

LAKELAND AREA MASS TRANSIT DISTRICT (LAMTD)

AMENDMENT OF SOLICITATION

1. SOLICITATION #10-006	2. AMENDMENT No. 1	3. ISSUED: March 8, 2010
4. ISSUED BY: Norma S. Armstrong		5. NUMBER OF AMENDMENT PAGES: 116

**6. AMENDMENT OF SOLICITATION:**  
The solicitation identified in Block 1, is hereby amended as described in Block 9. Except as provided herein, all other provisions of the solicitation, as hereto amended, shall remain unchanged and in full force and effect.

**7. REQUIREMENT TO ACKNOWLEDGE AMENDMENT:**  
Failure of an offeror to acknowledge receipt of this amendment may result in offer rejection. Offeror must acknowledge receipt of this amendment prior to the deadline specified in the solicitation for receipt of offers and by one of the following methods:  
a. by signing Block 8 and returning this amendment to LAMTD;  
b. [for invitations for bid only] by acknowledging receipt of this amendment on the bid offer and award form.  
c. by separate letter or e-mail which includes a reference to this solicitation and amendment numbers.

**8. OFFEROR'S ACKNOWLEDGEMENT OF AMENDMENT:**  
Name & Title: \_\_\_\_\_ Signature: \_\_\_\_\_  
Offeror: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

**9. DESCRIPTION OF THE AMENDMENT:**  
This Amendment is issued to make changes to the solicitation as detailed below.  
**Pages: 72-77 are deleted and replaced with the documents hereto:**

**ATTACHMENTS**

- Attachment 1 ..... Health Claims Experience
- Attachment 2 ..... Health Summary of Benefits
- Attachment 3 ..... Health Certificate of Coverage
- Attachment 4 ..... Excess Loss Insurance Contract
- Attachment 5 ..... Agent of Record Appointment
- Attachment 6 ..... Employee Census (Excel File)

**[END OF AMENDMENT #1]**

# **ATTACHMENT 1**

## **HEALTH CLAIMS EXPERIENCE**

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**Lakeland Area Mass Transit District  
STATEMENT FOR THE MONTH OF DEC 2009  
SUMMARY STATEMENT FOR THE YEAR BEGINNING JUN 2009**

Group Number: 00167808

Product Type: ASO

Carryforward Experience Deficit: 0.00

Carryforward Experience Deficit Outstanding: 0.00

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Month	Cumulative Attachment Level	Benefit Payments	Cumulative Benefit Payments	In Month Change In Experience Deficit	Cumulative Change In Experience Deficit	Benefit Payments Transfer Amount	Cumulative Minimum Attachment Level	Cumulative Benefit Payments Transferred Amount	Premium / Fee	Total Transfer
JUN 09	84,757.63	44,623.65	44,623.65	0.00	0.00	44,537.09	80,884.48	44,537.09	39,631.89	84,168.98
JUL 09	179,982.27	139,630.97	184,254.62	0.00	0.00	139,630.97	172,556.47	184,168.06	37,787.45	177,418.42
***JUL	263,460.25	0.00	0.00	0.00	0.00	0.00	172,556.47	0.00	0.00	0.00
AUG 09	269,593.57	47,135.21	231,389.83	0.00	0.00	47,135.21	264,228.46	231,303.27	34,316.70	81,451.91
***AUG	353,632.43	0.00	0.00	0.00	0.00	0.00	264,228.46	0.00	0.00	0.00
SEP 09	349,554.44	104,274.74	335,664.57	0.00	0.00	104,274.74	355,900.45	335,578.01	40,672.97	144,947.71
***SEP	436,578.25	0.00	0.00	0.00	0.00	0.00	355,900.45	0.00	0.00	0.00
OCT 09	431,643.95	101,182.25	436,846.82	0.00	0.00	101,182.25	447,572.44	436,760.26	33,263.17	134,445.42
***OCT	522,184.87	0.00	0.00	0.00	0.00	0.00	447,572.44	0.00	0.00	0.00
NOV 09	512,105.73	44,609.07	481,455.89	0.00	0.00	44,609.07	539,244.43	481,369.33	35,787.15	80,396.22
***NOV	603,742.22	0.00	0.00	0.00	0.00	0.00	539,244.43	0.00	0.00	0.00
DEC 09	592,567.51	65,220.82	546,676.71	0.00	0.00	65,220.82	630,916.42	546,590.15	28,332.88	93,553.70

**Notes:**

- (1) and (7): See Minimum Attachment Statement columns (5) and (6) for the calculation of the Monthly and Minimum Attachment Level.
- (2) Benefit Payments are Paid Claims net of any Specific Stop Loss and Ex-gratia payments. Please see the Daily Accounting Report for an illustration of these amounts.
- (5) A positive amount represents the amount recovered toward the carryforward experience deficit and there is no current year deficit.  
A negative amount represents the amount of current year experience deficit and there has been no recoveries made toward the carryforward experience deficit.
- (6) Benefit Payments Transfer Amount equals (2) Benefit Payments plus (4) In Month Change in Experience Deficit plus Adjustments to Transfer Account.
- (9) Premium / Fee amount represents amount due for month following statement month. Detail is found on Premium Statement (copy attached).
- (10) Represents Benefit Payments Transfer Amount plus Premium / Fee Transfer.

**Lakeland Area Mass Transit District**

STATEMENT FOR THE MONTH OF MAY 2009  
SUMMARY STATEMENT FOR THE YEAR BEGINNING NOV 2008

Plan Number: 267808 / 167808  
Division: 001  
Group Office: TAMPA  
Product Type: ASO

Print Date: 5/30/2009

Carryforward Experience Deficit: \$0.00

Carryforward Experience Deficit Outstanding: \$0.00

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
MONTH	CUMULATIVE ATTACHMENT LEVEL	BENEFIT PAYMENTS	CUMULATIVE BENEFIT PAYMENTS	IN MONTH CHANGE IN EXPERIENCE DEFICIT	CUMULATIVE CHANGE IN EXPERIENCE DEFICIT	BENEFIT PAYMENTS TRANSFER AMOUNT	CUMULATIVE MINIMUM ATTACHMENT LEVEL	CUMULATIVE BENEFIT PAYMENTS TRANSFERRED AMOUNT	PREMIUM / FEE	TOTAL TRANSFER
JUN 08	84,234.14	73,042.81	73,042.81	0.00	0.00	73,017.03	85,583.66	73,017.03	44,148.46	117,165.49
JUL 08	169,404.10	84,372.49	157,415.30	0.00	0.00	84,372.49	171,167.32	157,389.52	38,584.56	122,957.05
AUG 08	255,527.28	80,726.66	238,141.96	0.00	0.00	80,726.66	256,750.98	238,116.18	41,834.68	122,561.34
***AUG	255,034.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SEP 08	338,408.70	54,734.83	292,876.79	0.00	0.00	54,734.83	342,334.64	292,851.01	47,528.50	102,263.33
OCT 08	421,329.39	69,901.03	362,777.82	0.00	0.00	69,799.73	427,918.30	362,650.74	44,531.51	114,331.24
***OCT	420,329.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NOV 08	507,288.75	55,746.80	418,524.62	0.00	0.00	55,746.80	513,501.96	418,397.54	43,344.59	99,091.39
DEC 08	596,130.02	83,866.96	502,391.58	0.00	0.00	84,366.96	599,085.62	502,764.50	42,686.39	127,053.35
JAN 09	683,645.72	111,918.45	614,310.03	0.00	0.00	111,918.45	684,669.28	614,682.95	41,870.59	153,789.04
FEB 09	769,328.61	109,757.10	724,067.13	0.00	0.00	109,757.10	770,252.94	724,440.05	41,856.45	151,613.55
MAR 09	854,189.46	105,976.11	830,043.24	0.00	0.00	105,976.11	855,836.60	830,416.16	39,897.91	145,874.02
APR 09	936,837.17	85,856.03	915,899.27	0.00	0.00	85,856.03	941,420.26	916,272.19	36,665.06	122,521.09
MAY 09	1,017,776.55	109,660.45	1,025,559.72	0.00	0.00	109,660.45	1,027,003.92	1,025,932.64	0.00	109,660.45

- Notes:
- (1) and (7) See Minimum Attachment Statement columns (5) and (6) for the calculation of the Monthly and Minimum Attachment Level.
  - (2) Benefit Payments are net of any Specific Stop Loss Benefits and Ex-gratia Payments and are taken from monthly Issued Check Listing (copy attached).
  - (5) A positive amount represents the amount recovered toward the carryforward experience deficit and there is no current year deficit. A negative amount represents the amount of the current year experience deficit and there has been no recoveries made toward the carryforward experience deficit.
  - (6) Benefit Payments Transfer Amount equals (2) Benefit Payments plus (4) In Month Change in Experience Deficit plus Adjustments to Transfer Account.
  - (9) Premium / Fee amount represents amount due for month following statement month. Detail is found on Premium Statement (copy attached).
  - (10) Represents Benefit Payments Transfer Amount plus Premium / Fee Transfer.

\*\*\* These numbers represent data that was originally reported, but has since been adjusted. See the attached Adjustment Listing for an explanation of adjustments processed.

Month	EE's
Jun-08	125
Jul-08	127
Aug-08	127
Sep-08	123
Oct-08	123
Nov-08	123
Dec-08	128
Jan-09	132
Feb-09	130
Mar-09	127
Apr-09	125
May-09	125
Jun-09	121
Jul-09	121
Aug-09	121
Sep-09	121
Oct-09	118
Nov-09	119
Dec-09	116

# Total Paid Claims

## Lakeland Area Mass Transit

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Group Number: 267808

Renewal Effective Date: June 1, 2008

Month	Paid Claims	Amendment Adj. Factor	Adjusted Paid Claims	Lagged No. of Med EEs
Mar 2007	\$47,649.26	1.000	\$47,649.26	110
Apr 2007	35,284.59	1.000	35,284.59	109
May 2007	77,993.86	1.000	77,993.86	113
Jun 2007	48,789.24	1.000	48,789.24	111
Jul 2007	69,082.88	1.000	69,082.88	109
Aug 2007	90,300.24	1.000	90,300.24	109
Sep 2007	65,870.37	1.000	65,870.37	113
Oct 2007	33,900.97	1.000	33,900.97	120
Nov 2007	48,560.28	1.000	48,560.28	121
Dec 2007	23,355.93	1.000	23,355.93	123
Jan 2008	48,657.50	1.000	48,657.50	121
Feb 2008	111,342.61	1.000	111,342.61	124

Total Pooled Paid Claims \$63,816.62

# Total Paid Claims

## Lakeland Area Mass Transit

Group Number: 267808

Renewal Effective Date: June 1, 2007

Month	Paid Claims	Amendment Adj. Factor	Adjusted Paid Claims	Lagged No. of Med EEs
Mar 2006	\$71,364.86	1.000	\$71,364.86	91
Apr 2006	33,223.79	1.000	33,223.79	92
May 2006	50,346.82	1.000	50,346.82	92
Jun 2006	43,730.33	1.000	43,730.33	92
Jul 2006	28,139.81	1.000	28,139.81	91
Aug 2006	(18,502.23)	1.000	(18,502.23)	89
Sep 2006	29,390.54	1.000	29,390.54	89
Oct 2006	43,275.81	1.000	43,275.81	95
Nov 2006	57,895.40	1.000	57,895.40	93
Dec 2006	20,404.38	1.000	20,404.38	93
Jan 2007	42,043.58	1.000	42,043.58	89
Feb 2007	41,121.85	1.000	41,121.85	106

Total Pooled Paid Claims \$16,177.20

## **ATTACHMENT 2**

### **HEALTH SUMMARY OF BENEFITS**

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# Great-West Healthcare Open Access Plus Coverage

## MEDICAL BENEFIT SUMMARY FOR LAKELAND AREA MASS TRANSIT

Network: Open Access Plus

Members are encouraged to select a Primary Care Physician (PCP) in the Open Access Plus network. You can obtain most services from your PCP, and he or she will guide you in all aspects of your health care.

GENERAL SERVICES	NETWORK SERVICES	NON-NETWORK SERVICES
<b>Physician Office Visit</b>	\$20 Copay	50% after calendar year deductible
<b>Urgent Care Visit</b>	\$20 Urgent Care Copay	50% after calendar year deductible
<b>Coinsurance</b>	10%	50%
<b>Calendar Year Deductible</b> • Carryover Deductible provision Included	\$500 Individual \$1,500 Per Family	\$2,000 Individual \$6,000 Per Family
<b>Per-Confinement Deductible</b>	\$0	\$500
<b>Preventive Care</b> • Office Visit 100% after copay • 100% Coverage, no deductible for Lab & X-Ray performed as part of physical by a network provider, immunizations and other services performed as part of physical • Unlimited Calendar Year Limit	\$20 Copay	50% after calendar year deductible
<b>Performance Pharmacy Plan (includes contraceptives)</b>  If you request a brand-name drug when a generic is available, you are liable for the difference between the brand-name and generic price in addition to the brand-name copay. The only exception is if the physician writes "Dispense As Written" on the prescription, then you only pay the appropriate brand-name copay.	\$10 Generic Copay \$20 Tier 2 Brand \$40 Tier 3 Brand Mail Order 2x Retail Copay for a 90 day supply For Medicare Part D purposes, this drug plan is considered Creditable.	Appropriate copay level +50% of the full cost of the prescription
<b>Durable Medical Equipment</b> • \$10,000 maximum per lifetime	10% after calendar year deductible for other services	50% after calendar year deductible
<b>Office Surgery</b>	10%	50% after calendar year deductible
<b>Office Services</b> • Office X-ray & Lab (performed and billed by the office)	10%	50%
<b>Outpatient Lab and X-Ray</b>	10%	50%
<b>Emergency Room Care</b>	Subject to \$100 Copay and UCR charges, regardless of network status.	

This chart highlights your Great-West OAP coverage; please refer to your Summary Plan Description for a complete description of your plan benefits. In the event of a conflict between this document and your Summary Plan Description or Master Plan Document, the Summary Plan Description or Master Plan Document will control. Contact Member Services at (866) GWH-2111 if you have any questions.

# Great-West Healthcare Open Access Plus Coverage

GENERAL SERVICES	NETWORK SERVICES	NON-NETWORK SERVICES
<b>Ambulance</b>	10% after in-network calendar year deductible using UCR, regardless of network status.	
<b>Out of Pocket Annual Maximum</b>	\$1,500 Individual \$4,500 Per Family	\$7,500 Individual \$22,500 Per Family
<b>Lifetime Maximum</b>	\$1,000,000 Per Member	
<b>Out-of Area Services</b> • ER and Ambulance paid the same regardless of Network	For all other services the member pays: 20% Coinsurance and Non-Network Deductibles	
HOSPITAL SERVICES		
<b>Inpatient Hospital Services</b> • Including anesthesia • Requires pre-certification • Lab & X-Ray based on Facility Network Status.	Facility Charges: 10% after calendar year deductible Non-Facility Charges: 10% after calendar year deductible	Facility Charges: 50% after \$500 per-confinement deductible Non-Facility Charges: 50% after calendar year deductible
<b>Skilled Nursing Facility Care</b> • 100 days per calendar year maximum • Requires pre-certification		
<b>Outpatient Hospital Services</b> • Outpatient Surgery • Including anesthesia • Requires Precertification • Ambulatory Surgery • Lab & X-Ray paid based on Facility Network Status		
<b>Hospice Care</b>		
<b>Home Health Care</b> • Up to 1 visit per day/100 visits per calendar year maximum	10% after calendar year deductible for other services	50% after calendar year deductible
MENTAL HEALTH AND CHEMICAL DEPENDENCY SERVICES		
<b>Inpatient Mental Health and Chemical Dependency</b> • 10 Days Maximum per Calendar Year • 20 Days Maximum per Lifetime • Requires pre-certification	Facility Charges: 10% after calendar year deductible  Non-Facility Charges: 10% after calendar year deductible	Facility Charges: 50% after \$500 per-confinement deductible  Non-Facility Charges: 50% after calendar year deductible
<b>Outpatient Mental Health and Chemical Dependency</b> • 20 Days maximum per calendar year	\$35 Copay	50% after calendar year deductible
THERAPY SERVICES		
<b>Outpatient Physical Therapy</b> • 20 Visits Per Calendar Year	\$20 Copay	50% after calendar year deductible
<b>Speech Therapy, Hearing Therapy and Occupational Therapy</b> • \$2000 Per Calendar Year Maximum	10% after calendar year deductible	50% after calendar year deductible
ADDITIONAL SERVICES	NETWORK SERVICES	NON-NETWORK SERVICES

This chart highlights your Great-West OAP coverage; please refer to your Summary Plan Description for a complete description of your plan benefits. In the event of a conflict between this document and your Summary Plan Description or Master Plan Document, the Summary Plan Description or Master Plan Document will control. Contact Member Services at (866) GWH-2111 if you have any questions.

# Great-West Healthcare Open Access Plus Coverage

## Dental Benefits:

<b>Calendar Year Deductible:</b>	\$50.00 ( 3 x Family) Deductible applies to Basic and Major Services
<b>Preventive Care:</b>	100%
<b>Basic Care:</b> ( Includes Endodontic and Periodontic )	80%
<b>Major Care:</b>	50%
<b>Full Mouth X-Rays:</b>	Allowed Once Every 36 Months
<b>Calendar Year Maximum:</b>	\$1,500.00
<b>Orthodontia:</b> ( Dependent Child and Adult )	50%
<b>Orthodontia Lifetime Maximum:</b>	\$1,500.00

This chart highlights your Great-West OAP coverage; please refer to your Summary Plan Description for a complete description of your plan benefits. In the event of a conflict between this document and your Summary Plan Description or Master Plan Document, the Summary Plan Description or Master Plan Document will control. Contact Member Services at (866) GWH-2111 if you have any questions.

