent to the local service center (the address is shown on the Insured Person's ID card).

The Company will confirm receipt of the voluntary Grievance review request in Writing to the Insured Person or the Insured Person's authorized representative within 5 business days of receipt. The Company will make a full and fair review of the claim. The Insured Person may submit Written comments, documents, records and other information relating to the claim for benefits. The Insured Person, or their authorized representative, has the right, but is not required, to appear in person or by teleconference before a Grievance panel to present Written or oral information and to submit Written questions to those persons responsible for making the determination which resulted in the denial, determination, or initiation of disenrollment. The Company will inform the Insured Person, or their authorized representative, in Writing of the

time and place of the meeting at least 7 calendar days before the meeting. The Company will provide reasonable accommodations to allow the Insured Person, or their authorized representative, to participate in the meeting. The panel will consist of at least one person authorized to take corrective action on the Grievance and, if possible, one insured who is not part of the plan. The panel will not include the person who ultimately made the initial determination. If the panel consists of at least three persons, the panel may then include no more than one subordinate of the person who ultimately made the initial determination. The panel may consult with the person who ultimately made the initial determination. The insured member of the panel will not be an employee of the Company. If appropriate, the panel will consult with a licensed health care provider with expertise in the field relating to the Grievance. The panel's Written decision to the Insured Person, or their authorized representative, will be Signed by a member of the Grievance panel and will include a Written description of position titles of panel members involved in making the decision.

The Company will notify the Insured Person in Writing of the decision within 30 calendar days of receiving the voluntary Grievance review request for post-service claims and 15 calendar days for pre-service claims.

Election of a second Grievance review is voluntary and does not negate the Insured Person's right to an external review, nor does it have any effect on the Insured Person's right to any other benefit under the Group Policy. The Company offers the voluntary Grievance review process in an effort that the claim may be resolved in good faith without legal intervention. At any time during the voluntary Grievance review process, the Insured Person may request an external review.

Expedited Grievance Review

The Insured Person or a designated patient representative acting on behalf of the Insured Person may initiate an Expedited Grievance, either orally or in Writing. In an Expedited Grievance, all necessary information, including the Company's decision, will be transmitted between the Company and the Insured Person or the provider acting on behalf of the Insured Person by telephone, facsimile or other available similarly expeditious method.

Grievances involving an Expedited Grievance will be resolved as expeditiously as the Insured Person's health condition requires but not more than 72 hours after the Company receives the Grievance. In these instances, the Company will respond to the Grievance by telephone and follow with Written correspondence.

The Company will not discriminate against providers based on their actions taken on behalf of the Insured Person in the Grievance review process.

MEDICAL EXPENSE COVERAGE

EXTENDED BENEFITS (after termination of insurance)

Extended benefits are payable if insurance ceases due to termination of the Group Policy. Extended benefits will be payable for up to 12 months, provided:

- the Insured Person has been Totally Disabled from the date insurance ceased until the date of Treatment or Service; and
- the Insured Person would have qualified for benefit payment under this section if insurance had remained in force; and
- the sickness or injury for which the Insured Person receives Treatment or Service is the disabling condition and was diagnosed by a Physician before the date insurance terminated.

These extended benefits are payable whether or not the Group Policy is replaced. However, if the Group Policy is replaced, the extended benefits will cease on the earlier of:

- the date the Total Disability terminates;
- the date the Insured Person reaches the maximum payment limit applicable to certain medical Treatment or Service;
- the date 12 months after the date insurance terminates; or
- the date the succeeding carrier provides replacement coverage to the Insured Person without limitation as to the disabling condition.

MEDICAL EXPENSE INSURANCE

COORDINATION WITH OTHER BENEFITS

Applicability

These Coordination of Other Benefits (COB) provisions apply to This Plan when an Insured Person has health care insurance under more than one Plan. "Plan" and "This Plan" are defined below.

If the COB provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of This Plan are determined before or after those of another plan. The benefits of This Plan:

- will not be reduced when, under the order of benefit determination rules, This Plan determines its benefits before another plan; but
- may be reduced when, under the order of benefit determination rules, another plan determines its benefits first.

Benefits paid under all other Plans plus the sum of benefits paid under the Group Policy will not exceed the lesser of the financial liability of the Insured Person or the Prevailing Charge for a Treatment or Service.

Definitions

Plan is any of these which provides benefits or services for, or because of, medical care or treatment:

- * - any insured or noninsured group, service, prepayment, or other program arranged through an employer, trustee, union, or association; and
- ** - any program required or established by state or Federal law (including Medicare Parts A and B and C); and
- any program sponsored by or arranged through a school or other educational agency; and
- the first-party medical expense provisions of any automobile policy issued under a no-fault insurance statute and traditional fault-type contracts, including the self-insured equivalent of any minimum benefits required by law.

*In the event a husband and wife are both employed by the Policyholder, each Plan will be considered a separate Plan with respect to these coordination of benefits provisions. The amount payable will not be more than 100% of the actual cost charged for Treatment or Service.

**Not applicable to persons subject to the INTEGRATION WITH MEDICARE provisions as described in page NBM 5157.

The term Plan will not include benefits provided under a student accident policy, nor will the term Plan include benefits provided under a state medical assistance program where eligibility is based on financial need.

“This Plan” is the medical expense benefits described in this booklet-certificate.

Primary Plan/Secondary Plan: The order of benefit determination rules determine whether This Plan is a “Primary Plan” or a “Secondary Plan” when compared to another Plan covering the person.

When this Plan is Primary, its benefits are determined before those of any other Plan and without considering any other Plan’s benefits. When this Plan is Secondary, its benefits are determined after those of another Plan and may be reduced because of the Primary Plan’s benefits.

Allowable Expense: A health care service or expense, including Deductibles, coinsurance, and Copayments, if any, that is covered at least in part by any of the Plans covering the person for whom benefits are claimed. When a Plan provides benefits in the form of services (for example an HMO), the reasonable cash value of each service will be considered an allowable expense and a benefit paid. An expense or service that is not covered by any of the plans is not an allowable expense. The following are examples of expenses or services that are not allowable expenses:

- If an Insured Person is confined in a private Hospital room, the difference between the cost of a semi-private room in the Hospital and the private room, (unless the Insured Person’s stay in a private Hospital room is medically necessary in terms of Generally Accepted medical practice, or one of the Plans routinely provides coverage for Hospital private rooms) is not an Allowable Expense.
- The amount a benefit is reduced by the Primary Plan because an Insured Person does not comply with the Plan provisions. Examples of these provisions are precertification of admissions and preferred provider arrangements.

Claim Determination Period means the part of a Calendar Year during which an Insured Person would receive benefit payments under This Plan if this section were not in force.

Effect on Benefits

Benefits otherwise payable under This Plan for Allowable Expenses during a Claim Determination Period may be reduced if:

- benefits are payable under any other Plan for the same Allowable Expenses; and
- the rules listed below provide that benefits payable under the other Plan are to be determined before the benefits payable under This Plan.

The reduction will be the amount needed to provide that the sum of payments under This Plan plus benefits payable under the other Plan(s) is not more than the total of Allowable Expenses. Each benefit that would be payable in the absence of this section will be reduced proportionately. Any such reduced amount will be charged against any applicable benefit limit of this Plan.

For this purpose:

- benefits payable under other Plans will include the benefits that would have been paid had claim been made for them;
- ** - for any person covered by Medicare Part A, benefits payable will include benefits provided by Medicare Part B and C whether or not the person is covered under that Part B and C.

**Not applicable to persons subject to the INTEGRATION WITH MEDICARE provisions as described in page NBM 5157.

Order of Benefit Determination

General. Except as described below under Medicare Exception, the benefits payable of a Plan that does not have a coordination of benefits provision similar to the provision described in this section will be determined before the benefits payable of a Plan that does have such a provision. In all other instances, the order of determination will be:

Rules. This Plan determines its order of benefits using the first of the following rules which applies:

- **Non-Dependent/Dependent.** The plan which covers the person as an employee, Member, or subscriber (that is, other than as a Dependent) are determined before those of the plan which covers the person as a Dependent. Exception: If the person is also a Medicare beneficiary, and as a result of the rule established by Title XVIII of the Social Security Act and implementing regulations, Medicare is:
 - Secondary to the Plan covering the person as a Dependent; and
 - Primary to the Plan covering the person as other than a Dependent (e.g. a retired employee).

Then the benefits of the Plan covering the person as a Dependent are determined before those of the Plan covering that person as other than a Dependent. This provision is not applicable to persons subject to the INTEGRATION WITH MEDICARE provisions as described in page NBM 5157.

- **Dependent Child--Parents Not Separated or Divorced.** If a child is covered by both parents' Plans, the Plan of the parent whose birthday falls earlier in the Calendar Year will be determined before those of the Plan of the parent whose birthday falls later in that year. But, if both parents have the same birthday or if the other Plan does not have a birthday rule, and as a result the Plans do not agree on the order of benefits, the benefits of the Plan which covered a parent longer are determined before those of the Plan which covered the other parent for a shorter period of time.

However, if the other Plan does not have the rule described above, but instead has a rule based upon the gender of the parent, and if, as a result, the Plans do not agree on the order of benefits, the rule in the other Plan will determine the order of benefits.

- **Dependent Child--Separated or Divorced Parents.** If a child of legally separated or divorced parents is covered under two or more Plans, benefits for the child are determined in this order:

- first, the Plan of the parent with custody of the child;
- then, the Plan of the spouse of the parent with custody of the child; and
- finally, the Plan of the parent not having custody of the child.

However, if the specific terms of a court decree state that one of the parents is responsible for the health care expenses of the child, and the entity obligated to pay or provide the benefits of the Plan of that parent has actual knowledge of those terms, the benefits of that Plan are determined first. This paragraph does not apply for any Claim Determination Period or Plan year during which any benefits are actually paid or provided before the entity has that actual knowledge.