# Great-West Healthcare Open Access Plus Coverage

More highlights of your Great-West Healthcare Health Plan are listed below. This list is not all inclusive; the Summary Plan Description provides detailed information about your plan, exclusions, and coverage limitations. In the event of a conflict between this document and your Summary Plan Description or Master Plan Document, the Summary Plan Description or Master Plan Document will control.

## COMPLEMENTARY ALTERNATIVE MEDICINE DISCOUNT PROGRAM

- Receive 20% savings for services received from an ACN Group Inc., network acupuncturist, massage therapist, dietitian, nutritionist, or naturopathic doctor.
- Access [www.mygreatwest.com](http://www.mygreatwest.com) for an overview of the program, examples of services provided by Alternative Care practitioners and information on how to look up a provider.
- ACN Group Inc., and its alternative care providers are solely responsible for the services and products they provide.

## ONLINE HEALTH AND WELLNESS TOOLS

- All enrolled members have access to a personalized wellness focused website with information regarding nutrition, lifestyle and fitness.
- Health articles are available and updated daily for many different conditions.
- Pharmaceutical information, including drug interactions and supplement information is available online.
- Through the CareCompare tool, you can compare facilities based on many different criteria including cost, number of treatments provided by category, average length of stay and others.
- Through the secure website, you can also check the status of your claims, find in-network providers, view your benefit specifics and find claim forms.

## AWARD WINNING DISEASE MANAGEMENT PROGRAM

- Great-West Healthcare nurses work directly with enrolled members to help manage chronic conditions such as Asthma, Diabetes, Heart Failure, Coronary Artery Disease, Chronic Obstructive Pulmonary Disease, Pain Management, End Stage Renal Disease and Maternity Management.
- You may take online assessments to receive information about chronic diseases and send specific questions to a nurse through the Web site.

## PRESCRIPTION DRUG COVERAGE

- The mail order program provides a 90 day supply for a cost of 2x the appropriate retail copay.

## OUT OF POCKET MAXIMUM

Once you reach the individual or family out-of-pocket maximum (non-covered benefits are excluded from this total) in any one calendar year, covered services will be payable at 100% for the remainder of the year.

## PLAN COVERAGE FOR NON-NETWORK PROVIDERS WITHIN A NETWORK AREA

The allowable covered expense for non-network services is based upon the Average Contract Rates (ACR) for network providers in the area where services are rendered. Members are fully responsible for any amount over the ACR as well as any applicable deductibles and coinsurance. With Great-West Healthcare's medical management approval, hospital admissions resulting from an emergency may be exempt from ACR.

## PRECERTIFICATION PENALTY

Pre-authorization is required on all inpatient admissions and outpatient surgery not performed in the doctors office. Network providers are contractually obligated to perform pre-authorization on behalf of their clients; the member must verify that a non-network provider performs the pre-authorization procedures. If a non-network provider does not get pre-treatment authorization or if a Member does not follow the recommended care plan, the first \$250 of charges will be considered ineligible.

- |  |  |
|--|--|
| * Outpatient Surgery   | * Skilled Nursing                      |
| * Home Health Care   | * Renal Dialysis                       |
| * Air Ambulance  | * Durable Medical Equipment over \$500 |
| * High Cost Drug   | * Genetic Testing                      |
| * Transplant Evaluations   |  |
| * Hospital Admissions (including partial hospitalization programs for mental health) |  |
| * High Tech Radiology (examples include CAT scans, PET scans and MRIs)               |  |

This chart highlights your Great-West OAP coverage; please refer to your Summary Plan Description for a complete description of your plan benefits. In the event of a conflict between this document and your Summary Plan Description or Master Plan Document, the Summary Plan Description or Master Plan Document will control. Contact Member Services at (866) GWH-2111 if you have any questions.

# Great-West Healthcare Open Access Plus Coverage

## GENERAL NOTICE OF PREEXISTING CONDITION EXCLUSION

- This Plan may impose a Preexisting Condition Exclusion (PCE). This means that if you have a medical condition before coming to our Plan, you might have to wait a certain period of time before the Plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care or treatment was recommended or received within a three-month period. Generally, this three-month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the three-month period ends on the day before the waiting period begins. The PCE does not apply to pregnancy or to a child who is enrolled in the Plan within 31 days after birth, adoption or placement for adoption.
- This exclusion may last up to 12 months from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage and can be used to reduce the PCE if you have not experienced a break in coverage of at least 63 days. To reduce the 12-month exclusion period by your creditable coverage, you should give us a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior Plan or issuer. There are also other ways that you can show you have creditable coverage. Please contact us if you need help demonstrating creditable coverage.
- All questions about the PCE and creditable coverage should be directed to your HR/Benefits Director.

## BASE REIMBURSEMENT METHOD

- Average Contracted Rate (ACR). The allowable covered expense for non-network services is based upon the average contracted rates for network providers in the area where services are rendered. Members are fully responsible for any amount over the ACR as well as any applicable deductibles and coinsurance. With Great-West Healthcare medical management approval, hospital admissions resulting from an emergency may be exempt from ACR.

## SPECIAL ENROLLMENT RIGHTS NOTICE

- If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health Plan coverage, you may be able to enroll yourself and your dependents in this Plan if you or your dependents lose eligibility for the other coverage or if the employer stops contributing towards your or your dependents' other coverage. However, you must request enrollment within 31 days after your or your dependents' other coverage ends or after the employer stops contributing toward the other coverage.
- In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days of the marriage, birth, adoption or placement for adoption.
- To request special enrollment or obtain more information, contact your HR/Benefits Director.

## WHAT'S NOT COVERED (THIS IS NOT ALL INCLUSIVE)

- \* services that aren't medically necessary
- \* experimental or investigational treatments
- \* accidental injury that occurs while working for pay or profit
- \* sickness for which benefits are paid or payable under any Worker's Compensation or similar law
- \* services provided by government health plans
- \* cosmetic surgery, unless it correct deformities resulting from illness, breast reconstruction surgery after a mastectomy, or congenital defects of a newborn or adopted child or child placed for adoption.
- \* custodial care
- \* sex transformation
- \* surgical procedures for the improvement of vision that can be corrected through the use of glasses or contact lenses.
- \* vision therapy or orthoptic treatment
- \* reversal of sterilization procedures
- \* nonprescription drugs or anti-obesity drugs
- \* gene manipulation therapy
- \* smoking cessation programs

*Great-West Healthcare refers to products and services provided by Great-West Life & Annuity Insurance Company and its subsidiaries (Alta Health & Life Insurance Company and Great-West Healthcare HMO/HCSC companies). It also refers to the group business that is underwritten by New England Life Insurance Company and Metropolitan Life Insurance Company which is currently administered by Great-West Life & Annuity Insurance Company. Great-West Life & Annuity Insurance Company is not licensed to do business in New York. Products are sold in New York by its subsidiary First Great-West Life & Annuity Insurance Company, White Plains, N.Y*

This chart highlights your Great-West OAP coverage; please refer to your Summary Plan Description for a complete description of your plan benefits. In the event of a conflict between this document and your Summary Plan Description or Master Plan Document, the Summary Plan Description or Master Plan Document will control. Contact Member Services at (866) GWH-2111 if you have any questions.

# GREAT-WEST HEALTHCARE PLAN DE COBERTURA OPEN ACCESS PLUS

## RESUMEN DE BENEFICIOS MEDICOS PARA LAKELAND AREA MASS TRANSIT

Dentro de la Red: Open Access Plus

Se le encomia a los miembros a seleccionar un doctor primario (PCP) en la Red Open Access Plus. Usted puede obtener mas servicios de su PCP, y él o ella le guiará en todos los aspectos de su cuidado médico.

SERVICIOS GENERALES	SERVICIOS PERTENECIENTES A LA RED	SERVICIOS FUERA DE LA RED
<b>Consulta Médica</b>	Co-Pago \$20	50% después de deducible año
<b>Consulta Médica de Cuidado Urgente</b>	Co-Pago \$20	50% después de deducible año
<b>Co-Seguro</b>	10%	50%
<b>Deducible Anual</b> • Provisión de Deducible Acreditado Incluido	\$500 Individuo \$1,500 por familia	\$2,000 Individuo \$6,000 por familia
<b>Deducible por cada estancia hospitalaria</b>	\$0	\$500
<b>Atención Preventiva</b> • La Visita de Oficina es cubierta un 100% después del Co-Pago • Cubierta un 100 %, no deducible para: Laboratorio y radiografías realizado como parte de los físicos por un proveedor de la red, Inmunizaciones y otros servicios realizados como parte de los físicos • No limite de año civil	Co-Pago \$20	50% después de deducible año
<b>Plan Performance Pharmacy (incluye anticonceptivos)</b>  Si usted prefiere una medicina de marca cuando la genérica esta disponible, será responsable por la diferencia de precio entre la medicina genérica y la de marca mas el co-pago de marca apropiado. La única excepción es si el Medico escribe "Dispense As Written" en la receta, entonces solo pagara el co-pago de marca apropiado.	\$10 Copay Genérico \$20 Marca del Nivel 2 \$40 Marca del Nivel 3 Co-pago de 2 meses para Envío por correo por un suministro de 90 días Para propósito del plan Medicare Part D, este plan es considerado Acreditado	Nivel apropiado del co-pago +50% del costo total de la receta
<b>Material Médico Duradero</b> • Un máximo de \$10,000 de por vida	10% después del deducible anual para otros servicios correspondientes a su respectivo año	50% después de deducible año
<b>Cirugía en una Oficina Médica</b>	10%	50% después de deducible año
<b>Servicios de Oficina</b> • Radiografías de oficina y Laboratorio (realizado y facturado por la oficina).	10%	50%
<b>Laboratorio y radiografías de paciente ambulatorio</b>	10%	50%
<b>Atención en Sala de Emergencias</b>	Sujeto al co-pago de \$100 y gastos UCR, independientemente del estatus de la Red.	
<b>Ambulancia</b>	10% después del deducible anual dentro de la Red utilizando el UCR, independientemente del estatus de la Red.	

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# GREAT-WEST HEALTHCARE PLAN DE COBERTURA OPEN ACCESS PLUS

<b>Gasto Máximo Anual de Bolsillo</b>	\$1,500 Individuo \$4,500 por familia	\$7,500 Individuo \$22,500 por familia
<b>Máximo de por vida</b>	\$1,000,000 por miembro/afiliado	
<b>Servicios fuera del área</b> • Sala de Emergencia y Ambulancia pagado igual dentro y fuera de la Red	Para todos los otros servicios el miembro paga: Para todos otros servicios, el miembro paga: Coaseguro del 20% y no Red Deducible.	
<b>SERVICIOS DE HOSPITAL</b>		
<b>Servicios de hospital para pacientes internos</b> • Incluyendo anestesia • Requiere certificación previa • Laboratorio y radiografías basado en el estatus del hospital en la Red	Gastos derivados del centro: 10% después de calcular las cantidades deducibles correspondientes a su respectivo año  Gastos no derivados del centro: 10% después del deducible año	Gastos derivados del centro: 50% una vez calculada la cantidad deducible \$500 en concepto de internamiento hospitalario  Gastos no derivados del centro: 50% después del deducible año
<b>Centro Especializado de Cuidados Clínicos</b> • Un máximo de 100 días anuales • Requiere certificación previa		
<b>Servicios Hospitalarios para Pacientes externos</b> • Cirugía de Consulta externa • Incluyendo anestesia • Requiere certificación previa • Cirugía Ambulatoria • Laboratorio y radiografías basado en el estatus del hospital en la Red		
<b>Atención de Hospicio para Enfermos Terminales</b>		
<b>Asistencia Médica Domiciliaria</b> • Máximo de 1 visita por día/100 visitas al año	10% después del deducible año	50% después de deducible año
<b>SERVICIOS PARA LA SALUD MENTAL Y LA DROGODEPENDENCIA</b>		
<b>Tratamiento Interno de Salud Mental y Drogodependencia</b> • Máximo de 10 días por año civil • Las visitas 20 por la vida • Requiere certificación previa	Gastos derivados del centro: 10% después de calcular las cantidades deducibles correspondientes a su respectivo año Gastos no derivados del centro: 10% después del deducible año	Gastos derivados del centro: 50% una vez calculada la cantidad deducible \$500 en concepto de internamiento hospitalario Gastos no derivados del centro: 50% después del deducible año
<b>Tratamiento Externo de Salud Mental y Drogodependencia</b> • Un máximo de 20 visitas al año	Co-pago \$35	50% después de deducible año
<b>SERVICIOS TERAPÉUTICOS</b>		
<b>Tratamiento Externo de Fisioterapia</b> • Un máximo de 20 visitas al año	Co-pago \$20	50% después de deducible año
<b>Tratamiento Ortofónico, Audioterapia y Terapia Ocupacional</b> • Máximo de días \$2000 al año	10% después de deducible año	50% después de deducible año
<b>SERVICIOS ADICIONALES</b>		

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# GREAT-WEST HEALTHCARE PLAN DE COBERTURA OPEN ACCESS PLUS

## Dental Benefits:

<b>Calendar Year Deductible:</b>	\$50.00 ( 3 x Family) Deductible applies to Basic and Major Services
<b>Preventive Care:</b>	100%
<b>Basic Care:</b> ( Includes Endodontic and Periodontic )	80%
<b>Major Care:</b>	50%
<b>Full Mouth X-Rays:</b>	Allowed Once Every 36 Months
<b>Calendar Year Maximum:</b>	\$1,500.00
<b>Orthodontia:</b> ( Dependent Child and Adult )	50%
<b>Orthodontia Lifetime Maximum:</b>	\$1,500.00

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# GREAT-WEST HEALTHCARE PLAN DE COBERTURA OPEN ACCESS PLUS

Abajo encontrará más información acerca de su plan Great-West Healthcare Health Plan. Esta lista no es inclusiva en su totalidad; la descripción sobre el plan del resumen (Summary Plan Description) ofrecerá información detallada acerca de su plan, exclusiones y limitaciones de cobertura. En caso de un conflicto entre este documento y La Descripción del Resumen del Plan o El Documento del Plan Maestro, La Descripción del Resumen del Plan o El Documento del Plan Maestro controlarán.

## PROGRAMA COMPLEMENTARIO DE DESCUENTO DE MEDICINA ALTERNATIVA

- Reciba ahorros del 20 % por servicios recibidos de un proveedor de ACN Group Inc, acupunturista dentro de la Red, terapeuta de masaje, dietista, Nutricionista o medico Naturista.
- Vaya a [www.mygreatwest.com](http://www.mygreatwest.com) para una descripción del programa, los ejemplos de los servicios proporcionados por practicantes de Cuidado Alternativos e información en como buscar un proveedor.
- El ACN Group Inc, y sus proveedores de cuidado alternativos son únicamente responsables de los servicios y productos que ellos proporcionan

## SALUD EN-LÍNEA Y HERRAMIENTAS PARA EL BIENESTAR

- Todos los miembros/afiliados registrados tienen acceso a un sitio web personalizado y enfocado al bienestar, con información referente a la nutrición, estilo de vida y la buena forma física.
- Los artículos acerca de la salud quedan disponibles y actualizados diariamente con respecto a muchos estados físicos diferentes.
- Queda disponible información farmacéutica en-línea , incluyendo las interacciones de los fármacos e información suplementaria.
- Por medio del la herramienta CareCompare, usted podrá comparar centros según un criterio muy amplio que abarca el coste, número de tratamientos por categoría, promedio de estadia/estancia y otros más.
- A través del sitio web seguro, usted también puede comprobar el estado de sus reclamaciones, buscar proveedores pertenecientes al sistema, ver la información específica sobre sus beneficios y buscar formularios de reclamación.

## PROGRAMA PREMIADO PARA EL CUIDADO DE ENFERMEDADE

- Las enfermeras/os pertenecientes a Great-West Healthcare, trabajan de forma directa con los miembros/afiliados registrados con el fin de gestionar estados crónicos como el asma, la diabetes, la insuficiencia cardiaca, la enfermedad de la arteria coronaria y la enfermedad pulmonar obstructiva crónica, la Dirección de Dolor, la Etapa Final de la Enfermedad Renal y Dirección de Maternidad.
- Usted puede tomar valuaciones en-línea para recibir información acerca de enfermedades crónicas y poder así enviar preguntas específicas a una enfermera/o a través del sitio web.

## COBERTURA DE LOS MEDICAMENTOS RECETADOS

- El programa de medicinas por correo ofrece un suministro de 90 días, en comparación a uno de 30 días por 2x del coste de su debido copay.

## MÁXIMO DE GASTO ANUAL DE BOLSILLO

Una vez alcanzada la cantidad máxima permitida a pagar por el miembro/afiliado (los beneficios/prestaciones no cubiertas quedan excluidos de este total) en cualquier año, los servicios cubiertos serán pagables al 100% durante el periodo restante del año.

## COBERTURA PARA LOS PROVEEDORES FUERA DE LA RED DENTRO DE UN ÁREA EN LA RED

Los costos cubiertos y permitidos para los servicios Fuera de la Red, están basados en las tarifas promedio de contrato (ACR - Average Contract Rates) para los proveedores pertenecientes a la Red en el área donde los servicios hayan sido realizados. Los miembros/afiliados son responsables al total por cualquier cantidad a deber superior a las ACR así como por cualquier cantidad deducible y co-seguro aplicables. Con la aprobación directiva y médica de Great-West Healthcare, todos aquellos ingresos hospitalarios surgidos por una emergencia pueden quedar exentos de ACR.

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# GREAT-WEST HEALTHCARE PLAN DE COBERTURA OPEN ACCESS PLUS

## SANCIÓN APLICADA A LA CERTIFICACIÓN PREVIA

Para todos aquellos ingresos hospitalarios de pacientes internos, y cirugías ambulatorias para pacientes externos, no realizados en la oficina del médico, se requerirá una autorización previa. Los proveedores pertenecientes a la Red quedan obligados contractualmente a autorizar de forma previa en nombre de sus clientes. El miembro/afiliado deberá verificar que un proveedor fuera de la Red lleve a cabo los procedimientos de dicha autorización previa. En caso que un proveedor de la Red no obtenga autorización previa para un tratamiento o si un miembro/afiliado no sigue el plan de atención recomendado, se impondrá una multa de doscientos cincuenta dólares (\$250).