- **Joint Custody.** If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the Plans covering the child shall follow the order of benefit determination rules for Dependent children of parents who are not separated or divorced.

- **Active/Inactive Employee.** The benefits of a Plan which covers a person as an employee who is neither laid-off nor retired are determined before those of a Plan which covers that person as a laid-off or retired employee. The same would hold true if a person is a dependent of a person covered as a retiree and an employee. If the other Plan does not have this rule, and if, as a result, the Plans do not agree on the order of benefits, this rule will not apply.

- **Continuation of Coverage.** If a person for whom coverage is provided under a right of continuation according to Federal or state law is also covered under another Plan, the following will be the order of benefit determination:

- first, the benefits of a Plan covering the person as a Member or subscriber (or as that person's Dependent);
- second, the benefits under the continuation coverage.

If the other Plan does not have the rule described above, and if, as a result, the Plans do not agree on the order of benefits, this rule will not apply.

- **Longer/Shorter Length of Coverage.** If none of the above rules determine the order of benefits, the benefits of the Plan which covered the Member, or subscriber longer are determined before those of the Plan which covered that person for the shorter time.

Medicare Exception

Unless otherwise required by Federal law, benefits payable under Medicare will be determined before the benefits payable under the Group Policy. Federal law will usually apply in such instances if:

- the benefits are applicable to an active Member or to that Member's spouse; and
- the Member's employer has 20 or more employees.

For persons subject to INTEGRATION WITH MEDICARE provision, the benefits payable under the Group Policy will be directly reduced by Medicare benefits, as described in this booklet-certificate.

Important Note for Members or Dependents eligible for Medicare Part B (or Part C)

Members or Dependents who are eligible for COBRA and who are age 65 or older, or who are disabled, should enroll in Medicare Part B (or Part C) because Medicare is the primary payer for health care expenses. In this instance, the Group Policy pays secondary whether or not the Member or Dependent is actually enrolled in Medicare Part B (or Part C). Therefore, failure to enroll in Medicare Part B (or Part C) will result in significant benefit reductions.

Medicare is the primary payer under other circumstances as well. Please consider medical enrollment options carefully.

How COB Works

Example 1: The natural father is insured as a Member under This Plan. Company A covers the natural mother. Company B covers the stepfather. The natural mother has custody of the child and the divorce decree does not establish financial responsibility for medical, dental, or other health care expenses.

The following order of benefits would apply to the child:

1. Company A would be Primary (mother's carrier).
2. Company B would be Secondary (stepfather's carrier).
3. The Company would then determine the benefits payable, if any, under This Plan.

Example 2A: Mrs. Smith has filed a claim for \$2,400 with both Company A and Company B. Company A insures Mrs. Smith as an employee and Company B insures her as a dependent spouse under a plan. Both plans provide 80% of Covered Charges after a \$200 deductible.

Both plans have a COB provision, therefore, Company A would pay first since it insures Mrs. Smith as an employee. Since Company A pays first, it calculates benefits in full as though duplicate coverage did not exist.

Company A

Billed Charges	\$ 2,400.00
Not Covered By Primary Carrier	\$ 200.00 (Personal Items)
Total Covered Charges	\$ 2,200.00
Company A's Deductible	\$ 200.00
Benefits Payable ($\$2,000 \times 80\% = \$1,600$)	\$ 1,600.00

Once Company A has determined and paid its benefits, Mrs. Smith's claim is then considered by Company B. In calculating its benefit, Company B must include any expenses that would be allowable expenses under the Company A plan.

Company B

Allowable Expenses	\$ 2,200.00
Less Company A Benefits	\$ 1,600.00
Benefits Payable	\$ 600.00

The patient is responsible for \$200 which is not considered a covered expense under either policy.

Example 2B: The same rules apply in this example as they did in Example 2A. Mrs. Smith has filed an additional claim for \$5,000 with both Company A and Company B. Company A insures Mrs. Smith as an employee and Company B insures her as a dependent spouse under a plan. Both plans provide 80% of Covered Charges after a \$200 deductible.

Both plans have a COB provision, therefore, Company A would pay first since it insures Mrs. Smith as an employee. Since Company A pays first, it calculates benefits according to their plans Covered Charges as though duplicate coverage did not exist.

Company A

Billed Charges	\$ 5,000.00
Not Covered By Primary Carrier	\$ 500.00 (Private Room)
Total Covered Charges	\$ 4,500.00
Company A's Deductible	\$ 200.00
Benefits Payable ($\$4,300 \times 80\% = \$3,440$)	\$ 3,440.00

Once Company A has determined and paid its benefits, Mrs. Smith's claim is then considered by Company B. In calculating its benefit, Company B must include any expenses that would be allowable expenses under the Company A plan.

Company B

Allowable Expenses	\$ 4,500.00
Less Company A Benefits	\$ 3,440.00
Benefits Payable by Company B	\$ 1,060.00

The patient is responsible for \$500 which is not considered a covered expense under either policy.

MEDICAL EXPENSE COVERAGE

INTEGRATION WITH MEDICARE

This section will apply to Insured Persons, where permitted by Federal law:

- on the date the Insured Person becomes entitled to Medicare due to their age; and
- who are covered by Medicare Parts A, B and C (or would have been covered if complete and timely application had been made);

Comprehensive Medical benefits payable under the Group Policy for Treatment or Service received will be reduced by:

- the benefits payable for such Treatment or Service by Medicare Parts A, B and C; or
- the benefits that would have been payable for the Treatment or Service by Medicare Parts A, B and C if the Insured Person had been covered by Medicare Parts A, B and C.

MEDICAL EXPENSE INSURANCE

SUBROGATION AND REIMBURSEMENT

Applicability

Subject to applicable law, this section will apply to Insured Persons who:

- receive benefit payment under the Group Policy as a result of a sickness or injury; and
- have a lawful claim against another party, parties, or insurer (including uninsured, underinsured, and no-fault automobile insurers) for compensation, damages, or other payment because of that same sickness or injury.

The Company will have the right of first reimbursement from any recovery an Insured Person receives.

Transfer of Rights

In those instances where this section applies, the rights of the Insured Person to claim or receive compensation, damages, or other payment from the other party or parties will be transferred to the Company, but only to the extent of benefit payments made under the Group Policy.

Insured Person Obligations

To secure the Company's rights under this section, an Insured Person must:

- Complete any applications or other instruments and provide any documents the Company might require, and cooperate with the Company and the Company's agents in order to protect the Company's subrogation rights.
- If payment from the other party or parties has been received, reimburse the Company for benefit payment made under the Group Policy. Such reimbursement will not exceed the lesser of:
 - the amount paid by the other party or parties; or
 - the excess amount which the Insured Person has received from the other party or parties after he or she has been fully compensated for his or her general damages.
- The Insured Person will not take any action that prejudices the Company's rights. If the Insured Person enters into litigation or settlement negotiations regarding the obligations of other parties, the Insured Person must not prejudice, in any way, the Company's subrogation rights under this section.
- The Insured Person or their legal representative agree to hold all settlement funds in trust until the subrogation and/or reimbursement rights of the Group Policy have been satisfied.

The costs of legal representation retained by the Company in matters related to subrogation will be borne solely by the Company. The costs of legal representation retained by the Insured Person will be borne solely by the Insured Person.

CONTINUATION OF COVERAGE – STATE REQUIRED - WISCONSIN

State Required Continuation – Wisconsin

- Definitions

Qualified Person means an individual who, on the day before a Qualifying Event, is covered under the Group Policy by virtue of being the Member or the Dependent spouse or Dependent Child of a Member.

Qualifying Event means any of the following events which, except for the election to continue coverage, would result in a loss of coverage to a Qualified Person:

- the Member ceases to be eligible (for any reason other than cessation of active work due to misconduct in connection with employment). In this instance, covered Dependents are eligible for continuation of coverage only if the Member has elected to continue coverage under these provisions; or
- the Member's death; or
- the Member's dissolution of marriage (divorce or annulment of marriage from his or her spouse).

- Qualification for Continuation

A Qualified Person who would lose insurance under the Group Policy because of a Qualifying Event may elect to continue the insurance if, on the date insurance would otherwise cease:

- the Qualified Person was continuously insured under the Group Policy (or for similar benefits under any group policy which it replaced) for at least the three-month period immediately preceding the termination; and
- the Qualified Person is not eligible for similar coverage under another group medical expense plan; and
- the Group Policy is in force.

- Period of Continuation

A person who qualifies for continuation as described above may continue insurance until the earliest of:

- the date the Group Policy is terminated (the Qualified Person may complete the continuation period under the Policyholder's replacement coverage, if any); or
- if the Qualified Person is a Member's former spouse due to dissolution of marriage, the date the Member is no longer eligible for coverage under the Group Policy; or
- the date the Qualified Person becomes eligible for similar coverage under another group medical expense plan; or
- the date insurance would otherwise cease as provided in the Group Policy; or

- the end of the period for which premium is paid, if the Qualified Person fails to make timely payment of a required premium; or
- the date insurance has been continued for 18 months.

NOTE: The other group medical expense plan will not be considered similar coverage unless its benefits are substantially similar and the person's preexisting conditions will be covered.

- **Notice, Election and Premium Requirements**

When a Qualified Person's coverage would otherwise end, the Policyholder must, within five days after receiving notice to terminate coverage, give him or her Written notice of the right to elect continuation. The Qualified Person must request continuation, and pay the first premium, within 30 days after receipt of such notice.

- **Dependent Children Who Cease to Qualify Due to a Medical Leave of Absence**

- **Qualification for Continuation**

If a Dependent Child's coverage would otherwise end because he or she ceases to qualify as a Full-Time Student as defined in page NBM 5136 due to a medical condition, the Dependent Child's coverage must continue provided:

- the Dependent Child has provided the Company with Written certification from his or her treating Physician that the Dependent Child's absence is medically necessary; and
- the Group Policy is in force; and
- the Dependent Child is not eligible for Medicare or other group medical expense coverage.

- **Period of Continuation**

Such continued coverage will terminate the earliest of:

- the Dependent Child advises the Company that he or she does not intend to return to school full-time;
- the Dependent Child becomes employed full time;
- the Dependent Child obtains other health care coverage;
- the Dependent Child marries and is eligible for coverage under his or her spouse's health care coverage;
- the date the Dependent Child fails to qualify as set forth above;
- the date the coverage would otherwise cease as provided in page NBM 5125;
- the date the Dependent Child reaches the maximum age for a Full-Time Student;
- one year has elapsed since the child's coverage continuation began and the Dependent Child has not returned to school full time.

CONTINUATION OF COVERAGE

COBRA CONTINUATION

Federal Required Continuation - Consolidated Omnibus Budget Reconciliation Act (COBRA)

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) applies to any employer (except the federal government and religious organizations) that: (a) maintains group health coverage; and (b) normally employed 20 or more employees on a typical business day during the preceding calendar year. For this purpose, "employee" means full-time employees and full-time equivalent for part-time employees.

Where applicable, COBRA requires that group health insurance allow qualified persons (described below) to continue group health coverage after it would normally end. The term "group health coverage" includes any medical, dental, vision care, and prescription drug coverages that are part of the insurance.

A. Qualified Persons/Qualifying Events

Continuation of group health coverage must be offered to the following persons if they would otherwise lose that coverage as a result of the following qualifying events:

- (1) A Member, spouse or Dependent Child following the Member's:
 - (a) termination of employment for a reason other than gross misconduct; or
 - (b) a reduction in work hours.

Reduction in work hours includes, but is not limited to, leave of absence, layoff, absence due to sickness or injury, or, when applicable, retirement.

(Note: Taking a family or medical leave under the Federal Family & Medical Leave Act (FMLA) is not a qualifying event under COBRA. A Member has a qualifying event when the Member does not return to work after the end of FMLA leave); and

- (2) a Member's former spouse (and any Dependent Children) following a divorce or legal separation from the Member; and
- (3) a Member's surviving spouse (and any Dependent Children), following the Member's death; and
- (4) a Member's Dependent Child following loss of status as a Dependent under the terms of the Group Policy (e.g., attaining the maximum age, marriage, joining the armed forces, etc.); and

- (5) a Member's spouse (and any Dependent Children) following the Member's entitlement to Medicare; and
- (6) a Member's Dependent Child who is born to or placed for adoption with the Member who is on COBRA continuation due to termination of employment or reduction in work hours; and
- (7) if the Group Policy covers retired Members, a retired Member and his/her spouse or Dependent Child (or surviving spouse or Dependent Child) when retiree health benefits are "substantially eliminated" or terminated within one year before or after the employer files Chapter 11 (United States Code) bankruptcy proceedings.

B. Maximum Continuation Period

Following a qualifying event, health coverage can continue up to the maximum continuation period. The maximum continuation period for a Member (and spouse or Dependent Child) following a termination of employment or reduction in work hours is 18 months from the date of the qualifying event. The maximum continuation period for a Member's Dependent Child that is born to or placed for adoption with the Member while on COBRA continuation will extend to the end of the Member's maximum continuation period.

Following a termination of employment or reduction in work hours, a qualified person may request an 11-month extension of COBRA continuation. The maximum COBRA continuation will be 29 months from the date of the qualifying event (see Disabled Extension, Section D).

When a Member becomes entitled to Medicare before employment terminates or work hours are reduced, the maximum continuation period for the spouse or Dependent Child will be the longer of:

- (1) 36 months dating back to the Member's entitlement to Medicare; or
- (2) 18 months from the date of the qualifying event (termination of employment or reduction in work hours).

The maximum continuation period for qualified Dependents following a qualifying event described in A (2) through A (5) is 36 months from the date of the qualifying event.

If the Group Policy covers retired Members and the qualifying event is the employer's bankruptcy filing, the following rules apply:

- (1) If the retired Member is alive on the date of the qualifying event, the retired Member and his or her spouse and Dependent Children may continue coverage for the life of the retired Member. In addition, if the retired Member dies while covered under COBRA, the spouse or Dependent Children may continue coverage for an additional 36 months.
- (2) If the retired Member is not alive on the date of the qualifying event, his or her spouse may continue coverage to the date of his or her death.

C. Second Qualifying Events

If during an 18-month continuation period (or, 29 months for qualified persons on the disabled extension), a second qualifying event described in A(2) through A(5) occurs, the maximum continuation period may be extended for the qualified Dependents up to 36 months. That is, following a second qualifying event, qualified Dependents may continue for up to a maximum of 36 months dating from the Member's termination of employment or reduction in work hours. The extension is only available if the second qualifying event described in A(2) through A(5), absent the first qualifying event, results in a loss of coverage for the spouse or Dependent Child under the Group Policy. A Member's Dependent Child who is born to or placed for adoption with the Member who is on COBRA continuation may also be eligible for a second qualifying event that occurred prior to birth or placement for adoption.

D. Disabled Extension

Following a termination of employment or reduction in work hours, a qualified person (Member or spouse or Dependent Child) who has been determined disabled by the Social Security Administration either before or within 60 days after the qualifying event may request an extension of the continued coverage from 18 months to 29 months. A Member's Dependent Child who is born to or placed for adoption with the Member who is on COBRA continuation must be determined disabled by the Social Security Administration within 60 days after the date of birth or placement for adoption. The disabled extension also applies to each qualified person (the disabled person and any family members) who is not disabled and who is on COBRA continuation as a result of termination of employment or reduction in work hours.

The 11-month extension for all qualified persons will end on the earlier of (a) 30 days following the date the disabled person is no longer determined by Social Security to be disabled, or (b) the date continuation would normally end as outlined in Section E below.

E. Termination of Continued Coverage

Continued coverage ends on the earliest of the following:

- (1) The date the maximum continuation period ends; or
- (2) The date the qualified person enrolls in Medicare; however, this does not apply to a person who is already enrolled in Medicare on the date he or she elects COBRA or to a person who is on COBRA due to the employer's bankruptcy filing as described in A(7); or
- (3) The end of the last coverage period for which payment was made if payment is not made prior to the expiration of the grace period. (See Grace Period, Section I.); or
- (4) The date the Group Policy is terminated (and not replaced by another group health plan); or

- (5) The date the qualified person becomes covered by another group health plan; however, this does not apply to a person who is already covered by the other group health plan on the date he or she elects COBRA.

Note: Persons who, after the date of COBRA continuation election, become entitled to Medicare or become covered under another group health plan, are not eligible for continued coverage. However, if the Group Policy covers retired Members, continued coverage for retired persons and their spouse or Dependent Child (or surviving spouse or Dependent Child) due to qualifying event A (7) above may not be terminated due to Medicare coverage.

F. Employer/Plan Administrator Notification Requirement

When a Member or Dependent (spouse or Dependent Child) has a qualifying event due to the Member's termination of employment or reduction in work hours, the death of the Member, the Member's entitlement to Medicare, or if the Group Policy covers retired Members, the commencement of the employer's Chapter 11 (United States Code) bankruptcy proceedings, the employer must notify the plan administrator within 30 days of the date of the qualifying event. The plan administrator must notify the qualified person of the right to COBRA continuation within 14 days after receiving notice of a qualifying event from the employer.

G. Qualified Person Notice and Election Requirements

Qualified persons must notify the plan administrator within 60 days after (a) the date of a qualifying event (i.e., divorce, legal separation, or a child ceases to be a Dependent Child under the terms of the Group Policy); (b) the date the qualified person would otherwise lose coverage as a result of a qualifying event; or (c) the date the qualified person is first informed of this notice obligation; otherwise the right to COBRA continuation ends. This 60-day notice period applies to initial and second qualifying events.

Qualified persons who request an extension of COBRA due to disability must submit a Written request to the plan administrator before the 18-month COBRA continuation period ends and within 60 days after the latest of the following dates: (a) the date of disability determination by the Social Security Administration; (b) the date of the qualifying event; (c) the date the qualified person would otherwise lose coverage as a result of a qualifying event; or (d) the date the qualified person is first informed of this notice obligation; otherwise the right to the disabled extension ends. Qualified persons must also notify the plan administrator within 30 days after the date the Social Security Administration determines the qualified person is no longer disabled.

Notification of a qualifying event to the plan administrator must be in Writing and must include the following information: (a) name and identification number of the Member and each qualified beneficiary; (b) type and date of initial or second qualifying event; (c) if the notice is for an extension due to disability, a copy of any letters from the Social Security Administration and the Notice of Determination; and (d) the name, address and daytime phone number of the qualified person (or legal representative) that the plan administrator may contact if additional information is needed to determine COBRA rights.

Within 14 days after receiving notice of a qualified event from the qualified person, the plan administrator must provide the qualified person with an election notice.

Qualified persons must make Written election within 60 days after the later of: (a) the date group health coverage would normally end; or (b) the date of the plan administrator's election notice. The election notice must be returned to the plan administrator within this 60-day period; otherwise the right to elect COBRA continuation ends.

Each qualified person has an independent right to elect COBRA. A covered Member may elect COBRA continuation on behalf of his/her covered spouse. A covered Member, parent, or legal guardian may elect COBRA continuation on behalf of his/her covered Dependent Children.

To protect COBRA rights, the plan administrator must be informed of any address changes for covered Members and Dependents. Retain copies of any notices sent to the plan administrator.