- Cirugía de Consulta externa
- Asistencia Médica de Casa
- Ambulancia aérea
- Medicina de Alto Costo
- Evaluaciones de Trasplante
- La radiología de alta tecnología (ejemplos incluye exploraciones de CAT, exploraciones PET Y MRIs)
- Profesión de enfermero Experta
- Diálisis Renal
- Equipo Duradero Médico más de 500 dólares
- Pruebas Genéticas
- Admisiones de hospital (incluso programas de hospitalización parciales para mental nervioso)

## AVISO GENERAL DE LA EXCLUSIÓN DE CONDICIONES PREEXISTENTES

- Este Plan puede imponer una Exclusión de Condición Preexistente (PCE). Esto significa que si usted tiene una condición médica antes de venir a nuestro Plan, usted debería esperar un período de tiempo antes de que el Plan proporcione la cobertura para aquella condición. Esta exclusión se aplica sólo a condiciones para las cuales el consejo médico, el diagnóstico, el cuidado o el tratamiento fueron recomendados o recibidos dentro de un período de tres meses. Generalmente, este período de tres meses termina el día antes de que su cobertura entre en vigor. Sin embargo, si usted está en un período de espera para la cobertura, el período de tres meses termina el día antes de que el período de espera comience. El PCE no se aplica al embarazo o a un niño que es matriculado en el Plan dentro de 31 días después de su nacimiento, adopción o colocación para la adopción.
- Esta exclusión puede durar hasta 12 meses a partir de su primer día de la cobertura, o, si usted estuviera en un período de espera, a partir del primer día de su período de espera. Sin embargo, usted puede reducir la longitud de este período de exclusión por el número de días de su "cobertura loable previa." La cobertura de salud más previa es la cobertura loable y puede ser usada para reducir el PCE si usted no ha experimentado una ruptura en la cobertura de al menos 63 días. Para reducir el período de exclusión de 12 meses por su cobertura loable, usted debería darnos una copia de cualquier certificado de la cobertura loable que usted tiene. Si usted no tiene un certificado, pero usted tiene realmente la cobertura de salud previa, le ayudaremos a obtener uno de su Plan previo o emisor. Hay también otros caminos que usted puede mostrar que usted tiene la cobertura loable. Por favor póngase en contacto con nosotros si usted necesita ayuda para probar que tiene la cobertura loable..
- Todas las preguntas sobre el PCE y exceso loable deben ser dirigidas a su Director de Recursos Humanos.

## MÉTODO BÁSICO DE REEMBOLSO

- Contrató Promedio de la Tasa (ACR). El gasto cubierto admisible para servicios fuera de la red es basado en el Contrató Promedio de la Tasa (ACR) de los proveedores en la red en el área en donde los servicios se rinden. Los miembros son completamente responsables por cualquier cantidad sobre el ACR así como cualquier reducciones y el co-seguros aplicables. Con la aprobación de la administración médica de Great-West Healthcare, Admisiones hospitalarias que resulta de una emergencia puede ser exento de ACR.

## NOTIFICACIÓN ESPECIAL DE LOS DERECHOS DE INSCRIPCIÓN

- Si usted está rechazando la inscripción para usted mismo o sus dependientes (incluyendo a su esposo) debido a otra póliza de salud o plan de seguro de grupo, usted puede poder alistarse y sus dependientes en este plan si usted o sus dependientes pierde la elegibilidad para la otra cobertura o si el patrón deja de contribuir a la póliza de usted o sus dependientes. Sin embargo, usted debe solicitar la inscripción dentro de 31 días después de que su póliza o la de sus dependientes terminen o después de que el patrón deje de contribuir hacia la otra póliza.
- Además, si usted tiene un nuevo dependiente como resultado de un matrimonio, nacimiento, adopción o colocación para la adopción, podrá matricularse usted mismo y a sus dependientes. Sin embargo, usted debe solicitar la inscripción dentro de 31 días del matrimonio, del nacimiento, de la adopción o de la colocación para la adopción.
- Para solicitar la inscripción especial o para obtener más información, contacte a su director de Recursos Humanos.

## QUÉ NO QUEDA CUBIERTO (ESTO NO ES INCLUSIVO EN SU TOTALIDAD)

- Servicios que no se consideran médicamente necesarios
- Servicios prestados como consecuencia de un acto intencionado

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- Tratamientos experimentales y de investigación
- Lesiones accidentales que ocurren en el entorno laboral del cual se obtienen beneficios económicos.
- Enfermedades por cuyos beneficios son pagados o pagaderos bajo cualquier contrato de compensación laboral u otra ley parecida
- Servicios prestados por planes medico-sanitarios gubernamentales
- Cirugía estética, a menos que corrija deformidades resultantes de una enfermedad, procedimiento de reconstrucción mamaria después de una mastectomía, defectos congénitos de un niño recién nacido o adoptado, o niño puesto en adopción.
- de autolesión, a menos que tal lesión fuese el resultado de un estado médico o de violencia doméstica.
- Atención custodial
- Transformación de sexo
- Procedimientos/intervenciones quirúrgicas con el fin de mejorar la vista que pueda ser corregida mediante el uso de lentes o lentes de contacto
- Terapia oftalmológica y tratamiento de la insuficiencia de convergencia visual
- Inversión de los procedimientos de esterilización
- Medicamentos no recetado o de anti-obesidad
- Terapia de manipulación genética
- Programas para dejar de fumar

Great-West Healthcare refiere a productos y servicios proporcionados por *Great-West Life & Annuity Insurance Company* y sus filiales (*Alta Health & Life Insurance Company* y *Great-West Healthcare HMO/HCSC compañías*) Esto también se refiere al negocio de grupo que es asegurado por *New England Life Insurance Company* y *Metropolitan Life Insurance Company* que es actualmente administrada por *Great-West Life & Annuity Insurance Company*. *Great-West Life & Annuity Insurance Company* no es licenciada para hacer el negocio en Nueva York. Los productos son vendidos en Nueva York por su filial *First Great-West Life & Annuity Insurance Company, White Plains, N.Y.*

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**HEALTHCARE**

# **ATTACHMENT 3**

## **HEALTH CERTIFICATE OF COVERAGE**

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**Lakeland Area  
Mass Transit  
Open Access Plan**

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**SECTION I - MEDICAL AND PRESCRIPTION DRUG BENEFITS**



## **INTRODUCTION**

### **■ Notices**

#### **Women's Health and Cancer Rights Act**

This Notice is required by the Women's Health and Cancer Rights Act of 1998 (WHCRA) to inform you, as a member of the Plan, of your rights relating to coverage provided through the Plan in connection with a mastectomy. As a Plan Member, you have rights to coverage provided in a manner determined in consultation with your attending Physician for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage may be subject to deductible and copayment provisions, if your Plan includes such provisions. Additional details regarding this coverage are provided in the Plan. Keep this notice for your records and call your Plan Administrator for more information.

#### **Statement of Rights Under the Newborns' and Mothers' Health Protection Act**

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

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

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification, contact your plan administrator.

### **■ About This Plan**

Great-West Life & Annuity Insurance Company (Great-West) processes the benefits for this Plan under the name of **Great-West Healthcare**.

Lakeland Area Mass Transit District (the Employer) has established an Employee Welfare Benefit Plan within the meaning of the Employee Retirement Income Security Act of 1974 (ERISA). As of July 1, 2009, the medical and drug benefits described in this booklet form a part of the Employee Welfare Benefit Plan and are referred to collectively in this booklet section as the Plan. The Employee Welfare Benefit Plan will be maintained pursuant to the medical and drug benefit terms described in this booklet. The Plan may be amended from time to time.

If a booklet was issued to you under the Employer's prior plan, this is your new booklet. This new booklet replaces your old booklet in its entirety. If you were covered under the replaced booklet on the day before the effective date of the Plan, you will be covered under this booklet as of the date shown above.

The medical and drug benefits described in this booklet are self-funded by the Employer. The Employer is fully responsible for the self-funded benefits. Great-West processes claims and provides other services to the Employer related to the self-funded benefits. Great-West does not insure or guarantee the self-funded benefits.

Defined terms are capitalized and have specific meaning with respect to medical and drug benefits, see GLOSSARY.

## **INTRODUCTION - Continued**

### **Discretionary Authority**

The Plan Administrator has the discretionary authority to control and manage the operation and administration of the Employer's self-funded medical and drug benefit Plan. The Plan Administrator in his or her discretionary authority, will determine benefit eligibility under such self-funded Plan, construe the terms of the self-funded Plan and resolve any disputes which may arise with regard to the rights of any person under the terms of the self-funded Plan, including but not limited to eligibility for participation and claims for benefits.

For initial claim determination, the Plan Administrator has the discretionary authority to determine eligibility and to interpret the Plan. For claim appeals, the Plan Administrator has designated Great-West Life & Annuity Insurance Company, 8505 E. Orchard Road, Greenwood Village, CO 80111 as the appeals fiduciary. Great-West will have the discretionary authority to determine whether a claim should be paid or denied on appeal and according to the Plan provisions.

### **Plan Modification/Termination**

The Employer may:

- change the contributions a Member must pay for benefits; or
- amend or terminate the benefits provided to you in the Plan.

If the Plan is amended or terminated it will not affect coverage for services provided prior to the effective date of the change.

## PPO MEDICAL BENEFITS SUMMARY

This summary provides a general description of your medical benefits. It does not list all benefits. The Plan contains limitations and restrictions that could reduce the benefits payable under the Plan. Please read the entire booklet for details about your benefits.

The plan includes a nationwide **PPO Network** of Hospitals and Doctors and a Medical Management Program.

### Copay Amount for Network Services

Outpatient Mental Health Conditions and Chemical Dependency Treatment	\$35.00
Other Office Visits	\$20.00
Urgent Care Facility Visit (including x-rays and lab tests ordered as part of the visit)	\$20.00

### Emergency Room Care Visit (including x-rays and lab tests ordered as part of the visit)

Copay Amount - if admitted to a Hospital as an inpatient	None
Copay Amount - if not admitted to a Hospital as an inpatient	\$100.00

### Deductible

The calendar year deductible applies to all covered expenses except:

- expenses subject to a copay
- facility expenses that are subject to the Per Confinement Deductible
- expenses for Network Preventive Care
- expenses for Network Office Services
- expenses for surgery performed in a Network Doctor's office
- expenses for outpatient x-rays and lab tests

### Individual Calendar Year Deductible

Network	\$500.00
Non-network and outside the Network Area	\$2,000.00

### Family Deductible

Network	\$1,500.00
Non-network and outside the Network Area	\$6,000.00

### Per Confinement Deductible

The Per Confinement Deductible applies to facility charges for each inpatient confinement in a Hospital, Skilled Nursing Facility, Hospice facility or Mental Health and Chemical Dependency Treatment facility and to outpatient surgery in a Hospital or an Ambulatory Surgical Center.

Network Facility	None
Non-network Facility	\$500.00

### Medical Management Program

Non-compliance Penalty per claim	\$250.00
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### Percentage Payable after any applicable Deductible, Copay or Contracted Rate Reduction

Outpatient Surgery, including surgery performed in a Doctor's Office	
- Network	90%
- Services outside the Network Area	80%
- Non-network	50%

## PPO MEDICAL BENEFITS SUMMARY - Continued

Preventive Care Services	
- Network	100%
- Services outside the Network Area	80%
- Non-network	50%
Hospital Care	
- Network	90%
- Services outside the Network Area	80%
- Non-network	50%
Physician charges for Hospital care and surgery	
- Network	90%
- Services outside the Network Area	80%
- Non-network	50%
Inpatient Hospital X-rays and Lab Tests in a	
- Network Hospital	90%
- Hospital outside the Network Area	80%
- Non-network Hospital	50%
Outpatient X-rays and Lab Tests	
- ordered as part of Preventive Care and performed in a	
* Network provider's office	100%
* Network x-ray or lab facility, such as an outpatient service at a Network Hospital	100%
* Provider's office or x-ray or lab facility outside the Network Area	80%
* Non-network provider's office or Non-network x-ray or lab facility	50%
- ordered as part of an Office Visit and performed in a	
* Network provider's office	100%
* Network x-ray or lab facility, such as an outpatient service at a Network Hospital	90%
* Provider's office, x-ray or lab facility, outside the Network Area	80%
* Non-network provider's office or Non-network x-ray or lab facility	50%
- other outpatient x-rays and lab tests	
* Network	90%
* Services outside the Network Area	80%
* Non-network	50%
Durable Medical Equipment	
- Network	90%
- Services outside the Network Area	80%
- Non-network	50%
Office Visits	
- Network	100%
- Services outside the Network Area	80%
- Non-network	50%
Office Services, other than outpatient surgery and x-ray and lab tests	
- Network	100%
- Services outside the Network Area	80%

**PPO MEDICAL BENEFITS SUMMARY - Continued**

- Non-network	50%
Outpatient Mental Health Conditions and Chemical Dependency Treatment	
- Network	100%
- Services outside the Network Area	80%
- Non-network	50%
Urgent Care Facility Visit (including x-rays and lab tests ordered as part of the visit)	
- Network	100%
- Services outside the Network Area	80%
- Non-network	50%
Emergency Room Care Visit (including x-rays and lab tests ordered as part of the visit)	
- Network	100%
- Services outside the Network Area	100%
- Non-network	100%
Outpatient Speech, Hearing and Occupational Therapy	
- Network	90%
- Services outside the Network Area	80%
- Non-network	50%
Outpatient Physical Therapy	
- Network	90%
- Services outside the Network Area	80%
- Non-network	50%
Ambulance Expenses	
- Network	90%
- Services outside the Network Area	90%
- Non-network	90%
Transplant Expenses	
- Travel Expenses to and from a Great-West Healthcare Transplant Network facility	100%
- Other Transplant Expenses	
* Great-West Healthcare Transplant Network facility	90%
* Other Network facilities	Not Covered
* Services outside the Network Area	Not Covered
* Non-network	Not Covered
Other Covered Expenses	
- Network	90%
- Services outside the Network Area	80%
- Non-network	50%
<b>Out-of-Pocket Maximum for Network Services</b>	
Individual	\$1,500.00
Family	\$4,500.00

## **PPO MEDICAL BENEFITS SUMMARY - Continued**

### **Out-of-Pocket Maximum for Non-Network Services and Services outside the Network Area**

Individual	\$7,500.00
Family	\$22,500.00

### **Calendar Year Benefit Maximum**

Home Health Care	1 visit per day up to 100 visits
Skilled Nursing Facility	100 days
Inpatient Treatment of Mental Health Conditions and Chemical Dependency	10 days
Outpatient Treatment of Mental Health Conditions and Chemical Dependency	20 visits
Outpatient Occupational, Speech and Hearing Therapy	\$2,000.00
Outpatient Physical Therapy	\$2,000.00

### **Lifetime Benefit Maximum**

Inpatient Treatment of Mental Health Conditions and Chemical Dependency	20 days
Durable Medical Equipment	\$10,000.00
Transplant Travel Expenses to and from a Great-West Healthcare Transplant Network facility. Certain travel expenses are limited to a daily maximum. See the "Transplants" benefit provision for more details.	\$10,000.00

### **Maximum Benefit for all Covered Expenses**

Lifetime benefit per Member	\$1,000,000.00
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Expenses that are payable under PRESCRIPTION DRUG BENEFITS apply toward the Maximum Benefit for all Covered Expenses.

## **PRESCRIPTION DRUG BENEFITS SUMMARY**

This summary provides a general description of your prescription drug benefits. It does not list all benefits. The Plan contains limitations and restrictions that could reduce the benefits payable under the Plan. Please read the entire booklet for details about your benefits.

### **Retail Network Pharmacy - up to a 30-day supply**

Tier 1 - Generic Drug copay	100% after \$10.00 copay
Tier 2 - Lowest Brand Name Drug copay	100% after \$20.00 copay
Tier 3 - Highest Brand Name Drug copay	100% after \$40.00 copay

### **Non-network Pharmacy - up to a 30-day supply**

Member must pay 100% of drug cost at time of purchase and submit a claim for reimbursement. Reimbursement will be 50% of the network pharmacy cost after the copay.

### **Ninety-day Retail Network Pharmacy Program - 80 to 90-day supply**

Tier 1 - Generic Drug copay	100% after \$30.00 copay
Tier 2 - Lowest Brand Name Drug copay	100% after \$60.00 copay
Tier 3 - Highest Brand Name Drug copay	100% after \$120.00 copay

### **Mail Order Drug Program - up to a 90-day supply**

Tier 1 - Generic Drug copay	100% after \$20.00 copay
Tier 2 - Lowest Brand Name Drug copay	100% after \$40.00 copay
Tier 3 - Highest Brand Name Drug copay	100% after \$80.00 copay

### **Specialty Pharmacy Program - for certain high-cost drugs**

The copay for Specialty drugs will mirror either the Retail Network Pharmacy or Mail Order Drug Program copays. The way the prescription is written by the physician (*i.e., 30-day supply or 90-day supply*) will dictate the copay. A 30-day supply will require a Retail Network Pharmacy copay. A 90-day supply will require a Mail Order Drug Program copay.

## **ELIGIBILITY**

### **■ Eligible Employees**

For the purpose of medical and drug benefits, an eligible Employee is a person who is in the Service of the Employer and is a resident of the United States.

#### **Service**

“Service” means work with the Employer on an active, full-time and full pay basis for at least 36.00 hours per week.

### **■ Eligible Dependents**

*It is your responsibility to notify the Employer when a covered Dependent is no longer eligible for coverage.*

Your Dependents must live in the United States to be eligible for coverage.

A spouse or child who is covered under this Plan as an Employee may also be covered as a Dependent.

Eligible Dependents are:

- your legal spouse.
- an unmarried child, as defined below.

#### **Child**

“Child” means:

- your natural child.
- your stepchild.
- a natural child of your covered minor Dependent.
- your adopted child. This includes a child placed with you for adoption.