H. Monthly Cost

Persons electing continued coverage can be required to pay 102% of the cost for the applicable coverage (COBRA permits the inclusion of a 2% billing fee). Persons who qualify for the disabled extension and are not part of the family unit that includes the disabled person can be required to continue to pay 102% of the cost for the applicable coverage during the disability extension. Persons who qualify for the disabled extension and are part of the family unit that includes the disabled person can be required to pay 148% of the cost for the applicable coverage (plus a 2% billing fee) for the 19th through the 29th month of coverage (or through the 36th month if a second qualifying event occurs during the disabled extension).

I. Grace Period

Qualified persons have 45 days after the initial election to remit the first payment. The first payment must include all payments due when sent. All other payments (except for the first payment) will be timely if made within the Grace Period. **Grace Period** means the first 31-day period following a premium due date. Except for the first payment (see Section F), a Grace Period of 31 days will be allowed for payment of premium. Continued coverage will remain in effect during the Grace Period provided payment is made prior to the expiration of the Grace Period. If payment is not made prior to the expiration of the Grace Period, continued coverage will terminate at the end of the last coverage period for which payment was made.

J. Policy Changes

Continued coverage will be subject to the same benefits and rate changes as the Group Policy.

K. Newly Acquired Spouse or Dependent Child

A qualified person may elect coverage for a spouse or Dependent Child acquired during COBRA continuation. All enrollment and notification requirements that apply to the spouse or Dependent Child of active Members apply to the spouse or Dependent Child acquired by qualified persons during COBRA continuation.

Coverage for a newly acquired spouse or Dependent Child will end on the same dates as described for qualified persons in Section B above. Exception: Coverage for a newly acquired spouse or Dependent Child, other than the Member's Dependent Child who is born to or placed for adoption with the Member, will not be extended as a result of a second qualifying event.

L. Important Note for Members or Dependents eligible for Medicare Part B (or Part C)

Members or Dependents who are eligible for COBRA and who are age 65 or older, or who are disabled, should enroll in Medicare Part B (or Part C) because Medicare is the primary payer for health care expenses. In this instance, the Group Policy pays secondary whether or not the Member or Dependent is actually enrolled in Medicare Part B (or Part C). Therefore, failure to enroll in Medicare Part B (or Part C) will result in significant benefit reductions.

Medicare is the primary payer under other circumstances as well. Please consider medical enrollment options carefully.

M. Contact Information

To notify the plan administrator of an initial or second qualifying event, request a disabled extension, request termination of COBRA, change of address, or request additional information concerning the Group Policy or COBRA, contact the following:

Group Health Plan: Wisconsin John Doe Health Plan
Contact Name/Area: Wisconsin John Doe Benefits Department
Address: 900 Anywhere Street
Bonaparts, USA 52620
Phone Number: (319) 592-3166

SAMPLE

SAMPLE

SAMPLE

FEDERAL FAMILY AND MEDICAL LEAVE ACT (FMLA)

Continuation

Federal law requires that Eligible Employees be provided a continuation period in accordance with the provisions of the Federal Family and Medical Leave Act (FMLA).

This is a general summary of the FMLA and how it affects the Group Policy. Contact the Policyholder for details on this continuation provision.

FMLA and Other Continuation Provisions

If the Policyholder is an Eligible Employer and if the continuation portion of the FMLA applies to the Eligible Employee's coverage, these FMLA continuation provisions:

- are in addition to any other continuation provisions of the Group Policy, if any; and
- will run concurrently with any other continuation provisions of the Group Policy for sickness, injury, layoff, or approved leave of absence, if any.

If coverage under the Group Policy is subject to FMLA or a state continuation law, this continuation period will run concurrent with the FMLA or state continuation period.

Eligible Employer

Eligible Employer means any employer who is engaged in commerce or in any industry or activity affecting commerce who employs 50 or more employees for each working day during each of 20 or more calendar workweeks in the current or preceding Calendar Year.

Eligible Employee (definition for use in this section of the booklet-certificate only)

Eligible Employee means an employee who has worked for the Eligible Employer:

- for at least 12 months; and
- for at least 1,250 hours (approximately 24 hours per week) during the year preceding the start of the leave; and
- at a work-site where the Eligible Employer employs at least 50 employees within a 75-mile radius.

For this purpose, "employs" has the meaning provided by the Federal Family and Medical Leave Act (FMLA).

Mandated Unpaid Leave

Eligible Employers are required to allow 12 workweeks of unpaid leave during any 12-month period to Eligible Employees for one or more of the following reasons:

- the birth of a child of an Eligible Employee and in order to care for the child;
- the placement of a child with the Eligible Employee for adoption or foster care;
- to care (physical or psychological care) for the spouse, child, or parent of the Eligible Employee, if they have a "serious health condition";
- a "serious health condition" that makes the Eligible Employee unable to perform the functions of his or her job; or
- because of a "qualifying exigency" arising out of a spouse, son, daughter or parent on active duty or having been notified of a call to active duty, as applicable to retired regular Armed forces members, reserve members, National Guard members, and members in contingency operations, as defined under federal law.

Eligible Employers are required to allow up to a total of 26 workweeks of unpaid leave during any 12 month period to Eligible Employees to care for a "covered service member" with a "serious injury or illness".

Reinstatement

An Eligible Employee's terminated coverage may be reinstated in accordance with the provisions of the Federal Family and Medical Leave Act (FMLA).

Contact the Policyholder for details on this reinstatement provision.

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994 (USERRA)

Federal law requires that if insurance would otherwise end because the Member enters into active military duty or inactive military duty for training, he or she may elect to continue insurance (including Dependents insurance) in accordance with the provisions of Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

Continuation

If active employment ends because the Member enters active military duty, insurance may be continued until the earliest of:

- for the Member and Dependents:
 - the date the Group Policy is terminated; or
 - the end of the premium period for which premium is paid if the Member fails to make timely payment of a required premium; or
 - the date 24 months after the date the Member enters active military duty; or
 - the date after the day in which the Member fails to return to active employment or apply for reemployment with the Policyholder.
- for the Member's Dependents:
 - the date Dependent Medical Expense Insurance would otherwise cease as provided on page NBM 5125; or
 - the end of any Insurance Month desired, if requested by the Member before that date.

The continuation provision will be in addition to any other continuation provisions described in the Group Policy for sickness, injury, layoff, or approved leave of absence, if any. If the Insured Person qualifies for both state and USERRA continuation, the election of one means the rejection of the other.

Reinstatement

For Medical Expense Insurance, the reinstatement time period may be extended for an approved leave of absence taken in accordance with the provisions of the federal law regarding USERRA.

This is a general summary of the USERRA and how it affects the Group Policy. Contact the Policyholder for details on this continuation provision.

CLAIM PROCEDURES

Notice of Claim

Written notice of claim must be sent to the Company by or for the Insured Person who wishes to file claim for benefits under the Group Policy. This notice must be sent within 20 days after the date of loss. Failure to give notice within the time specified will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Claim Forms

Except in the case of medical care received from Preferred Providers claim, forms and other information needed to prove loss must be filed with the Company in order to obtain payment of benefits. The Policyholder will provide forms to assist the Insured Person in filing claims. If the forms are not provided within 15 calendar days after the Company receives such notice of claim, the Insured Person will be considered to have complied with the requirements of the Group Policy regarding proof of loss upon submitting, within the time specified below for filing proof of loss, Written proof covering the occurrence, character and extent of the loss.

Proof of Loss

Completed claim forms and other information needed to prove loss should be filed promptly. Written proof of loss should be sent to the Company within 12 months after the date of loss. For purposes of satisfying the claim processing requirements, receipt of claim will be considered to be met when the Company receives proof of loss. Proof of loss includes the patient's name, the Insured Person's name (if different from patient's name) provider of services, dates of service, diagnosis, description of Treatment or Service provided and extent of the loss. The Company may request additional information to substantiate the Insured Person's loss or require a Signed unaltered authorization to obtain that information from the provider. The Insured Person's failure to comply with such request could result in declination of the claim.

Payment, Denial, and Review

The Employee Retirement Income Security Act (ERISA) permits up to 30 calendar days from receipt of claim for processing the claim. If a claim cannot be processed due to incomplete information, the Company will either deny the claim or send a Written explanation requesting information prior to the expiration of the 30 calendar days. If the Company does not deny the claim and request additional information to complete the review, the claimant is then allowed up to 45 calendar days to provide all additional information requested. The Company will render a decision within 15 calendar days of either receiving the necessary information or upon the expiration of 45 calendar days if no additional information is received.

In actual practice, benefits will be payable sooner, provided the Company receives complete and proper proof of loss. If a claim is not payable or cannot be processed, the Company will submit a detailed explanation of the basis for the denial. See page NBM 5407 GP for the Complaint and Grievance Procedures.

For purpose of this section, "claimant" means Member or Dependent.

Medical Examinations

The Company may have the person whose loss is the basis for claim examined by a Physician. The Company will pay for these examinations and will choose the Physician to perform them.

Legal Action

Legal action with respect to a claim may not be started earlier than 90 calendar days after proof of loss is filed and before the appeal procedures have been exhausted. Further, no legal action may be started later than three years after proof is required to be filed.

Time Limits

All time limits listed in this section will be adjusted as required by law.

Recoding of Procedures

When a claim contains one or more procedure codes with the same date of service, the Company may review the claim to determine whether it contains, among other things, coding irregularities (including duplicative or combined codes), coding conflicts or coding errors. The Company will base such review on generally recognized and authoritative coding resources, including but not limited to Current Procedural Terminology (CPT) or Healthcare Common Procedure Coding Systems (HCPCS).

If the Company determines, at its discretion, that the claim may be more appropriately coded using the same or different codes, the claim will be recoded and processed accordingly to determine the allowable amount and extent of benefits.