“Placed for adoption” means the assumption and retention of a legal obligation for the total or partial support of a child in anticipation of the adoption of such child. The child’s placement is considered terminated upon the termination of such legal obligation.

- a child who is recognized under a medical child support order as having a right to enrollment under the Plan.
- a foster child.

The child must meet the age requirements described below and depend on you for financial support. The support requirement does not apply to a child who is recognized under a medical child support order as having a right to enrollment under the Plan.

#### ***Dependent Child Age Requirements***

The child is:

- under age 19.
- over the age limit and under age 25, if a full-time student in an accredited school. Proof of the child’s student status must be provided upon request, and may be required before paying a claim.

#### ***Handicapped/Disabled Child***

The age limits do not apply to a child who becomes disabled, or became disabled, before reaching the age limits and who cannot hold a self-supporting job due to a permanent physical handicap or mental retardation.

“Physical handicap/mental retardation” means permanent physical or mental impairment that is a result of either a congenital or acquired illness or injury leading to the individual being incapable of independent living.

“Permanent physical or mental impairment” means:



## **ELIGIBILITY - Continued**

- a physiological condition, skeletal or motor deficit; or
- mental retardation or organic brain syndrome.

A non-permanent total disability where medical improvement is possible is not considered to be a “handicap” for the purpose of this provision. This includes substance abuse and non-permanent mental impairments.

At reasonable intervals, but not more often than annually, the Plan may require a Doctor’s certificate as proof of the child’s disability.

### ***Medical Child Support Order***

A medical child support order is a *qualified* medical child support order (QMCSO) or a *qualified* national medical support notice issued by a state court or administrative agency that requires the Plan to cover a child of an Employee, if the Employee is eligible for benefits under the Plan.

When the Employer receives a medical support order, the Employer will determine whether the order is “qualified”.

If the order is determined to be qualified, and if you are eligible to receive benefits under this Plan, then your Dependent child will be covered, subject to any applicable contribution requirements. Your Employer will provide your Dependent child with necessary information which includes, but is not limited to, a description of coverages and ID cards, if any. Upon request, your Employer will provide at no charge, a description of procedures governing medical child support orders.

## WHEN COVERAGE BEGINS & ENDS

### ■ When Will Coverage Begin?

The definition of Employee or Dependent in ELIGIBILITY will determine who is eligible for coverage under the Plan.

Coverage will begin on the first day of the month coinciding with or next following the date you satisfy any eligibility waiting periods required by the Employer.

Before coverage can start, you must:

- Submit an application within 31 days after becoming eligible;
- Pay any required contribution.

Coverage for a newly acquired Dependent will begin on the date you acquire the Dependent if you are covered and if you apply for coverage within 31 days after acquiring the new Dependent.

If the Dependent is an adoptive child, coverage will start:

- For an adoptive newborn, from the moment of birth if the child's date of placement is within 31 days after the birth; and
- For any other adoptive child, from the date of placement.

### ■ What If I Don't Apply On Time?

You are a late applicant under the Plan if you don't apply for coverage within 31 days of the date you become eligible for coverage. Your Dependent is a late applicant if you elect not to cover a Dependent and then later want coverage for that Dependent.

#### Medical and Prescription Drug Benefits

A late applicant may apply for coverage only during an open enrollment period. The Plan Administrator can tell you when the open enrollment period begins and ends. Coverage for a late applicant who applies during the open enrollment period will begin on the first day of the month following the close of the open enrollment period.

You may waive coverage for all benefits described in this section. Proof of Good Health is not required if you apply for coverage at a later date.

For medical and drug benefits, a Member is *not* a late applicant if:

- You did not apply for coverage within 31 days of the eligible date because the Member was covered under another health insurance plan or arrangement and coverage under the other plan was lost as a result of:
  - Exhausting the maximum period of COBRA coverage; or
  - Loss of eligibility for the other plan's coverage due to legal separation, divorce, cessation of dependent status, death of a spouse, termination of employment or reduction in the number of hours of employment; or
  - Loss of eligibility for the other plan's coverage because the Member no longer lives or resides in the service area; or
  - Loss of eligibility for the other plan's coverage because the Member incurs a claim that meets or exceeds the lifetime maximum for that plan; or
  - Termination of benefits for a class of individuals and the Member is included in that class; or
  - Termination of the employer's contribution for the other plan's coverage.

You must have stated in writing that the other health coverage was the reason you declined coverage under this Plan, but only if the Employer required such a statement and notified you of the consequences of the requirement when you declined coverage.

- You did not apply for coverage for yourself or your eligible Dependent within 31 days of the date you were eligible to do so because at the time you or your eligible Dependent was covered under a state Medicaid or Children's Health Insurance Program (CHIP) plan, and such coverage terminates due to a loss of eligibility. In this situation, you may request coverage for yourself and/or any affected eligible Dependent not already enrolled in this Plan. Coverage must be requested within 60 days of the date Medicaid or CHIP coverage terminated.

## **WHEN COVERAGE BEGINS & ENDS - Continued**

- You did not apply for coverage for yourself or your eligible Dependent within 31 days of the date you were eligible to do so and you or your eligible Dependent later becomes eligible for employment assistance under a state Medicaid or CHIP plan that helps pay for the cost of this Plan's coverage. In this situation, you may request coverage for yourself and/or any affected eligible Dependent not already enrolled in this Plan. Coverage must be requested within 60 days of the date the Member is determined to be eligible for such assistance.
- You did not apply to cover your spouse or a Dependent child within 31 days of the date you became eligible to do so and later are required by a qualified court order to provide coverage under this Plan for that person.
- You did not apply to cover yourself or an eligible Dependent within 31 days of the date you became eligible to do so and later experience a change in family status because you acquire a Dependent through marriage, birth or adoption. In this case, you may apply for coverage for yourself, your spouse and any newly acquired Dependents.

If you apply within 31 days of the date:

- Coverage is lost under the other plan, as described above, coverage will start on the day after coverage is lost under the other plan.
- A court order was issued, coverage will start on the court ordered date.
- You acquire a new Dependent, coverage will start:
  - In the case of marriage, on the date of marriage.
  - In the case of birth or adoption, on the date of birth, adoption or placement for adoption.

If you apply within 60 days of the date Medicaid or CHIP coverage is terminated or within 60 days of the date the Member is determined to be eligible for employment assistance under a state Medicaid or CHIP plan, coverage will start no later than the first day of the month following receipt of your enrollment request.

### **■ What If I Was Covered for Health Benefits Under the Employer's Prior Plan?**

A Member who had similar coverage for health benefits under the Employer's prior plan on the date of its termination will be covered under this Plan on the Plan effective date.

Any waiting period under this Plan will be reduced by the part of the waiting period that had been satisfied under the prior plan.

Any calendar year or lifetime maximum under this Plan will be reduced by the amount paid under Employer's prior plan that was in effect immediately prior to the transferring of claims processing to Great-West.

"Health benefits" mean medical and prescription drug benefits.

*If a Member was on COBRA or any other continuation coverage or extension of benefits under the prior plan and that plan terminated, coverage will be provided for that Member until the earlier of:*

- The date on which coverage would end under the terms of the Plan; or
- The last day of the period for which coverage would have been provided had the prior plan not terminated.

*If a Member was covered under any extension of benefits under the prior plan, the benefits provided under this Plan will be the same as those provided by the prior plan, less any amount paid under the prior plan.*

*If you were on Family and Medical Leave on the effective date of this Plan and you were covered under the Employer's prior plan on the date of its termination, then you will become covered for the benefits provided under this Plan as of its effective date.*

## **WHEN COVERAGE BEGINS & ENDS - Continued**

### **Medical Deductible and Out-of-Pocket Credits**

Any amount a Member has already paid toward the calendar year medical deductible for Network services under the prior medical plan will be applied to this Plan's calendar year deductible for Network services. The amount a Member has already paid toward the calendar year medical deductible for Non-network services under the prior medical plan will be applied to this Plan's calendar year deductible for Non-network services. If the prior medical plan applied one calendar year deductible to all services, then the amount a Member has already paid toward such calendar year medical deductible will be applied to this Plan's calendar year deductible for Network services.

Any amount of covered expenses a Member has already used to satisfy any calendar year out-of-pocket maximum for Network expenses under the prior medical plan will be applied to this Plan's calendar year out-of-pocket maximum for Network expenses. The amount a Member has already paid toward the calendar year out-of-pocket maximum for Non-network services under the prior medical plan will not be applied to this Plan's calendar year out-of-pocket maximums. If the prior medical plan had one calendar year out-of-pocket maximum that applied to all expenses, then the amount a Member has had applied toward such calendar year out-of-pocket maximum will be applied to this Plan's calendar year out-of-pocket maximum for Network expenses.

### **Special Benefits for Pre-Existing Conditions**

These benefits apply if a Member would not be eligible for coverage under the Plan because of the pre-existing conditions limitation and is not eligible for benefits under the prior plan because expenses were incurred after termination of that plan.

The amount of benefits will be the lesser of the amount that would have been paid under the prior plan if it had stayed in force and the amount that would have been paid under this medical Plan if it did not have a pre-existing conditions limitation.

Any length of time a Member has already satisfied toward the pre-existing conditions limitation waiting period of the prior plan will be carried over to this medical Plan.

#### **■ Will My Coverage Change?**

If the Employer amends the benefits or amounts provided under the Plan, a Member's coverage will change on the effective date of the amendment. If a Member changes classes, coverage will begin under the new class the first day of the month coinciding with or next following the date the Member's class status changes.

All claims will be based on the benefits in effect on the date the claim was incurred.

#### **■ When Will My Coverage End?**

Your coverage will end on the earliest of the following dates:

- The date the Employer terminates the benefits described in this booklet.
- The date you are no longer eligible or the last day of the month coinciding with or next following the date your Service ends.
- The due date of the first contribution toward your coverage that you or the Employer fails to make.
- The date Loss of Residence occurs.

Your Dependent coverage will end on the earliest of the following dates:

- The date your coverage ends; or
- The date Loss of Residence occurs; or
- The date your Dependent is no longer eligible for benefits; or
- The due date of the first contribution toward Dependent coverage that you or the Employer fails to make.

A Certificate of Creditable Coverage (CCC) will be sent when coverage for a Member ends. In addition, a CCC may be requested from the Plan Administrator at any time while a Member is covered under the Plan and up to 24 months after coverage ends.

## **WHEN COVERAGE BEGINS & ENDS - Continued**

### **■ Can I Continue My Coverage If I Become Ineligible?**

If you become ineligible for coverage under the Plan, you may be able to continue coverage for certain benefits.

#### **Continuation of Coverage under Federal Laws and Regulations**

If coverage would otherwise terminate under this Plan, you and your Dependents may be eligible to continue coverage under certain federal laws and regulations. See USERRA RIGHTS AND RESPONSIBILITIES, CONTINUATION OF COVERAGE - FMLA and CONTINUATION OF COVERAGE - COBRA.

#### **Extension of Medical and Prescription Drug Benefits**

A Member who is Totally Disabled on the date he or she becomes ineligible for continuation coverage or coverage under COBRA, including a Member who declines COBRA, may still be eligible for extended benefits for the disabling condition only. These benefits are extended:

- During the course of that Total Disability.
- Under the same benefit provisions as if coverage had not ended.
- Upon termination of the Member's coverage under this Plan, for 90 days, as long as this Plan is still in force.

Benefits for prescription drugs will be payable under the Medical Benefit and not the Prescription Drug Benefit.

You do not have to pay for extended benefits.

### **■ Can Coverage Be Reinstated?**

If your coverage ended because of termination of your Service, it will be reinstated on the date you return to work with the Employer. You must return within 3 month(s) to be reinstated.

On the date you return to work, coverage for you and your eligible Dependents will be on the same basis as that provided for any other active Employee and his or her Dependents as of that date. However, any restrictions on your coverage that were in effect before your reinstatement will still apply.

See USERRA RIGHTS AND RESPONSIBILITIES for information about reinstatement of coverage upon return from leave for military service.

#### **Reinstatement When Coverage Ends Due to Loss of Residence**

Coverage for a Member whose coverage ended due to Loss of Residence will be reinstated:

- for an Employee, on the day after completing 30 consecutive days of Work in the United States;
- for a Dependent, on the day after completing 30 consecutive days residence in the United States.

The Member must return to the United States within three months of the date the Loss of Residence occurred to be reinstated. Coverage will be on the same basis as that being provided for any other active Employee and his or her Dependents on the date coverage is reinstated. However, any restrictions on the coverage that were in effect before reinstatement will continue to apply.

## **PPO MEDICAL BENEFITS**

### **■ How Does the Plan Work?**

The plan includes a nationwide **PPO Network** of Hospitals and Doctors and a Medical Management Program. For the names of network providers, contact Member Services at the phone number or access the on-line directory at the website address shown on the Member ID card.

Network providers will submit Members' claims and take care of getting Medical Management approval when necessary. When a non-network provider is used, the Member will need to file their own claim and make sure treatment is approved by Medical Management. See "Medical Management (MM) Program" for information about pretreatment authorization.

Benefits received from network providers are payable at a higher level than benefits received from non-network providers. Members are responsible for confirming that a provider is a network provider.

If a Member is traveling and needs care for a non-Emergency Medical Condition, contact Member Services for help in locating a network provider. Since the network is nationwide, the Member may be able to see a network provider and receive a higher level of benefits. If a Member is outside the network area, benefits will be payable as shown in PPO MEDICAL BENEFITS SUMMARY.

### **Special Services**

Certain services are payable at the network level even when not performed by a network provider. These services include:

- Services (other than surgical assistance and Emergency Room Care) of a non-network provider such as, but not limited to: inpatient consultations, neonatology, x-rays and lab tests, radiology, anesthesiology and other specialists over whom the Member has no control in selecting after admission, when the Member is admitted for inpatient or outpatient care in:
  - a network facility, if the admission and the provider's services are approved by Medical Management.
  - a non-network facility, if the admission and the provider's services are approved by Medical Management, and the authorization indicates that the services are payable at the network level.
- Services of a non-network assistant surgeon, surgical assistant or any other non-network provider who is qualified to assist during surgery (other than surgery performed as part of Emergency Room Care), if the surgery is performed by a network Doctor in a network facility. The use of an assistant during surgery must be appropriate for the type of surgery rendered.
- Emergency Room Care.
- Inpatient care provided in a non-network Hospital or by a non-network Doctor immediately following Emergency Room Care through stabilization if the services are approved by Medical Management.
- Ambulance services.

### **Supplemental Network**

Members who use a non-network provider may reduce their out-of-pocket expenses by choosing a provider participating in a supplemental network. This supplemental network is available to Members who choose a provider outside the primary network. Call Member Services for the names of providers who are participating in the program. Certain claims from non-network providers who are not in the supplemental network may, however, qualify for negotiation. Providers that participate in the supplemental network or agree to negotiate are considered non-network providers under the Plan. The Member is responsible for pretreatment authorization for all services and supplies that require pretreatment authorization.

### **Transitional Care for Members upon Termination of a Provider from the Network**

If a Member's provider ceases to be a network provider for reasons other than quality-related reasons, fraud, or failure to adhere to Great-West's policies and procedures, coverage may continue for a specified period of time for treatment in progress for a Member who is:

- in her third trimester of pregnancy; or
- receiving care for end-stage renal disease and dialysis; or
- receiving outpatient mental health treatment; or
- terminally ill, with anticipated life expectancy of six months or less; or

## **PPO MEDICAL BENEFITS - Continued**

- undergoing an active course of treatment for which changing to a different provider would be likely to cause significant risk of harm to the Member's health; or
- undergoing chemotherapy or radiation therapy for treatment of cancer; or
- a candidate for a solid organ or bone marrow transplant.

Contact Member Services to obtain a Transition of Care Request Form. The Transition of Care Request Form must be received by Great-West within 60 days of the provider's termination date. If your request is approved, care provided will be subject to the same copays, deductibles, coinsurance and limitations as care given by a network provider.

### **Medical Management (MM) Program**

Medical Management will review and make an authorization determination for urgent, concurrent and prospective medical services, and prescription drugs for Members covered under the Plan. Medical Management will also review the medical necessity of services that have already been provided.

Medical Management will determine the medical necessity of the care, the appropriate location for the care to be provided, and if admitted to a Hospital, the appropriate length of stay.

If a pretreatment request does not follow the Medical Management procedures, the provider will be notified of the established procedures no later than 5 days after receipt of the request.

Your Doctor must call Medical Management (MM) for pretreatment authorization. If a Member uses a non-network Doctor, the Member must make sure that treatment is approved by Medical Management.

Network Doctors are responsible for contacting the MM Program for pretreatment authorization. If a non-network Doctor does not get pretreatment authorization or if a Member does not follow the recommended care plan, a \$250.00 non-compliance penalty will be applied to the Member's claim. The non-compliance penalty cannot be applied toward the calendar year deductible or out-of-pocket maximum.

Certain services and supplies require pretreatment authorization, including, but not limited to:

- Air ambulance, when used for non-Emergency Medical Conditions.
- Durable medical equipment charges over \$500.
- Genetic testing.
- Home health care (including IV therapy).
- Hospital admissions, including partial hospitalization programs for mental health treatment.
- Outpatient high technology radiology (examples include: CAT scans, PET scans and MRIs).
- Outpatient surgery, except for surgery performed in a Doctor's office.
- Prescription drugs that need to be reviewed for Medical Necessity. This includes, but is not limited to:
  - certain drugs that are used for specialized medical treatment, to ensure that the drugs are used appropriately. Examples of medical conditions that may require specialized drugs include: arthritis, growth deficiencies and immune disorders; and
  - certain drugs that have multiple uses, to ensure that the drug is used according to acceptable medical practice and FDA guidelines.
- Renal dialysis.
- Skilled nursing facilities.
- Transplant evaluations.

For more information about services and supplies that require pretreatment authorization, contact Member Services at the phone number on the ID card.

Medical Management will review and render an authorization determination as described below.

## **PPO MEDICAL BENEFITS - Continued**

- Urgent Care Requests

For an urgent care request, MM will notify the Member and the provider of the authorization decision:

- no later than 24 hours after receipt of a request involving concurrent care, if the request is made at least 24 hours prior to the expiration of the previously approved care; and
- no later than 72 hours after receipt of any other urgent care request.

If MM does not have all the information needed to process an urgent care request, MM will notify the Member or provider within 24 hours after receipt of the request and give details as to what additional information is required. The requested information should be provided within 48 hours or the authorization request may be denied. MM will notify the Member and provider of the authorization decision within 48 hours after the requested information has been received.

MM will provide either verbal or written notice of the decision. When verbal notice is provided, a written notice will be sent within 3 days.

- Non-urgent Care Requests

For a non-urgent care request, MM will notify the Member and provider of an authorization decision no later than 15 days after receipt of the request. If an authorization decision cannot be made within the 15-day period, an extension of up to 15 days may be requested. If additional information is needed, the Member or provider will be notified within the initial 15-day period and given details as to what information is required. The requested information should be provided within 45 days after receipt of the request or the authorization request may be denied.

An authorization decision will be made no later than 15 days after MM receives the requested information, unless the Member or provider agrees to a voluntary extension of time.

Medical Management will send the Member and the provider written notice of all authorization determinations.

If previously authorized benefits are reduced or terminated, MM will send notice of this decision *prior* to any reduction or termination of benefits.

If a Member receives notice of an adverse determination, in whole or in part, the Member or the Member's Authorized Representative can appeal the decision.

An "Authorized Representative" means a person authorized in writing by the Member or a court of law to represent the Member's interests for claim submission, pretreatment and appeal requests. The Member's spouse, parent (if Member is a minor) and health care provider will be automatically recognized as the Member's Authorized Representative for pretreatment requests, claim submissions and appeals. For requests involving urgent care, any health care professional with knowledge of a Member's medical condition will be automatically recognized as the Member's Authorized Representative for pretreatment requests and appeals.

"Adverse determination" means a determination of non-approval, in whole or in part, of a pretreatment or claim payment request.

If the MM decision is an adverse determination, the Member will be sent written notice that will include the reason(s) for the denial, reference to the Plan provision(s) on which the denial is based, whether additional information is needed to process the request and why the information is needed, the appeal procedures and time limits, including procedures and time limits for urgent care appeals, and the Member's right to bring civil action under ERISA Section 502(a) after required Plan appeals have been exhausted.

The adverse determination notice will also specify:

- whether an internal rule, guideline, protocol or other criterion was relied upon in making the adverse decision and that this information is available to the Member upon request and at no charge; and
- that an explanation of the scientific or clinical judgment for a decision based on medical necessity, experimental treatment or a similar limitation is available to the Member upon request and at no charge.



## **PPO MEDICAL BENEFITS - Continued**

### **Appeal of Medical Management Decision**

Appeal of a Medical Management decision should be requested within 180 days after receipt of an adverse determination. You have the right to review and/or request copies of relevant documents, free of charge, and to submit written comments, documents and issues.

One level of appeal must be completed for appeals involving urgent care and two levels of appeal must be completed for all other appeals involving a MM adverse determination, before a Member may bring civil action under ERISA for an adverse determination. (See STATEMENT OF ERISA RIGHTS.) The appeal review will consider written comments, documents and any other information submitted by the Member, Authorized Representative or Doctor, regardless of whether the documentation was reviewed as part of the initial determination.

#### **• Level I Appeal**

The first appeal level is an internal review by MM. Upon receipt of an initial appeal of a denied request for medical services, MM will assign the review to a board certified Physician Reviewer who is in the same or similar specialty that typically manages the service under review and *who was not involved in the prior adverse determination and is not a subordinate of the individual who made the prior determination.*

The Member and the provider or other Authorized Representative will be sent written notice of an appeal determination:

- no later than 72 hours after receipt of an appeal involving urgent care; and
- no later than 15 days after receipt of an appeal involving non-urgent care; and
- no later than 30 days after receipt of an appeal involving services that have already been provided.

If the appeal decision upholds an adverse determination, and you decide to appeal the decision, you may proceed to Level II. For appeals involving urgent care, Level II is voluntary.

#### **• Level II Appeal**

If the first level internal review denies authorization, in whole or in part, a second level appeal review may be requested. The second level appeal is an external review by an independent review entity and is binding on the Plan. The written request for external review must be submitted to Medical Management within 60 days after receipt of the first level appeal determination. An external review will be provided at no cost to the Member.

A Doctor or a group of Doctors in the same or similar specialty that typically manage the service under review and who is not affiliated with Medical Management will conduct the external review.

The Member and the provider will be sent a written notice of the external review determination:

- no later than 15 days after receipt of the second level appeal request for preauthorization of services; and
- no later than 30 days after receipt of the second level appeal request for authorization of services that have already been provided.

If the external review results in a denial of the requested service, the Member has the right to bring civil action under ERISA Section 502(a) after required Plan appeals have been exhausted.

Members will be sent written notice of an adverse determination upon completion of a Level I appeal and upon completion of a Level II appeal. The notice will include:

- the reason(s) for the determination;
- reference to the Plan provision(s) on which the determination is based;
- the Member's right to review and request copies of all relevant documents, free of charge;
- whether an internal rule, guideline, protocol or other criterion was relied upon in making the adverse decision and that this information is available to the Member upon request and at no charge;

## **PPO MEDICAL BENEFITS - Continued**

- that an explanation of the scientific or clinical judgment for a decision based on medical necessity, experimental treatment or a similar limitation is available to the Member upon request and at no charge.

The notice will also include the Member's right to bring civil action under ERISA Section 502(a) after required Plan appeals have been exhausted.

*Appeal of an adverse determination involving urgent care may be submitted either orally or in writing and will be expedited.*

### **Medical Outreach Program**

The Medical Outreach Program includes various initiatives to assist Members to manage their health concerns and to stay healthy. The Medical Outreach Program includes:

- A Disease Management Program;
- A Care Management Program; and
- A Health Management Program.

A Member may call the toll-free Member services telephone number or access the website shown on his or her ID card for more information about these Programs.

### ***Disease Management Program***

If this Plan participates in the Disease Management (DM) Program, Members have access to educational materials and individualized care plans designed to help a Member manage a chronic medical condition such as pain, asthma, diabetes, coronary disease and chronic lung disease. The DM Program also provides services and support for Members with conditions classified as Oncology, End Stage Renal Disease (ESRD) and Neonatology. The DM Program is staffed by specially trained nurses who are available 24 hours a day, 7 days a week.

Members who may benefit from the DM Program are identified through a variety of means, such as medical and/or pharmacy claims, health risk assessments, preauthorization, physician referrals and self referrals. Each enrolled Member will receive tailored educational material depending on the Member's condition. The care managers in the DM Program will assist in setting clinical goals and monitor adherence to goals. Based on the severity of the condition, the care managers will schedule ongoing telephonic contact or home care visits by trained professionals. The Member's Doctor will be able to access the information provided to Members.

A Member may call the toll-free Member services telephone number or access the website shown on his or her ID card to confirm that this Plan participates in the DM Program and to access the DM Program.

There are no additional out-of-pocket expenses for these services obtained through the DM Program. If this Plan includes a Lifetime Maximum, then any costs associated with the Member's participation in the DM Program will not be applied to the Maximum Benefit for All Covered Expenses.

### ***Care Management Program***

The Care Management (CM) Program manages the care of Members with serious Illnesses. Under the CM Program, if a Member requires inpatient care, such as surgery followed by long term medical care, a case manager who will work on behalf of the Member is assigned to the Member.

The case manager will help to coordinate and provide the most appropriate care in the most cost-effective manner. This includes handling the pretreatment authorization process, providing concurrent review for continued stay as an inpatient in a Hospital, discharge planning and post-discharge follow-up by the clinical staff to ensure that the Member is receiving proper care and support outside of a Hospital setting.

## **PPO MEDICAL BENEFITS - Continued**

Members who may benefit from the CM Program are identified through a variety of means, such as the pretreatment authorization process and medical claims. Generally, Members may choose to participate in the CM Program.

If a Member chooses to participate in the CM Program and if a Member and the Member's Physician decide that the recommended alternative treatment plan is right for the Member, it will be covered on the same basis as the care and treatment for which it is substituted.

Members with certain serious Illnesses must participate in the CM Program.

A Member may call the toll-free Member Services telephone number or access the website shown on his or her ID card to find out more about participation in the CM Program.

### ***Health Management Program***

The Health Management (HM) Program offers online health and wellness services, programs and other resources that enable Members to more easily and effectively obtain information about health-related topics. This includes the latest medical advances and a variety of information about eating a healthy diet and exercise support and smoking cessation.

### **Calendar Year Deductible and Copay**

A calendar year deductible is the amount of covered medical expenses that must be satisfied before the Plan begins to pay benefits.

Network expenses will not apply to a non-network deductible and non-network expenses will not apply to a network deductible. Any expenses incurred for Special Services will always apply to network deductible even when not performed by a network provider.

Any expenses that were incurred in the last three months of a calendar year and used to satisfy the deductible for that year will also be applied to the deductible for the next calendar year.

A copay is an amount a Member pays for care at the time of service.

### **Allowable Covered Expenses**

All medical benefits are subject to allowable covered expense guidelines.

Network providers have agreed to a set fee schedule. Members are not responsible for expenses over the scheduled amount for covered services. Members are responsible for any applicable copays, deductibles and coinsurance.

For services provided by a non-network provider, the allowable covered expense is based upon the average contracted rates (ACR) for network providers in the area where the care is provided. The covered amount for each service or supply will be the lesser of the fee usually charged by a provider and the ACR for that service or supply. The Member is fully responsible for any amount over the ACR, in addition to any applicable copays, deductibles and coinsurance. However, for the following services, the allowable covered expense is determined by usual and customary charge guidelines:

- Services provided by out-of-area providers.
- Services by an assistant surgeon when the surgery is performed by a network Doctor in a network Hospital.
- Services by an anesthesiologist when the surgery is performed in a network Hospital.
- Services of a radiologist or pathologist in a network Hospital.
- Services received in an emergency room or as an inpatient in a Hospital following Emergency Room Care until the Member's Emergency Medical condition is stabilized.
- Ambulance services.

The usual and customary charge for each service or supply received will be the lesser of the fee usually charged by a provider and the fee usually charged by other providers in the same geographical area for these services and supplies.

## **PPO MEDICAL BENEFITS - Continued**

### **■ What's Covered?**

PPO MEDICAL BENEFITS SUMMARY shows the payment percentage, deductible and copay amounts applicable to various covered expenses. Any benefit maximums applied to specific covered expenses and calendar and lifetime benefit maximums for *all* covered expenses are also shown in PPO MEDICAL BENEFITS SUMMARY.

If the Plan pays benefits at less than 100%, you must pay the remaining percentage of covered services. This amount is in addition to any deductible or copay amounts. You are also responsible for any amount over the allowable covered expense limit described in the Plan provision "Allowable Covered Expenses".

Services must be Medically Necessary as defined in the GLOSSARY. Unless otherwise noted for a particular service, services must be required as a result of symptoms of Illness. Expenses are covered only if incurred while the Member is covered for these medical benefits.

### **Emergency Care**

#### ***Emergency Room Care***

If you need care for an Emergency Medical Condition, go to the nearest medical facility. Coverage for an Emergency Medical Condition is available 7 days a week, 24 hours a day. This includes care received outside of the United States, required to stabilize the Member's condition for return to the United States. Pretreatment authorization is not required prior to receiving care in an emergency room.

#### ***Inpatient Hospital Care immediately following Emergency Room Care***

Inpatient care for an Emergency Medical Condition includes both Hospital and Doctor's charges for initial medical screening examination as well as Medically Necessary treatment which is immediately required to stabilize the Member's condition. After care is provided for an Emergency Medical Condition, Medical Management must be contacted within 48 hours.

When care is provided in a non-network Hospital or by a non-network Doctor, the inpatient services and supplies received in the Hospital and the Doctor's charges are paid at the network level through stabilization if the services are approved by Medical Management.

When care is provided in an out-of-area Hospital, the inpatient services and supplies received in the Hospital and the Doctor's charges will be covered at the Services Outside the Network Area level shown in PPO MEDICAL BENEFITS SUMMARY.

After the Member's condition is stabilized, the Member or his/her Authorized Representative will be presented with the options described below. The inpatient Hospital and Doctor's charges incurred after the Member's condition is stabilized, are determined based on the *network status of the provider*. If:

- the Member elects to be transferred to a network Hospital after stabilization in a non-network Hospital or in an out-of area Hospital, then the benefits will be paid at the network Hospital and Physician payment percentage shown in PPO MEDICAL BENEFITS SUMMARY. Any transportation costs associated with this transfer will be paid at the network level.
- the Member elects to continue to stay in a non-network Hospital and:
  - receives treatment from a non-network Doctor after stabilization of the Emergency Medical Condition, then the benefits will be payable at the non-network Hospital and Physician payment percentage shown in PPO MEDICAL BENEFITS SUMMARY.
  - receives treatment from a network Doctor after stabilization of the Emergency Medical Condition, then the benefits will be payable at the non-network Hospital and network Physician payment percentage shown in PPO MEDICAL BENEFITS SUMMARY.
- the Member elects to continue to stay in an out-of area Hospital, then benefits will be payable at the Services Outside the Network Area level shown in PPO MEDICAL BENEFITS SUMMARY.
- the Member is admitted to a network Hospital and is under the treatment of a non-network Doctor, and if:

## **PPO MEDICAL BENEFITS - Continued**

- the Member elects to transfer care to a network Doctor associated with the network Hospital, then the benefits will be payable at the network Physician payment percentage shown in PPO MEDICAL BENEFITS SUMMARY.
- the Member elects to continue to receive care from a non-network Doctor associated with a network Hospital, then the benefits will be payable at the non-network Physician payment percentage shown in PPO MEDICAL BENEFITS SUMMARY.

### **Urgent Care**

If you need urgent care, you may seek care from an Urgent Care Facility.

### **Hospital Care**

The Plan covers semi-private room and board and ICU expenses, as well as supplies and services, such as surgery and x-rays and lab tests.

Certain services, such as x-ray and lab tests and Physician charges for surgery, may be considered separate from other Hospital care. See PPO MEDICAL BENEFITS SUMMARY for more information.

### **Skilled Nursing Facility**

The Plan covers semi-private care, including room and board, in a licensed skilled nursing facility. Care must be such that it requires the skills of technical or professional personnel, is needed on a daily basis and cannot be provided in the patient's home or on an outpatient basis. Care must be required for a medical condition which is expected to improve significantly in a reasonable period of time and the Member must continue to show functional improvement.

### **Office Visits and Office Services**

The Plan covers Doctor office visits and services provided during an office visit, including medical supplies, such as FDA-approved contraceptive devices.

Certain office services, such as medical supplies, surgery, x-rays and lab tests, as well as allergy testing, treatment and injections, are considered separate from the office visit. See PPO MEDICAL BENEFITS SUMMARY for more information.

### **Preventive Care**

The Plan covers periodic physical exams by a Doctor. This includes x-ray and lab services if part of the annual physical exam, necessary immunizations and booster shots.

The Plan covers an annual pelvic exam, Pap smear and mammogram. Colorectal cancer screening and prostate specific antigen (PSA) screening are also covered.

Preventive care x-rays and lab tests ordered as part of an Office Visit are subject to the X-rays and Lab Tests "Preventive Care" payment percentage shown in PPO MEDICAL BENEFITS SUMMARY.

### **Post-Mastectomy Coverage**

The Plan covers reconstruction of the breast on which a mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and physical complications related to all stages of mastectomy, including lymphedemas.

Treatment is to be determined by the attending Doctor, in consultation with the patient. Benefits will be payable on the same basis as for similar treatment covered under the Plan.

### **Reconstructive Services and Surgery**

The Plan covers reconstructive services and surgery, including but not limited to treatment of covered newborn children's congenital defects and birth abnormalities, when the reconstruction meets **one** of the following primary purposes:

- When the primary purpose is to restore large skin defects due to a port wine stain.
- When the primary purpose is to relieve severe physical pain caused by an abnormal body structure.

## **PPO MEDICAL BENEFITS - Continued**

- When the primary purpose is reconstruction following a mastectomy. See “Post-Mastectomy Coverage”.
- When the primary purpose is to:
  - treat a functional impairment caused by an abnormal body structure; or
  - restore the Member’s normal appearance, regardless of whether a functional impairment exists;

when the abnormality results from a documented Illness that occurred within the preceding 12 months.

Subsequent procedures integral or linked to the covered reconstruction that cannot be performed within the 12-month period due to medical considerations, may be covered after the 12-month period if documented planning for these procedures takes place within 12 months of the Illness.

“Functional impairment” means an impairment that interferes with normal bodily function. For the purpose of this provision, interference with psychological function or well-being is not considered to be a functional impairment.

Certain types of reconstructive services and surgeries may not be covered under the Plan. See BENEFIT LIMITATIONS.

### **Maternity Coverage**

The Plan includes Great Beginnings which is a Maternity Support Program (the GB Program) that will assist Members to identify the care they need during their pregnancy and avoid risks related to their pregnancy. Members who may benefit from the GB Program are identified through a variety of means, such as review of medical claims, preauthorization requests, physician referrals and self referrals. An enrolled Member will receive educational materials and a medical assessment. The care managers in the GB Program will work with the Member and the attending Doctor and provide the care and education necessary during the Member’s pregnancy. If it is determined that there are complications and that the pregnancy will qualify as high risk, then the progress of the Member’s pregnancy will be followed more intensely and care will be coordinated with the attending obstetrician and perinatologist. All information is confidential and will only be shared with those directly involved in your medical care.

There are no additional out-of-pocket expenses for these services obtained through the GB Program. If this Plan includes a Lifetime Maximum, then any costs associated with the Member’s participation in the GB Program will not be applied to the Maximum Benefit for All Covered Expenses.