Offsetting of Overpayments

If the Company pays benefits under the Group Policy for expenses incurred by an Insured Person which are later determined to have been paid to the Insured Person or a provider in error--for whatever reason, the Company will be entitled to offset the amount of the overpayment from any benefits under the Group Policy which may later become due the Insured Person or the same provider in connection with Treatment or Services rendered to the Insured Person, in order to recoup the Company's overpayment. The Company reserves the right to collect overpayments by other means available.

For Medical Insurance

Preferred Providers

When a person becomes insured, he or she will be issued an identification card. This card should be presented to each Preferred Provider at the time an Insured Person receives needed medical care. The Company will assist the Insured Person with the Precertification.

Benefit Advice

Benefit Advice is the Company's toll-free service that can answer questions about an Insured Person's benefit program or specific coverages. The staff provides information on topics such as outpatient surgery, generic drugs, health care alternatives, health care providers and treatment costs in the Insured Person's area.

The staff does not prescribe medical treatment. That is up to the Insured Person's Physician. But they can help the Insured Person understand his or her benefits and how to use them in the most cost-effective manner.

Call the toll-free Health Info Line number (see the ID card or Policyholder for the Health Info Line number) to discuss medical benefits with the Company's Benefit Advice staff. The number is also listed on page NBM 5100 A in this booklet-certificate.

Precertification - Applies to Medical Care received from PPO Providers or Non-PPO Providers

If a Hospital Inpatient Confinement or confinement in an inpatient confinement facility is necessary, the Insured Person will need to follow the procedures below in order to qualify for payment of Hospital Inpatient Confinement Charges and charges for services provided in an inpatient confinement facility at the standard rate for his or her Group Policy. The procedures differ depending on the type of Hospital Inpatient Confinement or confinement in an inpatient confinement facility:

- **For Other than Emergency Services**

An Insured Person or a designated patient representative must call the Company at the toll-free number shown on the identification card as soon as a Hospital Inpatient Confinement or confinement in an inpatient confinement facility is scheduled, but no later than the day of a Hospital Inpatient Confinement or confinement in an inpatient confinement facility.

- **For Emergency Services**

An Insured Person or a designated patient representative must call the Company at the toll-free number shown on the identification card within two business days of a Hospital Inpatient Confinement or confinement in an inpatient confinement facility.

- **For a Continued Stay Review**

If the Hospital Inpatient Confinement or confinement in an inpatient confinement facility will exceed the approved number of days, the Company will initiate a Continued Stay Review.

- **For Childbirth**

A Precertification is not required for mother and baby for 48 hours following a vaginal delivery or 96 hours following a cesarean section.

An Insured Person or a designated patient representative must call the Company at the toll-free number shown on the identification card before the end of the automatically approved time period if the mother or baby will remain Hospital Inpatient Confined beyond that time period.

Notification of the number of approval days will be sent to the Insured Person, his or her Physician, and the Hospital.

Facility of Payment For Medical Insurance

The Company will normally pay all benefits to the Member. However, if the claimed benefits result from a Dependent's sickness or injury, the Company may make payment to the Dependent. Also, in the special instances listed below, payment will be as indicated. All payments so made will discharge the Company to the full extent of those payments.

- If payment amounts remain due upon the Insured Person's death, those amounts may, at the Company's option, be paid to the Insured Person's estate, spouse, child, parent, or provider of medical services.
- If the Company believes a person is not legally able to give a valid receipt for a benefit payment, and no guardian has been appointed, the Company may pay whoever has assumed the care and support of the person.
- Benefits payable to a PPO Provider will be paid directly to the PPO Provider on behalf of the Insured Person.
- Benefits payable to Transplant Network Providers will be paid directly to the Transplant Network Provider.

STATEMENT OF RIGHTS

Federal law requires that this section be included in the booklet-certificate:

As a participant in this plan the Member is entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA).

ERISA provides that all plan participants shall be entitled to:

Receive Information About Plan and Benefits

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Continue Group Health Plan Coverage

Continue health care coverage for the Member, spouse or Dependents if there is a loss of coverage under the plan as a result of a qualifying event. The Member and his or her Dependents may have to pay for such coverage. Review this summary plan description and the documents governing the plan or the rules governing COBRA continuation coverage rights.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate the plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of Members and other plan participants and beneficiaries. No one, including the employer, union, or any other person, may fire the Member or otherwise discriminate against the Member in any way to prevent him or her from obtaining a welfare benefit or exercising rights under ERISA.

Enforce the Member's Rights

If the Member's claim for a welfare benefit is denied or ignored, in whole or in part, the Member has a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps the Member can take to enforce the above rights. For instance, if the Member requests a copy of plan documents or the latest annual report from the plan and does not receive them within 30 days, he or she may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay the Member up to \$110 a day until the Member receives the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If the Member has a claim for benefits which is denied or ignored, in whole or in part, the Member may file suit in a state or Federal court. In addition, if the Member disagrees with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, the Member may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if the Member is discriminated against for asserting his or her rights, the Member may seek assistance from the U.S. Department of Labor, or the Member may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If the Member is successful the court may order the person the Member sued to pay these costs and fees. If the Member loses, the court may order the Member to pay these costs and fees, for example, if it finds the Member's claim is frivolous.

Assistance with Member Questions

If the Member has any questions about his or her plan, the Member should contact the plan administrator. If the Member has any questions about this statement or about his or her rights under ERISA, or if the Member needs assistance in obtaining documents from the plan administrator, the Member should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in the telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. The Member may also obtain certain publications about his or her rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

**SUPPLEMENT
TO THE MEMBER'S BOOKLET-CERTIFICATE**

The Employee Retirement Income Security Act (ERISA) requires that certain information be furnished to each participant in an employee benefit plan. Policyholders may use this booklet-certificate in part in meeting Summary Plan Description requirements under ERISA.

1. **Employer Plan Identification Number:**

EIN: 42-0949113

PN: 501

2. **Type of Administration:**

Medical Expense Coverage: Insurance Contract

3. **Plan Administrator:**

Riverside Plastics Incorporated
900 Washington St
Bonapart USA 52620

See the employer for the business telephone number of the Plan Administrator.

4. **Plan Sponsor:**

Riverside Plastics Incorporated
900 Washington St
Bonapart USA 52620

A complete list of the employers and/or employee organizations sponsoring the plan may be obtained upon written request to the plan administrator and is also available for examination at the business office of the plan administrator.

Upon Written request, participants may receive from ERISA Plan Administrator, information as to whether a particular employer or employee organization is a sponsor of the ERISA Plan and, if the employer or employee organization is a plan sponsor, their address.

5. **Agent for Service of Legal Process:**

Riverside Plastics Incorporated
900 Washington St
Bonapart USA 52620
Telephone: (319)592-3166

Legal process may also be served upon the plan administrator.

6. **Type of Participants Covered Under the Plan:**

All active full-time employees of Riverside Plastics Incorporated, and provided that, for each employee, he or she also meets the definition of a Member as defined in the DEFINITIONS section of this booklet (page NBM 5136).

7. **Sources and Methods of Contributions to the Plan:**

Employee pays none of Employee's contribution. Employee pays part of Dependent's contribution (if Employee elects to enroll Dependents in plan).

8. **Ending Date of Plan's Fiscal Year:**

December 31

DEFINITIONS

When used in the Group Policy, the terms listed below will mean:

Adverse Benefit Determination means a decision by the Company that an admission, continued stay, or other health care service has been reviewed and based upon the information provided, does not meet the Company's requirements for a Covered Charge, appropriateness, health care setting, level of care, or effectiveness and is not payable (in whole or in part). Coverage is therefore denied, reduced or rescinded.

Ambulatory Surgery Center means a facility designed to provide surgical care which does not require Hospital Inpatient Confinement but is at a level above what is available in a Physician's office or clinic. An Ambulatory Surgery Center:

- is licensed by the proper authority of the state in which it is located, has an organized Physician staff, and has permanent facilities that are equipped and operated primarily for the purpose of performing surgical procedures; and
- provides Physician services and full-time skilled nursing services directed by a licensed registered nurse (R.N.) whenever a patient is in the facility; and
- does not provide the services or other accommodations for Hospital Inpatient Confinement; and
- is not a facility used as an office or clinic for the private practice of a Physician or other professional providers.

Average Wholesale Price (AWP) means the published cost of a drug product to the wholesaler.

Birthing Center means a freestanding facility that is licensed by the proper authority of the state in which it is located and that:

- provides prenatal care, delivery, and immediate postpartum care; and
- operates under the direction of a Physician who is a specialist in obstetrics and gynecology; and
- has a Physician or certified nurse midwife present at all births and during the immediate postpartum period; and
- provides, during labor, delivery and the immediate postpartum period, full-time skilled nursing services directed by a licensed registered nurse (R.N.) or certified nurse midwife; and
- has a Written agreement with a Hospital in the area for emergency transfer of a patient or a newborn child, with Written procedures for such transfer being displayed and staff members being aware of such procedures.

Calendar Year means January 1 through December 31 of each year.

Community Mental Health Center means a community or county mental health facility that is licensed by the proper authority of the state in which it is located, and is primarily engaged in providing outpatient Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services.

Company means Nippon Life Insurance Company of America.

Cosmetic Treatment or Service means Treatment or Service intended to change:

- the texture or appearance of the skin; or
- the relative size or position of any part of the body;

when such Treatment or Service:

- is performed primarily to prevent or relieve social, emotional or psychological distress; or
- is not needed to correct or improve a Functional Impairment of an organ or other body part.

Functional Impairment is a direct and measurable reduction of physical performance of an organ or body part.

Cosmetic Treatment or Service includes, but is not limited to, surgery and pharmacological regimens and all their related charges.