The Plan covers prenatal, childbirth and postnatal care. Coverage for you and your baby, if dependent coverage is elected, includes a Hospital stay of 48 hours following a normal vaginal delivery and 96 hours following a C-section. The 48/96 hours begin following delivery of the last newborn in case of multiple-births. When delivery takes place outside a hospital, the 48/96 hours begin at the time of inpatient admission. The Hospital stay may be less than the 48-hour or 96-hour minimum if a decision for early discharge is made by the attending Doctor in consultation with the mother.

*Pre-authorization is not required for the 48/96-hour Hospital stay. However, authorization is needed for a longer stay than as described above.*

### **Treatment of Mental Health Conditions and Chemical Dependency**

The Plan covers inpatient and outpatient treatment of mental health conditions, alcoholism, drug addiction and other chemical dependency.

### **Home Health Care**

The Plan covers home health care visits. Services must be prescribed as an alternative or a follow-up to inpatient Hospital care. The Member must be restricted from leaving home due to a medical condition.

Care must be such that it cannot be learned or performed by the average, non-medically trained person. Care must be provided by technical or professional personnel or by home health aides working along with technical or professional personnel. Care must be required for a medical condition which is expected to improve significantly in a reasonable period of time.

## **PPO MEDICAL BENEFITS - Continued**

### **Hospice Care**

The Plan covers hospice care if prescribed by a Doctor and the Member's life expectancy is six months or less.

### **Durable Medical Equipment**

The Plan covers durable medical equipment, including orthopedic and prosthetic devices, that are not useful in the absence of an Illness or Injury, not disposable, able to withstand repeated use and appropriate for use in a Member's home.

Coverage includes repair or replacement of covered equipment only when repair or replacement is required as a result of normal usage. Coverage for equipment rental will not exceed the equipment's purchase price.

### **Physical Therapy**

The Plan covers physical therapy rehabilitation that is performed to restore function and prevent disability following acute disease, Injury or loss of body part with the expectation of significant improvement within two months.

Covered therapy includes exercise, heat, cold, electricity, ultrasound and massage to improve circulation, strengthen muscles, encourage return of motion and train Members to perform the activities of daily living.

Massage is covered only when it is part of a covered course of physical therapy and is provided by or under the direct supervision of a physical therapist.

### **Occupational, Speech and Hearing Therapy**

The Plan covers outpatient occupational, speech and hearing therapy.

Occupational therapy means rehabilitation to attain the maximum level of physical and psycho-social independence following acute disease, Injury or loss of body part with the expectation of significant improvement within two months. This includes fine motor coordination, perceptual-motor skills, sensory testing, adaptive/assistive equipment, activities of daily living and specialized upper extremity and hand therapies.

Speech therapy means restoration of speech due to impairment following a recent physiological disturbance or Injury, such as CVA, tracheostomy, swallowing disorders, laryngectomy and neuromuscular disease, with the expectation of significant improvement within two months.

### **Transplants**

The Plan covers transplants that have been preauthorized by Medical Management.

Medical Management will direct the patient to the appropriate facility for the patient's specific type of transplant.

Certain types of transplants must be performed in a Great-West Healthcare Transplant Network facility to be covered under the Plan. For more information, contact Member Services at the phone number or website address shown on the Member's ID card.

As used in this Transplant provision, the term "donor" means a person who furnishes an organ or tissue for transplantation. If a human organ or tissue transplant is provided from a donor to a transplant recipient, the following will apply:

- When the donor and recipient are both covered under this Plan - This Plan covers, under the recipient's coverage, eligible transplant expenses incurred by both patients.
- When only the recipient is covered under this Plan - This Plan covers eligible transplant expenses incurred by the recipient. Coverage may also be provided under this Plan for certain donor expenses, but only if such donor expenses are not eligible for coverage under any other coverage available to the donor.
- When only the donor is covered under this Plan - When the donor is covered under this Plan, but the recipient is not, this Plan does not cover transplant expenses of either person.

Any amounts paid under this Plan on behalf of a donor or a recipient will count toward the recipient's Plan lifetime maximum.

## **PPO MEDICAL BENEFITS - Continued**

### ***Travel Expenses***

The Plan covers the following:

- Transportation costs and miscellaneous expenses such as lodging, meals and parking incurred for travel to and from a Great-West Healthcare Transplant Network facility, if the site is outside a 50-mile radius from the Member's home. Travel expenses must be preauthorized by Medical Management to be covered under the Plan.

Travel expense coverage will be for the Member (the transplant recipient) and one other individual, or two other individuals if the transplant recipient is a minor, accompanying the Member. While there is no maximum limit to the number of days per trip, miscellaneous expenses such as lodging, meals and parking are limited to \$100 per person, per day. Transportation expenses do not have a daily limit.

Travel coverage, including transportation and miscellaneous expenses, is limited to the Transplant Travel Expenses Lifetime Maximum shown in PPO MEDICAL BENEFITS SUMMARY.

- If a living donor is used, reimbursement for the donor's Travel Expenses to and from a Great-West Healthcare Transplant Network facility is limited to one trip and \$100 per day for travel and lodging. All living donor travel and lodging charges apply to the Member's Transplant Travel Expenses Lifetime Maximum shown in PPO MEDICAL BENEFITS SUMMARY.

Travel expenses are not covered if the Member utilizes a facility other than a Great-West Healthcare Transplant Network facility.

### **Enteral Nutrition**

Enteral nutrition means medical foods that are specially formulated for enteral feedings or oral consumption. Coverage includes medically approved formulas prescribed by a Physician for the treatment of phenylketonuria (PKU).

The Plan covers enteral nutrition and supplies required for enteral feedings when *all* of the following conditions are met:

- It is necessary to sustain life or health;
- It is used in the treatment of, or in association with, a demonstrable disease, condition or disorder;
- It requires ongoing evaluation and management by a Physician; and
- It is the sole source of nutrition or a significant percentage of the daily caloric intake.

Coverage *does not* include:

- Regular grocery products that meet the nutritional needs of the patient (e.g., over-the-counter infant formulas such as Similac, Nutramigen and Enfamil); or
- Medical food products:
  - Prescribed without a diagnosis requiring such foods;
  - Used for convenience purposes;
  - That have no proven therapeutic benefit without an underlying disease, condition or disorder;
  - Used as a substitute for acceptable standard dietary intervention; or
  - Used exclusively for nutritional supplementation.

### **Clinical Trials**

Services and supplies, such as medications, provided as part of clinical trials are generally not covered under the Plan because they are Experimental, Investigational or Unproven.

However, the Plan covers clinical services, as defined in this provision, when a Member participates in a phase III or IV clinical trial that has been preauthorized by Medical Management for treatment of cancer or other life-threatening illness, if all of the following criteria are met:

- the Member has a current diagnosis that will likely be terminal in less than two years under generally accepted treatment options in the absence of the clinical trial; and



## **PPO MEDICAL BENEFITS - Continued**

- standard therapies have not been effective in significantly improving the condition or standard therapies are not medically appropriate; and
- the Member must be enrolled in the clinical trial and not be treated off protocol; and
- treatment is provided in a clinical trial that meets certain criteria established by Great-West Healthcare. For more information, contact Member Services at the phone number or website address shown on the Member's ID card.

All Plan provisions, including but not limited to pretreatment authorization and Medical Management review, apply to a Member's participation in a clinical trial.

For the purpose of this provision, "clinical services" mean services and supplies that are:

- necessary to administer the service or supply that is the focus of the clinical trial.
- necessary for management of the patient's health within the clinical trial.
- required for the clinically appropriate monitoring of the effects of the focus of the clinical trial (example: blood tests to measure tumor markers).
- required for the prevention, diagnosis or treatment of complications that result from the clinical trial treatment.

Clinical services do not include:

- services and supplies that:
  - are excluded from coverage under the Plan in absence of an approved clinical trial.
  - are customarily provided by the trial sponsor at no cost to the patient.
  - are provided solely to determine trial eligibility.
  - are provided solely to satisfy the trial's data collection needs (examples: monthly CT scans for a condition that usually requires a single scan, protocol induced costs).
- costs that are funded by other agencies or research sponsors.
- expenses such as travel, housing, companion expenses that may result from a Member's participation in a clinical trial.
- administrative services (example: statistical analysis).
- charges related to covered services or supplies that have not or cannot be separated from costs related to non-covered services or supplies.

### **Miscellaneous Medical Services and Supplies**

- Nursing services.
- Air or ground ambulance when used to transport a Member:
  - from place of Illness or Injury to the nearest Hospital where appropriate treatment can be provided; and
  - from one Hospital to another, when approved by Medical Management.
- General anesthesia and associated facility charges for dental procedures when determined to be Medically Necessary.
- Custom-designed orthotics when prescribed by a Doctor and required for all normal, daily activities.
- Treatment of Injury to sound/natural teeth within six months after the accident. "Sound/natural" means teeth that are free from defect or disease, and are not artificial. A chewing injury is not considered to be an Injury.
- Services required for the treatment of diabetes and diabetes self-management education programs.

### **■ Is There a Limit On My Expenses?**

The out-of-pocket maximums are shown in PPO MEDICAL BENEFITS SUMMARY.

## **PPO MEDICAL BENEFITS - Continued**

### **Out-of-Pocket Maximum for Network Services**

If in any one calendar year the coinsurance an individual Member pays for network services reaches the Individual Out-of-pocket Maximum for Network Services, all other covered network expenses for that individual Member during the rest of that calendar year will be payable at 100%, subject to payment of copays and satisfaction of the calendar year deductible for that individual Member.

If in any one calendar year the coinsurance paid for network services on behalf of all family Members reaches the Family Out-of-Pocket Maximum for Network Services, all other covered network expenses for family Members during the rest of that calendar year will be payable at 100%, subject to payment of copays and satisfaction of deductibles.

### **Out-of-Pocket Maximum for Non-network Services and Services Outside the Network Area**

If in any one calendar year the coinsurance an individual Member pays for non-network services and services outside the Network Area reaches the Individual Out-of-pocket Maximum for Non-network Services and Services Outside the Network Area, all other covered non-network expenses and expenses for services outside the Network Area for that individual Member during the rest of that calendar year will be payable at 100%, subject to payment of copays and satisfaction of deductibles for that individual Member.

If in any one calendar year the coinsurance paid for non-network services and services outside the Network Area on behalf of all family Members reaches the Family Out-of-Pocket Maximum for Non-network Services and Services Outside the Network Area, all other covered non-network expenses and expenses for services outside the Network Area for family Members during the rest of that calendar year will be payable at 100%, subject to payment of copays and satisfaction of deductibles.

### **Expenses Excluded from the Out-of-Pocket Maximum**

Expenses that are not applied toward the out-of-pocket maximum include expenses:

- for services and supplies not covered under this Plan.
- that are payable at 100%.
- for a Medical Management (MM) Non-Compliance Penalty.
- used to satisfy any deductible or copay amounts.

## **PRESCRIPTION DRUG BENEFITS**

The prescription drug benefits are provided through several programs. The Performance Pharmacy Program uses a nationwide network of participating retail pharmacies. The Ninety-day Retail Network Pharmacy Program offers the convenience of obtaining a three-month supply of medication at designated retail pharmacies. The Mail Order Drug Program offers one mail order pharmacy that can dispense a multiple-month supply of medication and lowers a member's out-of-pocket costs. The Specialty Drug Program uses a small pharmacy network referred to as the Specialty Pharmacy Network (SPN). The SPN covers certain drugs commonly referred to as *high-cost specialty drugs*.

The Tier 2 and Tier 3 drugs are subject to change. Contact Member Services or go to [www.mygreatwest.com](http://www.mygreatwest.com) for additional information. Expenses that are payable under the drug benefit apply toward the Maximum Benefit for All Covered Expenses shown in PPO MEDICAL BENEFITS SUMMARY.

Covered drugs and contraceptive devices require the written prescription of a Doctor and approval by the Food and Drug Administration (FDA). Drugs and contraceptive devices must be purchased from a licensed pharmacist or Doctor. Benefits are payable only for drugs required for the treatment of illness or birth control, when received as an outpatient and while covered for these benefits.

New FDA approved drugs are evaluated by the Pharmacy and Therapeutics Committee of your Plan's pharmacy benefit management company. Oversight and final decisions are made by the Great-West Healthcare Pharmacy Committee.

If a prescription drug is not covered under the Plan, it may be available at a discounted price when the Member shows his/her ID card at a participating pharmacy.

Some drugs may have dispensing limits that are primarily based on FDA recommendations. Additionally, some drugs are subject to prior authorization. Coverage for these drugs is dependent upon satisfying Medically Necessary requirements.

### **The Performance Pharmacy Program**

The Performance Pharmacy Program covers charges for prescription drugs, insulin and diabetic supplies, except as specifically excluded under the Plan. Refer to Prescription Drug Benefit Limitations.

Benefits are also payable for contraceptive drugs and devices prescribed for the purpose of birth control.

The Performance Pharmacy Program covers a 30-day supply received in any one purchase.

Covered expenses will be limited to the cost of a generic drug if a generic drug is available. However, the brand name drug will be considered a covered expense if a generic drug is not available, or if the Doctor writes DAW (Dispense as Written) on the prescription. If the Member requests a brand name drug when a generic drug is available, and the Doctor has not written DAW on the prescription, then, in addition to the brand name drug copay, the Member must pay the difference between the cost of the generic drug and the brand name drug.

When a Member shows his/her ID card at a participating pharmacy, the pharmacist will collect the appropriate copay and the Member won't have to file a claim.

If a Member buys drugs at a pharmacy that is not a participating pharmacy, the Member must pay the pharmacist the full price of the drug and file a claim for reimbursement. Reimbursement will be 50% of the network pharmacy cost of the drug, minus the copay amount.

### **Ninety-day Retail Network Pharmacy Program**

For convenience, a Member may elect to have a 90-day supply of maintenance medication filled at a designated retail pharmacy. This option is available **only after the Member has filled a 30-day prescription for the same medication**. To locate a retail network pharmacy that is equipped to fill a 90-day supply of medication, you may contact Member Services or access the website at [www.mygreatwest.com](http://www.mygreatwest.com). The minimum supply available under this benefit is an 80-day supply.

## **PRESCRIPTION DRUG BENEFITS - Continued**

### **Mail Order Drug Program**

The Mail Order Drug Program covers costs for home delivery and expenses for prescription maintenance drugs required for treatment of illness. Prescription maintenance drugs are drugs prescribed by the Doctor on an ongoing basis. This includes expenses for diabetic supplies and insulin.

Benefits are also payable for contraceptive drugs and devices prescribed for the purpose of birth control.

With this program, a Member may buy through the mail up to 90-day supplies of insulin and covered maintenance prescription drugs. Ask the Employer for a mail order drug brochure.

Ask the Doctor to prescribe needed medications for a 90-day supply, plus refills. If a Member is presently taking medications, the Member should ask the Doctor for a new prescription.

Covered expenses will be limited to the cost of a generic drug if a generic drug is available. However, the brand name drug will be considered a covered expense if a generic drug is not available, or if the Doctor writes DAW (Dispense as Written) on the prescription. If a Member's prescription is for a brand name drug when a generic drug is available, and the Doctor has not written DAW on the prescription, then, in addition to the brand name drug copay, the Member must pay the difference between the cost of the generic drug and the brand name drug.

**If medication is needed immediately**, the Member should ask the Doctor for two prescriptions. The first should be for a 14-day supply that the Member can have filled at a local participating pharmacy. The second prescription should be mailed to the Mail Order Drug Program with the copay.

### **The Specialty Pharmacy Program**

The Specialty Pharmacy Program covers certain drugs commonly referred to as *high-cost specialty drugs*. To receive the network discount for these medications, and lower out-of-pocket costs, these drugs must be obtained by mail through a select group of pharmacies. These pharmacies comprise the Specialty Pharmacy Network (SPN). The SPN specializes in dispensing and delivering drugs that require special handling. Specialty Pharmacies provide additional helpful services, including free courier delivery, Medically Necessary ancillary supplies such as syringes and alcohol swabs, and education programs focused on the disease for which the medication is dispensed. Common conditions that involve treatment with one of the specialty drugs include multiple sclerosis, hepatitis C and rheumatoid arthritis.

With a new Specialty Pharmacy prescription, the Member may contact Member Services, or access [www.mygreatwest.com](http://www.mygreatwest.com), to identify the drugs contained on the Specialty Pharmacy list. Members may also access the website or contact Member Services for assistance in locating the Specialty Pharmacy that can be used to obtain medication.

### **Managed Drug Limit (MDL) Program**

The MDL Program helps promote safe, clinically appropriate prescription drug use. With this program there is a limit on the dose amount and days' supply of certain medications. The limits for prescription drugs were developed based on recommendations by the Food and Drug Administration (FDA) and the manufacturer of the prescription drug. If a Doctor prescribes an additional supply of a prescription drug that is on the MDL list, the Pharmacy Prior Authorization (PPA) unit will review the request for Medical Necessity. If a Member has exceeded the limit, the Member must contact the Doctor or Member Services to initiate the authorization process with the PPA unit for additional supply of the prescription drug.

### **The Prior Authorization (PA) Program**

The PA program helps to control the cost of prescription drug benefits by requiring certain high-cost drugs to be reviewed for Medical Necessity. This list is reviewed and updated periodically. The Member must make sure to contact their Doctor or Member Services to initiate the authorization process with the PPA unit for the high-cost drugs. To avoid any delay when filling prescriptions, a Member can call Member Services or access the Prior Authorization prescription drug list available at [www.mygreatwest.com](http://www.mygreatwest.com).

## **BENEFIT LIMITATIONS**

### **Pre-Existing Conditions Limitation for Medical Benefits**

This provision will *not* apply to a child placed with you for adoption.

A pre-existing condition is an illness or any related condition for which a Member received services, supplies or medication during the 3 months before the enrollment date of the Member under this medical Plan.

A pre-existing condition is not:

- A pregnancy existing on the enrollment date.
- Genetic information.