Covered Charges means a Treatment or Service that is:

- prescribed by a Physician and required for the screening, diagnosis or treatment of a medical condition;
- consistent with the diagnosis or symptoms;
- not excessive in scope, duration, intensity or quantity;
- the most appropriate level of services or supplies that can safely be provided; and
- determined by the Company to be Generally Accepted.

Custodial Care means assistance with meeting personal needs or the Activities of Daily Living.

For this purpose, "Activities of Daily Living" means activities that do not require the services of a Physician, registered nurse (R.N.), licensed practical nurse (L.P.N.), chiropractor, physical therapist, occupational therapist, speech therapist, or other health care professional including, but not limited to, bathing, dressing, getting in and out of bed, feeding, walking, elimination and taking medications.

Date of Issue means the date the Group Policy is placed in force: January 1, 2015.

Deductible; Deductible Amount means a specified dollar amount of Covered Charges that must be incurred by the Insured Person before benefits will be payable under the Group Policy for all or part of the remaining Covered Charges during the Calendar Year.

Dental Services means any Treatment or Service provided to diagnose, prevent, or correct:

- periodontal disease (disease of the surrounding and supplemental tissues of the teeth, including deformities of the bone surrounding the teeth); or
- malocclusion (abnormal positioning or relationship of the teeth); or

- ailments or defects of the teeth and supporting tissue and bone (excluding impacted teeth and appliances used to close an acquired or congenital opening. However, the term Dental Services will include treatment performed to replace or restore any natural teeth in conjunction with the use of any such appliance).

Dependent means:

- The Member's spouse, if that spouse:
 - Resides in the United States; and
 - is not in the Armed Forces of any country; and
 - is not insured under the Group Policy as a Member; and
 - is legally wed to the Member.
- The Member's Dependent Child (or Children) as defined below.

Dependent Child; Dependent Children means:

- A Member's natural, stepchild or legally adopted child, if that child is less than 26 years of age.

A newly adopted child will be considered a Dependent Child from the date of Placement with the Member for the purpose of adoption or the date of adoption, whichever is earlier. The child will continue to be a Dependent Child unless the Placement is disrupted prior to legal adoption and the child is removed from Placement.

- A Member's foster child, provided:
 - the child meets the requirements above; and
 - the child has been placed with the Member or the Member's spouse insured under this booklet-certificate by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction; and
 - the required documentation has been provided and the child is approved in Writing by the Company as a Dependent Child.
- The child of a Member's insured dependent natural or legally adopted son or daughter, if:
 - with respect to the Member's insured Dependent son, paternity has been acknowledged by such Dependent son or established by the courts; and
 - the Member's insured Dependent son or daughter:
 - is less than 18 years of age; and
 - remains an eligible Dependent Child as defined above.
- The Member's adult child, if that adult child:
 - is a Full-Time Student, as defined in this section, regardless of age; and

- is not eligible for coverage under a group health plan that is offered by the child's employer or whose employer does not offer health insurance to its employees; and
- is called to federal active duty in the national Guard or in a reserve component of the U.S. Armed Forces while the child was attending, as a Full-Time Student, an institution of higher education; and
- was under the age of 27 years when called to federal active duty, provided the adult child applies to an institution of higher education as a Full-Time Student within 12 months from the date of fulfilling an active duty obligation.

When the adult child is called to active duty more than once within a four-year period of time, the adult child's age when first called to active duty will be used to determine eligibility.

Dependent Child will include any child covered under a Qualified Medical Child Support Order (QMCSO) or National Medical Support Notice (NMSN) as defined by applicable federal law and state insurance laws that are applicable to the Group Policy, provided the child meets the Group Policy's definition of a Dependent Child.

Developmental Disability means a Dependent Child's substantial handicap which:

- results from mental retardation, cerebral palsy, epilepsy, or other neurological disorder; and
- is diagnosed by a Physician as a permanent or long-term continuing condition.

Emergency Medical Condition means a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, which would lead a prudent layperson who possesses an average knowledge of health and medicine to reasonably conclude that a lack of immediate medical attention would likely result in any of the following:

- serious jeopardy to the Insured Person's health or, with respect to a pregnant woman, serious jeopardy to the health of the woman or her unborn child; or
- serious impairment to the Insured Person's bodily functions; or
- serious dysfunction of one or more of the Insured Person's body organs or parts.

Emergency Services means with respect to an Emergency Medical Condition, a medical screening examination that is within the capability of the emergency department of a Hospital, including ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition, and such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the Hospital, as are required to Stabilize the patient.

Essential Health Benefits means those services and devices defined by the Federal government as "essential health benefits" as follows: (a) ambulatory patient services, (b) emergency services, (c) hospitalization, (d) maternity and newborn care, (e) mental health and substance use disorder services, including behavioral health treatment, (f) prescription drugs, (g) rehabilitative and habilitative services and devices, (h) laboratory services, (i) preventive and wellness services and chronic disease management, (j) pediatric services, including oral and vision care.

Experimental or Investigational Measures means any Treatment or Service, regardless of any claimed therapeutic value, not Generally Accepted by specialists in that particular field of medicine.

Full-Time Employee means a person who is regularly scheduled to work for the Policyholder for at least 30 hours a week. The employee must be compensated by the Policyholder and either the employee or employer must be able to show taxable income on federal or state tax forms. Work must be at the Policyholder's usual place or places of business or at another place to which an employee must travel to perform his or her regular duties.

An owner, proprietor or partner of the Policyholder's business will be deemed to be an eligible employee for purposes of the Group Policy, provided he or she is regularly scheduled to work for the Policyholder for at least 30 hours a week and otherwise meets the definition of Full-Time Employee.

Full-Time Student means the Member's Dependent Child attending a school that has a regular teaching staff, curriculum and student body and who:

- attends school on a full-time basis, as his or her main focus; and
- carries a minimum load of 12 credit hours; and
- receives more than one-half of his or her financial support from the Member.

Generally Accepted means Treatment or Service for the particular sickness or injury which is the subject of the claim that:

- has been accepted as the standard of practice according to the prevailing opinion among experts as shown by (or in) articles published in authoritative, peer-reviewed medical and scientific literature; and
- is in general use in the relevant medical community; and
- is not under scientific testing or research.

Group Health Plan means an employee welfare benefit plan, as defined in ERISA, to the extent that the plan provides medical care to employees or their dependents (as defined under the terms of the plan) directly or through insurance, reimbursement, or otherwise.

Group Policy means the policy and booklet-certificate of group insurance issued to the Policyholder by the Company which describes benefits and provisions for the Policyholder and Insured Persons.

Health Care Extender means a health care provider who assists in the delivery of covered medical services under the direction and supervision of a Physician.

“Direction and supervision” means the Physician co-signs any progress notes Written by the Health Care Extender; or there is a legal agreement that places overall responsibility for the Health Care Extender's services on the Physician.

Health Insurance Coverage means benefits consisting of medical care under any hospital or medical service policy or certificate, hospital or medical service plan contract, or Health Maintenance Organization (HMO) contract, offered by an insurance company, insurance service, or insurance organization (including an HMO) licensed to engage in the business of insurance and subject to state law which regulates insurance.

Health Maintenance Organization (HMO) means an entity that is:

- a federally qualified Health Maintenance Organization as defined by federal law; or
- an organization recognized under state law as a Health Maintenance Organization; or
- a similar organization regulated under state law for solvency in the same manner and to the same extent as such a Health Maintenance Organization.

Home Health Aide means a person, other than a licensed registered nurse (R.N.), who provides medical or therapeutic care under the supervision of a Home Health Care Agency.

Home Health Care Agency means a Hospital, agency, or other service that is certified by the proper authority of the state in which it is located to provide home health care.

Home Health Care Plan means a program of home care that:

- is required as the result of a sickness or injury; and
- prevents, delays or shortens a Hospital Inpatient Confinement or Skilled Nursing Facility confinement; and
- is documented in a Written plan of care; and
- is prescribed by the attending Physician.

Home Infusion Therapy Services means Treatment or Service required for the administration of intravenous drugs or solutions, which:

- is required as a result of a sickness or injury; and
- prevents, delays, or shortens a Hospital Inpatient Confinement or Skilled Nursing Facility confinement; and
- is documented in a Written plan of care; and
- is prescribed by the attending Physician.

Hospice means a facility, agency, or service that:

- is licensed by the proper authority of the state in which it is located to establish and manage Hospice Care Programs; and
- arranges, coordinates, and provides Hospice Care Services for dying individuals and their families; and
- maintains records of Hospice Care Services provided and bills for such services on a consolidated basis.

Hospice Care Program means a program that furnishes palliative or supportive care focused on comfort and not cure and that is:

- managed by a Hospice; and
- established jointly by a Hospice, a Hospice Care Team, and an attending Physician;

to meet the special physical, psychological, and spiritual needs of dying individuals and their families.

Hospice Care Team means a group that provides coordinated Hospice Care Services and normally includes:

- a Physician;
- a patient care coordinator (Physician or nurse who serves as an intermediary between the program and the attending Physician);
- a nurse;
- a mental health specialist;
- a social worker;
- a chaplain; and
- lay volunteers.

Hospital means an institution that is licensed as a Hospital by the proper authority of the state in which it is located, but not including any institution, or part thereof, that is used primarily as a clinic, Skilled Nursing Facility, convalescent home, rest home, home for the aged, nursing home, custodial care facility, or training center.

For the purpose of Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services, the definition of "Hospital" will include each of the following facilities provided it is licensed by the proper authority of the state in which it is located:

- a Psychiatric Hospital; and
- an Inpatient Alcohol or Drug Abuse Treatment Facility; and
- a residential treatment center or facility; and
- a public or private treatment facility that meets the standards established by the Wisconsin Department of Health and Social Services and is approved by that department; and
- any other facility required by state law to be recognized as a treatment facility under the Group Policy.