Benefits are payable for services, supplies and medication received for a pre-existing condition if they are received 12 months after the enrollment date for the Member.

For a late applicant as described in “What If I Don’t Apply On Time?”, benefits will be payable for services, supplies and medication for a pre-existing condition only if they are received on or after the date which is 12 months after the person’s enrollment date.

“Enrollment date” means:

- the first day of coverage; or
- the first day of the eligibility waiting period, if an eligibility waiting period is required by the Employer.

You must apply for coverage for yourself and/or your eligible Dependents within the 31-day period when you are first eligible.

### **Portability of Coverage**

A person will receive credit toward this Plan’s Pre-Existing Condition Limitation periods for the time covered under another health plan, but only if the person was covered, under another health plan that meets the definition of “Creditable Coverage”, within the 63-day period just before his or her enrollment date under this Plan. Any eligibility waiting period that the person must satisfy under this Plan will not be considered in determining the 63-day period. Creditable Coverage information is given to Great-West by the Employer. For questions regarding the amount of prior Creditable Coverage, contact the Plan Administrator.

If the person was covered:

- For a period of time under Creditable Coverage that is greater than the time periods referred to in the Pre-Existing Conditions Limitation, then the Pre-Existing Conditions Limitation periods will not apply to the person.
- For a period of time under Creditable Coverage that is less than the time periods referred to in the Pre-Existing Conditions Limitation, then the Pre-Existing Conditions Limitation periods will be reduced by the number of consecutive days that the person was covered under Creditable Coverage.

However, for a child who became covered under Creditable Coverage within 31 days of birth, the Pre-Existing Conditions Limitation periods will not apply regardless of how long the child was covered under Creditable Coverage.

If a person enrolled or re-enrolled in COBRA or state continuation coverage, if any, under the extended election period allowed in the American Recovery and Reinvestment Act of 2009 (ARRA), this lapse in coverage will be disregarded for the purpose of determining Creditable Coverage.

### **Medical Benefit Limitations**

*No amount will be payable for:*

- Services and supplies that are not Medically Necessary.
- Custodial care of a Member whose health is stabilized and whose current condition is not expected to significantly or objectively improve or progress over a specified period of time. Custodial care does not seek a cure, can be provided in any setting and may be provided between periods of acute or intercurrent health care needs.

## **BENEFIT LIMITATIONS - Continued**

Custodial care includes any skilled or non-skilled health services or personal comfort and convenience services which provide general maintenance, supportive, preventive and/or protective care. This includes assistance with, performance of, or supervision of:

- walking, transferring or positioning in bed and range of motion exercises;
  - self-administered medications;
  - meal preparation and feeding, by utensil, tube or gastronomy;
  - oral hygiene, skin and nail care, toilet use, routine enemas;
  - nasal oxygen applications, dressing changes, maintenance of indwelling bladder catheters, general maintenance of colostomy, ileostomy, gastronomy, tracheostomy and casts.
- Special nursing services if those same services could be provided by the regular nursing staff of any Hospital in which the Member is confined.
  - Charges by a Doctor for any phone call or interview during which the Member is not examined.
  - Confinement, treatment, services or materials for educational or training problems or learning disorders.
  - Outpatient physical, occupational or speech therapy for non-acute injuries, diseases or conditions that are not reasonably expected to result in significant clinical improvement within two months. This includes developmental progress in skills such as sitting, walking, talking and learning that compare unfavorably to measured results from standardized tests of others of the same age.
  - Services or supplies which are primarily for the Member's education, training or development of skills needed to cope with an injury or sickness, except as specifically provided in the Plan.
  - Any expense or charge, including any membership dues, associated with exercise equipment, health clubs, weight loss clinics or similar programs.
  - Travel or transportation expenses, except as specifically provided in the Plan.
  - Cosmetic, plastic or reconstructive services or surgery, except reconstructive services and surgery described in "What's Covered?".
  - Gene manipulation therapy.
  - The reversal of any sterilization procedure.
  - Massage, except when it is part of a covered course of physical therapy and is provided by or under the direct supervision of a physical therapist.
  - Services for an exam to determine refraction errors of the eye, including eye exams associated with a medical or post-operative diagnosis, or a surgical procedure to correct refraction errors of the eye, including any confinement, treatment, services or supplies provided in connection with or related to the surgery.
  - Eyeglasses, contact lenses, eye exams to assess visual acuity or the fitting of glasses and lenses.
  - Care of or treatment to the teeth, gums or supporting structures such as, but not limited to, periodontal treatment, endodontic services, extractions, implants, or any treatment to improve the ability to chew or speak, unless otherwise covered under this Plan.
  - Non-prescription/over-the-counter drugs or medicines, unless specifically listed in the Plan as a covered benefit.
  - Drugs or medicines that are not approved by the Food and Drug Administration (FDA).
  - Programs related to smoking cessation.
  - Osteotomy, orthognathic surgery, maxillofacial orthopedics or related treatment for deformities caused by anything other than cancer or trauma.
  - Treatment for the purpose of weight loss, unless the Member is morbidly obese.
  - Hearing aids or the fitting of hearing aids, including surgically implanted hearing aids.
  - Elective abortions.
  - Chiropractic Services and services related to spinal adjustment.
  - Treatment of temporomandibular disorders and craniofacial muscle disorders.

## **BENEFIT LIMITATIONS - Continued**

- Counseling, except as covered under the Plan's mental health and chemical dependency provisions.
- Drugs, medicines or insulin which are received as an outpatient.
- Any family planning procedure that requires surgical or drug assisted reproductive technology, such as, but not limited to, artificial insemination, in-vitro fertilization, GIFT or ZIFT.
- Infertility treatment.
- Tubal ligations.
- Vasectomies.
- Infertility testing.
- Chelation therapy, except to treat heavy metal poisoning.
- Examinations or treatment ordered by a court in connection with legal proceedings when such treatment or examinations are not included as a covered expense under the Plan.
- Sex transformation procedures, services and supplies.
- Charges made by a Doctor for his or her time on "stand-by" status if he or she performs no actual services except for interventional cardiology procedures (such as angioplasty) and C-sections.
- Purchase or rental of luxury medical equipment when standard equipment is appropriate for the patient's condition (e.g., motorized wheelchairs or other vehicles, bionic or computerized artificial limbs).
- Computerized speech devices or other adaptive equipment that is not primarily restorative in nature.
- Any charge not included as a covered expense under the Plan.
- Transplants, except as provided in the Transplant benefit provision. Non-human organs and Experimental, Investigational or Unproven transplant services and supplies, and any transplant expenses which are eligible to be paid under any private or public research fund, government program or other funding program, are not covered.
- Home delivery. Pre and postnatal care are covered expenses, but obstetrical services and medical expenses related to home delivery are not covered.
- Emergency Room Care charges for non-Emergency Medical Conditions.
- Transcutaneous Electrical Nerve Stimulation (TENS) units.
- Enteral feedings, supplies and specially formulated medical foods that are prescribed and non-prescribed, except as specifically provided in the Enteral Nutrition benefits provision.
- Clinical trials, except as provided in the Clinical Trials benefit provision.

### **Prescription Drug Benefit Limitations**

#### ***No amount will be payable for:***

- Therapeutic devices and appliances, except as specifically provided under the Plan.
- Non-prescription or over-the-counter (OTC) drugs and supplies, unless specifically listed in the Plan as a covered benefit.
- Drugs or medicines that are not approved by the Food and Drug Administration (FDA).
- Drugs, devices and supplies for cosmetic purposes.
- The administration of drugs.
- More than one purchase of a drug or insulin during the dosage period recommended by the prescribing Doctor.
- Allergy serums.
- Drugs for treatment of infertility.
- Prescription drugs or supplies for which there is a non-prescription or over-the-counter (OTC) equivalent. An OTC equivalent contains the same chemical(s) as a prescription drug or supply, but has been approved by the Food and Drug Administration (FDA) to be sold OTC.

## **BENEFIT LIMITATIONS - Continued**

### **General Benefit Limitations**

#### *No amount will be payable for:*

- Experimental, Investigational or Unproven services and supplies. Any service or supply that is integral or linked to an Experimental, Investigational or Unproven service or supply that, in the absence of the Experimental, Investigational or Unproven service or supply, would not be Medically Necessary, is also not covered.
- Vision therapy or orthoptic treatment.
- Anti-obesity drugs and formulas.
- Broken appointments.
- Care provided by a government health plan or for which there would be no cost if the Member did not have coverage. If the Member is entitled to benefits under a state-sponsored medical assistance program, benefits under the Plan will be paid to the state.
- Expenses incurred for care provided by your or your spouse's immediate or extended family.
- Care received for an Illness that is a result of war or engaging in a riot or insurrection.
- An Injury that occurs while working for pay or profit.
- An Illness for which the Member can receive benefits under any Workers' Compensation or similar law.



## CLAIMS & LEGAL ACTION

### ■ How To File Claims

A claim for benefits and services that have been provided may be filed by a Member, beneficiary or Authorized Representative. An *Authorized Representative* means a person authorized in writing by the Member or a court of law to represent the Member's interests for claim submission, pretreatment requests and appeals.

The Member's spouse, parent (if Member is a minor) and health care provider will be automatically recognized as the Member's Authorized Representative for pretreatment requests, claim submissions and appeals. For requests involving urgent care, any health care professional with knowledge of a Member's condition will also be automatically recognized as the Member's Authorized Representative for pretreatment requests and appeals.

All claim forms include instructions on how to complete and submit a claim. Members can request a claim form from the Plan Administrator or go to [www.mygreatwest.com](http://www.mygreatwest.com) to print a copy of a claim form. Complete and accurate claim information is necessary to avoid claim processing delays. Claim decisions will not exceed the time frames described below, unless the Member, beneficiary or Authorized Representative agrees to a longer period of time.

#### Health Benefits

##### *Medical Benefits*

Members who present their ID card when using a network provider will not have to file a claim. The ID card contains all the information network providers need to directly bill the Company for the balance.

For other services, Members must file a claim. Sign the completed form, attach the itemized bill and mail both to the address on the Member ID card.

An Explanation of Benefits (EOB) will be sent to the Member showing how the claim was paid.

For expenses incurred outside the United States, the Member must pay the bill and file a claim.

##### *Prescription Drug Benefits*

A prescription given to a pharmacist is not a claim for benefits under the Plan. A Member may submit a claim for prescription drugs if:

- a copay amount was charged that the Member believes to be incorrect; or
- all or a portion of the cost of a prescription drug or supply is paid by the Member at the time the drug or supply is dispensed and the Member wants to request reimbursement for the amount paid; or
- prescription drugs or supplies are purchased at a pharmacy that is *not* a participating pharmacy.

Claim forms are available from Member Services and from the Employer. If a Member decides to pay full price to purchase a drug or supply, the Member should submit a claim to the prescription drug benefits manager for processing. Benefits will be processed subject to the provisions of the Plan. This includes any deductible, copayment percentage, coverage limitations and benefit maximums.

With the first Mail Order drug order, the Member should complete the member profile form found in the Mail Service brochure. Ask the Employer for a copy of this brochure.

##### *Claim Decisions*

Claims for health benefits and services provided to a Member will be processed within 30 days of the date the claim is received by Great-West. If a decision cannot be made within this time period for reasons beyond the control of the Plan, the Member will be notified of:

- the reasons for the delay;
- any information needed to perfect the claim; and

## **CLAIMS & LEGAL ACTION - Continued**

- the date by which a decision is expected.

The Member will have 45 days from the date the notice is received to provide the requested information. If the information is received within this time period, a decision will be made within 15 days of the date the information is received, unless the Member agrees to a longer period of time. If the requested information is not provided within this time period, the Member should consider the claim to be denied. The claim will be reconsidered if the information is subsequently received.

### **■ If A Claim Is Denied**

If benefits are denied, in whole or in part, Great-West will send the Member a written or electronic notice within the established time periods described in "How to File Claims". The Member or Authorized Representative may appeal the denial as described below. The adverse determination notice will include the reason(s) for the denial, reference to the Plan provision(s) on which the denial is based, whether additional information is needed to process the claim and why the information is needed, the claim appeal procedures and time limits, and the Member's right to bring civil action under ERISA Section 502(a) after required Plan appeals have been exhausted.

The notice will also specify:

- whether an internal rule, guideline, protocol or other criterion was relied upon in making the claim decision and that this information is available to the Member upon request and at no charge.
- that an explanation of the scientific or clinical judgment for a decision based on medical necessity, experimental treatment or a similar limitation is available to the Member upon request and at no charge.

### **Appeal of a Health Benefit Claim Denial**

After receiving notice of a claim denial, in whole or in part, the Member, the Member's beneficiary, provider or other Authorized Representative can appeal a claim denial by submitting a written request within:

- 180 days of the date the notice of denial of the initial claim is received; or
- 60 days of the date the notice of the initial appeal decision is received.

The appeal request must be submitted to Health Claim Appeal at the address on the adverse determination notice. The appeal request should include the Member's and the Employee's name and identification number, the date of service, address and telephone number of the Member and the provider, and a description of the appeal.

The appeal will be reviewed by an individual who was not involved in the prior adverse determination and who is not a subordinate of the individual who made the prior determination. If the prior determination was based on medical judgment, a health care professional with appropriate training in the field of medicine that is the subject of the claim will be consulted and identified.

In connection with the review, the Member has the right to:

- review and request copies of relevant documents, free of charge; and
- submit issues and comments in writing; and
- have a representative act on his or her behalf in the appeal.

The decision on the appeal will be made within 30 days of the date the appeal is received.

In the case of an adverse decision of an appeal, the notice of the decision will include the information described above for a claim denial.

Two appeals are required before the Member may bring civil action under ERISA Section 502(a) as described in the Statement of ERISA Rights.

Once the required appeals have been exhausted, additional appeals are allowed on a voluntary basis upon request when new and substantial information is provided. Voluntary reviews must be requested within 60 days of the date the notice of the appeal decision is received.

## **CLAIMS & LEGAL ACTION - Continued**

There are no voluntary appeal rights following the required appeal process when the denial was based on medical judgment.

The Member has a right to request information regarding voluntary appeal procedures. Any statute of limitations or other defense based on timeliness is suspended during the time that a voluntary appeal is pending. Voluntary appeals do not need to be exhausted in order to bring civil action under ERISA Section 502(a).

For the purposes of health benefits, “medical judgment” includes but is not limited to Medically Necessity, and Experimental, Investigational or Unproven determinations.

Please see “How Does the Plan Work?” in MEDICAL BENEFITS for information about pretreatment authorization, urgent care and non-urgent care denials and appeals.

### **■ What If a Member Has Other Health Coverage?**

A Member may be covered under more than one health plan. For example, coverage may be under this Plan and also under a group health plan sponsored by the Employee’s spouse’s employer. If this type of duplicate coverage occurs, this Plan uses a method called Coordination of Benefits (COB) to determine which plan pays benefits first on a claim (is primary) and which plan pays second (is secondary). Under COB, total payments from both plans will never be more than the expenses actually incurred.

This COB provision does not apply to your Prescription Drug Benefits.

The benefits provided by the plans listed below are considered in coordinating benefits:

- This Plan;
- Any other group health plan, including automobile fault or no-fault insurance; Health Maintenance Organizations (HMOs); Blue Cross/Blue Shield;
- Any labor-management trustee plan, union welfare plan, employer organization plan or employee benefit organization plan;
- Any government plan or statute providing benefits for which COB is not prohibited by law;
- Any individual automobile no-fault insurance plan.

### **Which Plan Is Primary?**

Certain rules are used to determine which of the plans will be primary. This is done by using the first of the following rules that applies:

- A plan with no COB provision will determine its benefits before a plan with a COB provision.
- A plan that covers a person other than as a Dependent will determine its benefits before a plan that covers the person as a Dependent.
- When a claim is made for a Dependent child who is covered by more than one plan, in most cases the birthday rule will be used to determine the order of benefits. Under the birthday rule:
  - the plan of the parent whose birthday falls earlier in a year will be primary; but
  - if both parents have the same birthday, the plan that covered the parent longer will be primary.

However:

- If the other plan does not have the birthday rule, then the plan that covers the child as a Dependent of the male parent will be primary.
- If the parents are legally separated or divorced, benefits for the child will be determined in this order:
  - \* first, the plan of the parent with custody of the child will pay its benefits;
  - \* then, the plan of the spouse of the parent with custody of the child will pay its benefits; and
  - \* finally, the plan of the parent not having custody of the child will pay its benefits.

## **CLAIMS & LEGAL ACTION - Continued**

However, if there is a court decree stating which parent is responsible for the health care expenses of the child, then a plan covering the child as a Dependent of that parent will be primary.

If a court decree states that the parents have joint custody of the child, but does not specify which parent has responsibility for the child's health care expenses, benefits will be determined on the same basis as for a child whose parents are not separated or divorced.

- A plan that covers a person as:
  - a laid-off or retired employee; or
  - a Dependent of such an employee; or
  - a continuee under a state or Federal law;

will determine its benefits after the benefits of any other plan covering that person as an employee.

If one of the plans 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.

- When a claim is made for an Employee's Dependent who is also covered under Medicare and as a retiree under his employer's plan:
  - the plan covering the person as a Dependent will determine its benefits prior to Medicare; and
  - the plan covering the person as a retiree will determine its benefits after Medicare.
- If none of the above rules establishes the order of payment, the plan covering the person for a longer period of time will be primary.

### **What If This Plan Is Primary?**

If this Plan is primary, it will determine its benefits without considering other coverage. The Member should submit the claim first to the Benefit Payment Office listed on the claim form. When the explanation of benefits is received from this Plan, send it, along with the claim and itemized bills, to the secondary plan.

### **What If This Plan Is Secondary?**

Submit the Member's claim first to the primary plan. After the other plan has determined its benefits, send the explanation of benefits from the other plan, along with the Member's claim, to the Benefit Payment Office listed on the claim form.

If this Plan is secondary, it pays the lesser of:

- the allowable expenses that were not reimbursed under the other plan; and
- the amount this Plan would have paid if there were no other coverage.