Hospital Inpatient Confined; Hospital Inpatient Confinement means any period of Treatment or Service in a Hospital in excess of twenty-three consecutive hours for any cause. A Precertification as defined in page NBM 5407 CC is required for Hospital Inpatient Confinements.

Hospital Inpatient Confinement Charges means Covered Charges by a Hospital for room, board, and other usual services and by a Physician for pathology, radiology, or the administration of anesthesia provided while an Insured Person is Hospital Inpatient Confined.

Hospital Room Maximum means Covered Charges by a Hospital for room and board while confined in a private room up to:

- the Hospital's most frequent semiprivate room rate, if the Hospital has semiprivate rooms; or
- the Hospital's most frequent private room rate, if the Hospital has no semiprivate rooms.

Immediate Family means an Insured Person's spouse, natural or adoptive parent, natural or adoptive child, sibling, stepparent, stepchild, stepbrother or stepsister, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandparent, grandchild or spouse of grandparent or grandchild.

Inpatient Alcohol or Drug Abuse Treatment Facility means an institution that is licensed by the proper authority of the state in which it is located, and is primarily engaged in providing alcohol or drug detoxification or rehabilitation treatment services; and

- is supervised on a full-time basis by a Doctor of Medicine (M.D.) or Doctor of Osteopathy (D.O.); and
- provides 24-hour a day on-site nursing care by licensed registered nurses (R.N.).

Insurance Month means Calendar month.

Insured/Insured Person means a Member or Dependent who:

- applied for coverage; and
- meets the eligibility rules set forth in the Group Policy; and
- is approved for insurance by the Company; and
- for whom all applicable premiums are paid, and is therefore insured.

When Insured is used alone, it does not include the Dependent.

When Dependent is used alone, it does not include the Member.

Member means any person who Resides in the United States and who is a Full-Time Employee of the Policyholder.

Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services means Treatment or Service provided to alter a person's behavior, regardless of the cause of that behavior, including, but

not limited to: individual, family or group psychotherapy; psychological testing; electroconvulsive therapy; psychiatric diagnostic interviews or examinations; behavior modification; psychiatric, alcohol or drug abuse medication management; alcohol or drug abuse rehabilitation or counseling services; hypnotherapy; narcosynthesis; biofeedback, milieu or other therapies (physical, occupational or speech therapy) used to diagnose or treat mental health or behavioral, alcohol or drug abuse problems.

Non-Preferred Provider/Non-PPO Provider means a Hospital, Physician, or other provider not contracted with the preferred provider organization (PPO) network identified by the Company to the Group Policy.

Outpatient Alcohol or Drug Abuse Treatment Facility means a facility that is licensed by the proper authority of the state in which it is located, and is primarily engaged in providing outpatient alcohol or drug abuse treatment services.

Patient Protection and Affordable Care Act of 2010 means the Patient Protection and Affordable Care Act of 2010 (Public Law 111-148) as amended by the Health Care and Education Reconciliation Act of 2010 (Public Law 111-152).

Physical Handicap means a Dependent Child's substantial physical or mental impairment which:

- results from injury, accident, congenital defect, or sickness; and
- is diagnosed by a Physician as a permanent or long-term dysfunction or malformation of the body.

Physician means:

- a licensed Doctor of Medicine (M.D.) or Osteopathy (D.O.); or
- any other licensed health care practitioner that state law requires to be recognized as a Physician under the Group Policy.

Whether or not required by state law, the following licensed or certified health care practitioners will be recognized, on the same basis as a Physician, for Covered Charges of services performed within the scope of their license: audiologist, chiropractor, dentist, genetic counselor, occupational therapist, optometrist, physician's assistant, physical therapist, podiatrist, psychologist, social worker, and speech pathologist.

Physician Visit means a face-to-face meeting or an approved form of on-line consultation between a Physician or the Physician's staff and a patient for the purpose of medical Treatment or Service.

Placement for Adoption; Placement means the assumption and retention by a person of a legal obligation for total or partial support of a child in anticipation of adopting the child. The child's placement with the person terminates upon the termination of such legal obligation.

Policy Anniversary means January 1, and the same day of each following year.

Policyholder means the business, firm, union, trustee(s), or other entity to whom the Group Policy is issued (see Title Page).

Preferred Provider/PPO Provider means a Hospital, Physician, or other provider contracted with a preferred provider organization (PPO) network identified by the Company to the Group Policy.

The Policyholder's participation in a PPO network does not mean that an Insured Person's choice of provider will be restricted. The Insured Person may seek needed medical care from any Hospital, Physician, or other provider of his or her choice. However, in order to avoid higher charges and reduced benefit payment, the Insured Persons are urged to obtain such care from Preferred Providers whenever possible.

The Company has the right to terminate the preferred provider organization (PPO) portion of the Group Policy if the Company or the preferred provider organization (PPO) terminates the arrangement.

The Company also has the right to identify different preferred provider organizations from time to time, and to terminate the designation of any Preferred Provider at any time.

Preferred Provider Organization (PPO) Service Area means the geographic area within which Preferred Provider services are available to persons insured under the Group Policy.

Prevailing Charges means:

- For medical care received from Preferred Providers, the negotiated fee between the Preferred Provider and the PPO.
- For medical care received from Non-Preferred Providers, the amount that is the lesser of:
 - the fee charged under any direct or indirect arrangement the Company has with the provider; or
 - the amount, as determined by the Company, that most health care providers charge within a geographic cost area for a Treatment or Service.

For the purpose of the second bullet above, an actual charge for a Treatment or Service will be in excess of Prevailing Charges if, as determined by the Company, 70% or more of all other charges reported to the Company for the same (or a similar) Treatment or Service provided within the same (or a comparable) cost area are lower in amount than the actual charge.

- For Home Infusion Therapy Services, the amount will be established by the Company, not to exceed the Average Wholesale Price.
- For medical care received from a Transplant Network Provider, the amount will be based on the negotiated fee.
- For drugs and medicines requiring a Physician's prescription and considered a covered Treatment or Service, Prevailing Charges will not exceed the Average Wholesale Price.

- For purposes of Treatment or Service for Emergency Services provided outside the United States, the Prevailing Charge will be calculated based on the Policyholder's United States address.

Preventive Health and Wellness Services means the following services:

- evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force; or
- immunizations that are recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Insured Persons involved; or
- preventive care and screenings for infants, children, and adolescents, according to guidelines supported by the Health Resources and Services Administration; or
- in addition to the benefits or services listed in the first bullet above, additional preventative care and screening for women according to the guidelines supported by the Health Resources and Services Administration.

Prior Plan means the group medical expense coverage of the Policyholder for which the Group Policy is a replacement.

Psychiatric Hospital means an institution that is licensed as a Hospital by the proper authority of the state in which it is located, and is primarily engaged in providing diagnostic and therapeutic Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services.

For the purpose of this definition, a Psychiatric Hospital will also include any inpatient bed in a licensed general Hospital used to provide diagnostic and therapeutic Mental Health, Behavioral, Alcohol or Drug Abuse Treatment Services in the absence of a specialized or designated psychiatric or drug treatment unit.

Reside(s) in the United States means an Insured Person who:

- maintains a home in the United States; and
- lives in that home in the United States; and
- does not leave the United States for more than six consecutive months.

Signed or Signature means any symbol or method executed or adopted by a person with the present intention to authenticate a record, and which is on or transmitted by paper or electronic media, and which is consistent with applicable law and is agreed to by the Company.

Skilled Nursing Facility means an institution (including one providing sub-acute care), or distinct part thereof, that is licensed by the proper authority of the state in which it is located to provide skilled nursing care and that:

- is supervised on a full-time basis by a Doctor of Medicine (M.D.) or Doctor of Osteopathy (D.O.) or a licensed registered nurse (R.N.); and
- has transfer arrangements with one or more Hospitals, a utilization review plan, and operating policies developed and monitored by a professional group that includes at least one M.D. or D.O.; and
- has an existing contract for the services of an M.D. or D.O., maintains daily records on each patient, and is equipped to dispense and administer drugs; and
- provides 24-hour nursing care and other medical treatment.

Skilled Nursing Facility may include Hospitals when the Hospital is providing nursing facility level of services. Skilled Nursing Facility does not include rest homes, homes for the aged, nursing homes, or places which furnish Mental Health or Behavioral, Alcohol or Drug Abuse Treatment Services.

Social Detoxification means a Treatment or Service designed to achieve detoxification without the use of drugs or other medical interventions.

Stabilize means no material deterioration of the condition is likely, within reasonable medical probability, to result from or occur during the transfer of the Insured Person from a facility.

Temporomandibular Services means any Treatment or Service to diagnose, prevent, or correct malfunction, degeneration, disease, injury, and all other ailments or defects (congenital or hereditary) related to the joints, muscles, and tissues that connect the jaw to the skull.

Total Disability; Totally Disabled means:

- For a Member, a Member's inability, as determined by the Company, due to his or her sickness or injury, to work at any job that reasonably fits his or her background or training.
- For a Dependent, a substantial impairment, due to his or her sickness or injury, that prevents the individual from performing the normal function of his or her regular duties or activities.

Transplant Network means any network of providers that the Company determines to be an appropriate transplant network and that has contracted to provide Transplant Services subject to a negotiated fee schedule as provided in page NBM 5402 C.

Treatment or Service, when used in the Group Policy, the term "Treatment or Service" will be considered to mean: "confinement, treatment, service, substance, material, or device".

Waiting Period means with respect to a Group Health Plan and an individual who is a potential enrollee in the plan, the period of time that must pass before coverage for an individual who is otherwise eligible to enroll for benefits under the terms of the plan can become effective.

We, Us, and Our mean Nippon Life Insurance Company of America, West Des Moines, Iowa.

Written or Writing means a record which is on or transmitted by paper or electronic media, and which is consistent with applicable law.

SAMPLE

SAMPLE

SAMPLE

BOOKLET-CERTIFICATE NOTICE

KEEP THIS NOTICE WITH COVERAGE PAPERS

PROBLEMS WITH YOUR COVERAGE? If an Insured Person is having problems with his or her insurance company or agent, do not hesitate to contact the insurance company or agent to resolve the problem.

Nippon Life Insurance Company of America
P. O. Box 25951
Shawnee Mission, KS 66225-5951

For claim-related inquiries:
Attn: Group Claims
Phone: 1-800-374-1835

For administration-related inquiries:
Attn: Group Administration
Phone: 1-800-374-1835

An Insured Person can also contact the **OFFICE OF THE COMMISSIONER OF INSURANCE**, a state agency which enforces Wisconsin's insurance laws, and file a complaint. An Insured Person can contact the **OFFICE OF THE COMMISSIONER OF INSURANCE** by contacting:

Office of the Commissioner of Insurance
Complaints Department
P.O. Box 7873
Madison, WI 53707-7873
1-800-236-8517
608-266-0103

Please identify all calls or correspondence with the group account number and the Insured Person's full name and address. Please be as specific as possible about the nature of the inquiry. Include all relevant information so that prompt action can be taken to resolve the inquiry satisfactorily.

This Notice is for information only and does not become a part or condition of this booklet-certificate.



Notice of Privacy Practices for Protected Health Information (HIPAA)

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This Notice describes how your medical information obtained in connection with your health benefit plan administration may be used and disclosed and how you can access the information. The terms of this Notice apply to current and former plan members and dependents for their group medical expense, group dental expense and/or group vision care expense insurance. This Notice was effective April 14, 2003 and has been revised most recently effective November 1, 2013.

We are required by law to maintain the privacy of our current and former members' and dependents' protected health information, to provide notice of our legal duties and privacy practices with respect to protected health information, and to notify affected individuals following a breach of unsecured protected health information. We are required to abide by the terms of this Notice as long as it remains in effect. We reserve the right to change the terms of this Notice as necessary and to make the new Notice effective for all protected health information maintained by us. Copies of any revised Notices will be mailed to plan sponsors for distribution to the members then covered by the plan. You have the right to request a paper copy of the Notice although you may have originally requested a copy of the Notice electronically by e-mail.

USES AND DISCLOSURES OF YOUR PROTECTED HEALTH INFORMATION

Authorization

Except as explained below, we will not use or disclose your protected health information for any purpose unless you have signed an authorization form. You have the right to revoke an authorization by written request to: Privacy Officer, Nippon Life Insurance Company of America, P.O. Box 25951, Shawnee Mission, Kansas 66225-5951. A form to revoke an authorization can be obtained from the Privacy Officer and will be honored upon receipt by us.

Disclosures for Treatment

We may disclose your protected health information as necessary for your treatment. For instance, a doctor or healthcare facility involved in your care may request your protected health information in our possession to assist in your care.

Uses and Disclosures for Payment

We may use and disclose your protected health information as necessary for payment purposes. For instance, we may use it to process or pay claims, to exercise legal subrogation rights, to perform a Precertification, to determine whether services are for medically necessary care, or to perform prospective reviews. We may also forward information to another insurer in order for them to process or pay claims on your behalf.

Uses and Disclosures for Health Care Operations

We may use and disclose your protected health information as necessary for health care operations. For instance, we may use or disclose your protected health information for quality assessment and quality improvement, premium rating (when allowable by law), conducting or arranging for medical review or compliance. We may also disclose your protected health information to another insurer, health care facility or health care provider for activities such as quality assurance or case management. We participate in an organized health care arrangement with your health plan. Your health plan may have its own privacy practices that are not reflected in this Notice. We may disclose your protected health information to your health plan for its health care operations. We may contact your health care providers concerning prescription drug or treatment alternatives.

Other Health-Related Uses and Disclosures

We may contact you to provide reminders for appointments; information about treatment alternatives; or other health-related programs, products or services that may be available to you.

Information Received Pre-enrollment

We may request and receive from you and your health care providers protected health information prior to your enrollment under the group policy. When allowable by law, we may use this information to determine rates. If you do not enroll, we will not use or disclose the information we obtained about you for any other purpose. Information provided on enrollment forms or applications will be utilized for all coverages being applied for, some of which may be protected by the state privacy laws.

Genetic Information

We will not use or disclose any genetic information we obtain about you in any regard, including underwriting purposes.

Business Associate

Certain aspects and components of our insurance services are performed by outside vendors known as 'Business Associates.' Business Associates are under an independent duty to safeguard your privacy. Additionally we require them to sign a Business Associate Agreement, which is a contract to adhere to our privacy practices.

Plan Sponsor

We may disclose your protected health information to the plan sponsor, provided that the plan sponsor certifies that the information will be used and maintained in a compliant confidential manner and will not be utilized or disclosed for employment-related actions or decisions or in connection with any other benefit plan of the plan sponsor.

Family, Friends and Personal Representatives

With your approval, we may disclose to family members, close personal friends, or another person you identify, your protected health information relevant to their involvement with your health care or paying for your care. If you are unavailable, incapacitated, or involved in an emergency situation, and we determine that a limited disclosure is in your best interests, we may disclose your protected health information without your approval. We may also disclose your protected health information to public or private entities to assist in disaster relief efforts.

Other Uses and Disclosures

We are permitted or required by law to use or disclose your protected health information, without your authorization, in the following circumstances:

- For any purpose required by law;
- For public health activities (for example, reporting of disease, injury, birth, death or suspicion of child abuse or neglect);
- To a governmental authority if we believe an individual is a victim of abuse, neglect or domestic violence;
- For health oversight activities (for example, audits, inspections, licensure actions or civil, administrative or criminal proceedings or actions);
- For judicial or administrative proceedings (for example, pursuant to a court order, subpoena or discovery request);
- For law enforcement purposes (for example, reporting wounds or injuries or for identifying or locating suspects, witnesses or missing people);
- To coroners and funeral directors;
- For procurement, banking or transplantation of organ, eye or tissue donations;
- For certain research purposes;
- To avert a serious threat to health or safety under certain circumstances;
- For military activities if you are a member of the armed forces; for intelligence or national security issues; or about an inmate or an individual to a correctional institution or law enforcement official having custody; and
- For compliance with workers' compensation programs.

We will adhere to all state and federal laws or regulations that provide additional privacy protections. We will only use or disclose AIDS/HIV-related information, genetic testing information and information pertaining to your mental condition or any substance abuse problems as permitted by state and federal law or regulation.

Uses and Disclosures Requiring Authorization

We are required by law to obtain your authorization prior to using or disclosing your protected health information in the following circumstances:

- Uses and disclosures of protected health information for marketing purposes.
- Uses and disclosures that constitute the sale of protected health information.
- Most uses and disclosures of psychotherapy notes.
- Other uses and disclosures not described in this notice will be made only with the individual's written authorization. An individual may revoke an authorization, provided that the revocation is in writing and we have not taken action in reliance upon the authorization.

YOUR RIGHTS

Restrictions on Use and Disclosure of Your Protected Health Information

You have the right to request restrictions on how we use or disclose your protected health information for treatment, payment or health care operations. You also have the right to request restrictions on disclosures to family members or others who are involved in your care or the paying of your care. To request a restriction, you must send a written request to: Privacy Officer, Nippon Life Insurance

Company of America, P.O. Box 25951, Shawnee Mission, Kansas 66225-5951. A form to request a restriction can be obtained from the Privacy Officer. We are not required to agree to your request for a restriction. If your request for a restriction is granted, you will receive a written acknowledgement from us.

Receiving Confidential Communications of Your Protected Health Information

You have the right to request communications regarding your protected health information from us by alternative means (for example by fax) or at alternative locations. We will accommodate reasonable requests. To request a confidential communication, you must send a written request to: Privacy Officer, Nippon Life Insurance Company of America, P.O. Box 25951, Shawnee Mission, Kansas 66225-5951. A form to request a confidential communication can be obtained from the Privacy Officer.

Access to Your Protected Health Information

You have the right to inspect and/or obtain a copy of your protected health information we maintain in your designated record set, with some exceptions. To request access to your information, you must send a written request to: Privacy Officer, Nippon Life Insurance Company of America, P.O. Box 25951, Shawnee Mission, Kansas 66225-5951. A form to request access to your protected health information can be obtained from the Privacy Officer. A fee may be charged for copying and postage.

Amendment of Your Protected Health Information

You have the right to request an amendment to your protected health information to correct inaccuracies. To request an amendment, you must send a written request to: Privacy Officer, Nippon Life Insurance Company of America, P.O. Box 25951, Shawnee Mission, Kansas 66225-5951. A form to request an amendment to your protected health information can be obtained from the Privacy Officer. We are not required to grant the request in certain circumstances.

Accounting of Disclosures of Your Protected Health Information

You have the right to receive an accounting of certain disclosures made by us after April 14, 2003, of your protected health information. To request an accounting, you must send a written request to: Privacy Officer, Nippon Life Insurance Company of America, P.O. Box 25951, Shawnee Mission, Kansas 66225-5951. A form to request an accounting of your protected health information can be obtained from the Privacy Officer. The first accounting in any 12-month period will be free; however, a fee may be charged for any subsequent request for an accounting during that same time period.

Complaints

If you believe your privacy rights have been violated, you can send a written complaint to us at Grievance Coordinator, Nippon Life Insurance Company of America, P.O. Box 25951, Shawnee Mission, Kansas 66225-5951 or to the Secretary of the U.S. Department of Health and Human Services. There will be no retaliation for filing a complaint.

If you have any questions or need any assistance regarding this Notice or your privacy rights, you may call Nippon Life Insurance Company of America at: English and Non-English (800) 374-1835; Japanese (800) 971-0638; or Korean (877) 827-8713.

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