The COB provision is applied throughout the calendar year.

When the COB provision reduces the benefits payable under this Plan:

- each benefit will be reduced proportionately; and
- only the reduced amount will be charged against any benefit limits under this Plan.

A credit savings may be established if this Plan is secondary. A credit savings is the difference between the benefits this Plan would pay if there were no other coverage and the benefits this Plan actually paid. Credit savings may be used to provide 100% rather than partial payment of allowable expenses that are incurred by the same person within the same calendar year.

Allowable expenses for a Member are any necessary, usual and customary items of expense, at least part of which is covered under at least one of the plans covering the person.

Allowable expenses will not include the difference between the cost of a private Hospital room and a semi-private Hospital room unless the patient's stay in a private Hospital room is Medically Necessary.

## CLAIMS & LEGAL ACTION - Continued

When the benefits of a government plan are taken into consideration, the allowable expense is limited to the benefits provided by that plan.

### ■ How Will Benefits Be Affected By Medicare?

The following applies to you if you are an active Employee and you or your spouse becomes eligible for Medicare **due to age**. You and your Dependents will continue to be eligible for the benefits provided under this medical Plan. This Plan will coordinate benefits with Medicare. If:

- Your Employer employed at least 20 full-time or part-time employees during at least 20 calendar weeks of the preceding or current calendar year, then this medical Plan will be considered the Member's primary coverage, and Medicare will be considered the Member's secondary coverage. This means that benefits under this medical Plan will be payable first, and then Medicare will determine the remaining expenses it will pay.
- Your Employer employed fewer than 20 full-time or part-time employees during at least 20 calendar weeks of the preceding or current calendar year, then Medicare will be considered primary, and this medical Plan will be considered secondary.

The following applies to you if you are an active Employee and you or your Dependents become eligible for Medicare **due to disability**. You and your covered Dependents will continue to be eligible for the benefits provided under this medical Plan. This Plan will coordinate benefits with Medicare. If:

- Your Employer employed at least 100 full-time or part-time employees during 50% or more of the Employer's business days during the previous calendar year, then coverage under this medical Plan will be considered the primary coverage, and Medicare will be considered the secondary coverage. This means that the benefits payable under this medical Plan will be payable first, and then Medicare will determine the remaining expenses it will pay.
- Your Employer employed fewer than 100 full-time or part-time employees during 50% or more of the Employer's business days during the previous calendar year, Medicare will be considered the primary coverage, and coverage under this Plan will be considered the secondary coverage.

### If A Member Becomes Eligible for Medicare Due to End-Stage Renal Disease (ESRD)

Under Medicare law, a Member must complete a waiting period, typically three months, before becoming eligible for Medicare solely because of ESRD. During this waiting period, this Plan will pay benefits and Medicare will not pay any benefits.

After the waiting period, for the first 30 months of eligibility for Medicare Part A benefits solely due to ESRD, this Plan will pay its benefits first (primary payer) and Medicare will pay its benefits second (secondary payer). After that, if the Member is still eligible for Medicare due to ESRD, Medicare will be the primary payer and this Plan will be the secondary payer.

In certain circumstances, such as a kidney transplant, the 30-month time frame that this Plan will be the primary payer may be less as defined by the Medicare guidelines for determining primary payer.

If the Member becomes eligible for Medicare due to ESRD after Medicare became the primary payer under any other provision of Medicare law or this Plan, Medicare will be the primary payer and this Plan will be the secondary payer.

Treatment must be rendered in a Medicare-approved facility in order to be covered under this Plan.

A Member is eligible for Medicare when:

- the Member is covered under Medicare; or
- the Member is not covered under Medicare due to:
  - the Member's refusal of Medicare coverage;
  - the Member's voluntary termination of Medicare coverage; or
  - the Member's failure to apply for Medicare coverage.

## **CLAIMS & LEGAL ACTION - Continued**

### **■ Provision for Subrogation and Right of Recovery**

An Other Party may be liable or legally responsible to pay expenses, compensation and/or damages in relation to an Illness incurred by a Member (i.e. a Covered Person). A Covered Person is defined to also include the Member's legal representative.

An Other Party is defined to include, but is not limited to, any of the following:

- the party or parties who caused the Illness;
- the insurer or other indemnifier or guarantor or indemnifier of the party or parties who caused the Illness;
- the Covered Person's own insurer (for example, in the case of uninsured, underinsured, medical payments or no-fault coverage);
- a Workers' Compensation insurer;
- any other person, entity, policy or plan that is liable or legally responsible in relation to the Illness.

Benefits may also be payable under the Plan in relation to the Illness. When this happens, Great-West may, at its option:

- subrogate, that is, take over the Covered Person's right to receive payments from the Other Party. The Covered Person will transfer to Great-West any rights he or she may have to take legal action arising from the Illness to recover any sums paid under the Plan on behalf of the Covered Person;
- recover from the Covered Person any benefits paid under the Plan from any payment the Covered Person is entitled to receive from the Other Party.

The Covered Person must cooperate fully with Great-West in asserting its subrogation and recovery rights. The Covered Person will, upon request from Great-West, provide all information and sign and return all documents necessary to exercise Great-West's rights under this provision.

Great-West will have a first lien upon any recovery, whether by settlement, judgment, mediation or arbitration, that the Covered Person receives or is entitled to receive from any of the sources listed above. This lien will not exceed:

- the amount of benefits paid by Great-West for the Illness, plus the amount of all future benefits which may become payable under the Plan which result from the Illness. Great-West will have the right to offset or recover such future benefits from the amount received from the Other Party; or
- the amount recovered from the Other Party.

No Covered Person shall make any settlement which specifically reduces or excludes, or attempts to exclude, the benefits provided by the Plan.

If the Covered Person:

- makes any recovery from any of the sources described above; and
- fails to reimburse Great-West for any benefits which arise from the Illness;

then:

- the Covered Person will be personally liable to Great-West for the amount of the benefits paid under this Plan; and
- Great-West may reduce future benefits payable under this Plan for any Illness by the payment that the Covered Person has received from the Other Party.

**Great-West's first lien rights will not be reduced due to the Covered Person's own negligence; or due to the Covered Person not being made whole; or due to attorney's fees and costs.**

For clarification, this provision for subrogation and right of recovery applies to any funds recovered from the Other Party by or on behalf of:

- an Employee's minor covered Dependent;
- the estate of any Covered Person; or

## **CLAIMS & LEGAL ACTION - Continued**

- on behalf of any incapacitated person.

### **■ Other Information a Member Needs to Know**

#### **Proof of Claim**

Send written claim to Great-West as soon as reasonably possible. A Member must submit a written claim no later than 15 months from the date the claim is incurred, unless legally incapable of doing so.

#### **Complaint Process**

For concerns or complaints, contact Member Services at the phone number shown on the ID card. Whether the issue involves health care or the administration of coverage, Great-West's representatives will do what they can to make sure it's addressed. No retaliatory action will be taken by Great-West against the Member because of a complaint. Great-West's goal is for the Member to be completely satisfied with the measures taken to resolve the issue. However, if a Member is not satisfied, Great-West's representatives can help the Member begin the formal complaint process. If the issue is not resolved to the Member's satisfaction, the Member may appeal.

For complaints involving timely claim payment or a denial of a claim see "How To File Claims". For complaints involving a preauthorization determination, see "Medical Management (MM) Program" in MEDICAL BENEFITS.

For all other complaints, including those related to availability, delivery or quality of a health care service, contact Member Services for an explanation of the complaint process.

#### **Legal Actions**

A Member may bring a legal action to recover under the Plan. Such legal action may be brought no sooner than 60 days, and no later than 3 years, after the time written proof of loss is required to be given under the terms of the Plan.

#### **Physical Examinations**

The Company, at its own expense, has the right to have the person for whom a claim is pending examined as often as reasonably necessary.

#### **Benefit Payments**

Benefits will be paid to the Member, if living. If not, benefits will be paid to the Member's estate. If any benefit is payable to the Member's estate or to a person who cannot give a valid release, then Great-West can pay up to \$1,000.00 to any relative it considers to be entitled to such payment. The Member may request in writing that payments under the Plan be made directly to the person providing the services.

#### **Benefit Payments to a Representative of a Minor**

In the case of a minor child who qualifies as a Dependent under the Plan, if the child has a representative who is not covered under the Plan, then the Plan must pay benefits on behalf of that child to the representative. The person must submit proof that he or she is the child's representative and that he or she qualifies to be paid the benefits.

#### **Relationship Between Great-West and Network Providers**

Providers under contract with Great-West are independent contractors. Network providers are neither agents nor employees of Great-West, nor is Great-West, or any employee of Great-West, an agent or employee of Network providers. Great-West will not be responsible for any claim or demand on account of damages arising out of, or in any way connected with, any injuries suffered by the Member while receiving care from any Network provider or in any Network provider's facilities.

## **GLOSSARY**

### **Creditable Coverage**

Coverage under a group health plan, individual health insurance coverage, Medicare, Medicaid or other public health plans, TRICARE coverage (formerly known as CHAMPUS) for military personnel and their families, a medical program of the Indian Health Service or of a tribal organization or the Peace Corps, state health benefit risk pools, the Federal Employee Health Benefit Plan (FEHBP) or a State Children's Health Insurance Program (S-CHIP).

### **Dentist**

A person licensed to practice dentistry.

### **Dependent**

See ELIGIBILITY.

### **Doctor/Physician**

A person licensed to practice medicine or osteopathy. This also includes any other practitioner of the healing arts if:

- He or she performs a service within the scope of his or her license and for which this Plan provides coverage; and
- State law requires such practitioner to be covered.

### **Emergency Medical Condition**

The sudden onset of a medical condition manifesting itself by acute symptoms of sufficient severity, including severe pain, that would lead a prudent layperson who possesses an average knowledge of health and medicine to believe that immediate medical care is required and that lack of such care could reasonably be expected to result in:

- placing the patient's life in serious jeopardy;
- serious Injury or impairment of bodily functions; or
- serious or permanent dysfunction of any bodily organ or part;
- with respect to a pregnant woman, placing the woman's health, or that of her unborn child, in serious jeopardy.

### **Employee**

See ELIGIBILITY.

### **Employer**

- Lakeland Area Mass Transit District; and
- Any affiliated companies listed in the application of the Employer. The Employer may add an affiliated company after the effective date of the Plan. For that company only, the effective date of the Plan will be considered to be the effective date of the amendment that adds that company.

### **Experimental, Investigational or Unproven**

A service or supply, such as medication, that meets any of the following criteria:

- For a service or supply that is subject to Food and Drug Administration (FDA) approval:
  - it does not have FDA approval; or
  - it has FDA approval, but is being used for an indication or at a dosage that is not an accepted off-label use.

An accepted off-label use is a use that is:

- established based on reliable evidence as defined in this provision; or
- is included and favorably recognized for treatment of the indication in at least one of the following publications: DrugDex, Drug Facts and Comparisons, Clinical Pharmacology or other established reference compendia as designated by Medical Management, and the data are sufficiently conclusive as to efficacy to allow recognition of the off-label use; or
- Is being provided pursuant to phase I, II, III or IV clinical trials, unless in the case of phase III or phase IV clinical trials is provided in accordance with the clinical trials coverage described in the Plan; or



## **GLOSSARY - Continued**

- Is being provided pursuant to a written protocol that describes among its primary objectives determination of maximum tolerated dosage, safety, toxicity, effectiveness, or effectiveness compared to conventional alternatives; or
- Is being provided pursuant to a written informed consent used by the treating provider that refers to the service or supply as experimental, investigational, unproven or for research; or
- Is being delivered or should be delivered subject to the approval and supervision of an Institutional Review Board (IRB) as required and defined by federal regulations, particularly those of the Department of Health & Human Services (HHS) and the FDA; or
- Based upon review and analysis of the published peer-reviewed medical literature, the weight of the evidence demonstrates that it is the predominant opinion of independent experts that the service or supply:
  - is substantially confined to use in research settings; or
  - is subject to further research studies or clinical trials, in order to determine maximum tolerated dosage, safety, toxicity, effectiveness, or effectiveness compared to conventional alternatives; or
  - is experimental, investigational, unproven; or
- Is not a covered service or supply as defined under Medicare because it is considered investigational or experimental as determined by HHS/Centers for Medicare & Medicaid Services (CMS); or
- Is not currently the subject of active investigation because prior investigations and/or studies have failed to establish proven efficacy and/or safety.

In making the determination whether a service or supply is Experimental, Investigational or Unproven, Medical Management reserves the right to certify coverage of a service or supply, notwithstanding that the service or supply meets one of the above criteria, if there is reliable evidence as defined in this provision, that would support use of the service or supply as efficacious in the unique circumstances present in a particular case.

For these purposes, “reliable evidence” means evidence of all of the following:

- There are at least two articles in peer-reviewed U.S. scientific medical or pharmaceutical publications supporting use of the service or supply outside the investigational setting; and
- The published articles evidence a well-designed investigation that has been reproduced by non-affiliated authoritative sources with measurable, clinically meaningful results; and
- The investigation evidences that the probable benefits of using the service or supply in the unique circumstances in the particular case in question outweigh the risks associated with such use in situations where conventional alternatives have not or would not be efficacious.

### **Hospital**

An institution licensed as a Hospital by the proper authority of the state in which it is located. An institution recognized as a Hospital by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO). This does not include any institution that is used primarily as a place for treatment of alcoholism or substance abuse, a clinic, convalescent home, rest home, home for the aged, nursing home, custodial care facility, or training center.

### **Illness**

An Injury, a sickness, a disease, a bodily or mental disorder, a pregnancy, or any birth defect of a newborn child. Conditions that exist and are treated at the same time or are due to the same or related causes are considered to be one Illness.

### **Injury**

A sudden and unforeseen event from an external agent or trauma, resulting in injuries to the physical structure of the body. It is definite as to time and place and it happens involuntarily or, if the result of a voluntary act, entails unforeseen consequences. It does not include harm resulting from disease.

## **GLOSSARY - Continued**

### **Loss of Residence**

Being outside the United States for more than 60 days. However, a Member will continue to be eligible for the benefits provided under this Plan if he or she is temporarily outside of the United States:

- On vacation;
- To study; or
- To conduct business for your Employer;

For a period of up to, but not exceeding, 60 continuous days.

### **Medically Necessary/Medical Necessity**

Health care services and supplies, such as medication, that a Physician, exercising prudent clinical judgment, provides to a Member for the purpose of preventing, evaluating, diagnosing or treating an Illness, Injury, disease or its symptoms, and are:

- In accordance with generally accepted standards of medical practice; and
- Clinically appropriate, in terms of type, frequency, level, extent, site and duration, and considered effective for the Member's Illness, Injury or disease; and
- Not deemed to be cosmetic or Experimental, Investigational or Unproven as defined in the Plan; and
- Specifically allowed by the licensing statutes which apply to the Physician who provides the service or supply; and
- At least as medically effective as any standard care and treatment; and
- Not primarily for the convenience, psychological support, education or vocational training of the Member, Physician or other health care provider; and
- Not more costly than an alternative service, supply or sequence of services or supplies, and at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the Member's Illness, Injury or disease.

For these purposes, "generally accepted standards of medical practice" mean the:

- Standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community;
- Recommendations of an American Medical Association-recognized Physician specialty society;
- Prevalent practices of Physicians in the relevant clinical area; or
- Any other relevant factors.

Medical Management may require satisfactory proof in writing that any type of service or supply received is Medically Necessary. Medical Necessity will be determined solely by Medical Management, in accordance with the definition above.

### **Medicare**

Title 18 of the United States Social Security Act of 1965 as amended from time to time and the coverage provided under it. This includes coverage provided under Medicare Advantage plans.

### **Member**

An Employee and any covered Dependent.

### **Plan**

The medical and drug benefits described in this booklet.

### **Service**

See ELIGIBILITY.

## **GLOSSARY - Continued**

### **Totally Disabled and Total Disability**

#### *Active Employees*

Being under the care of a Doctor and prevented by Illness from performing your regular work.

#### *Dependents*

Being under the care of a Doctor and prevented by Illness from engaging in substantially all of the normal activities of a person of the same age and sex who is in good health.

### **Urgent Care Facility**

A freestanding facility which is engaged primarily in providing minor emergency and episodic medical care and which has:

- a Doctor, a registered nurse (R.N.) and a registered x-ray technician in attendance at all times; and
- x-ray and laboratory equipment and a life support system.

### **You and Your**

An Employee.

## **USERRA RIGHTS AND RESPONSIBILITIES**

The federal Uniformed Services Employment and Reemployment Rights Act (USERRA), establishes requirements for Employers and certain Employees who terminate Service with the Employer for the purpose of Uniformed Service. This includes the right to continue the medical and prescription drug coverage that you (the Employee) had in effect for yourself and your Dependents.

“Uniformed Service” means the performance of active duty in the Uniformed Services under competent authority which includes training, full-time National Guard duty and the time necessary for a person to be absent from employment for an examination to determine the fitness of the person to perform any of the assigned duties.

You must notify your Employer verbally or in writing of your intent to leave employment and terminate your Service with the Employer for the purpose of Uniformed Service. The notice must be provided at least 30 days prior to the start of your leave, unless it is unreasonable or impossible for you to provide advance notice due to reasons such as military necessity.

### **Continued Medical and Prescription Drug Coverage**

Under USERRA, you are eligible to elect continued medical and prescription drug coverage for yourself and your Dependents when you terminate Service with the Employer for the purpose of Uniformed Service.

The Employer should establish reasonable procedures for electing continued medical and prescription drug coverage and for payment of contributions. See the Plan Administrator for details.

#### ***If you do not provide advance notice of your leave and you do not elect continued coverage prior to your leave***

Coverage for you and your Dependents will terminate on the date that coverage would otherwise terminate due to termination of your Service.

However, if you are excused from giving advance notice because it was unreasonable or impossible for you to provide advance notice due to reasons such as military necessity, then coverage will be retroactively reinstated if you elect coverage for yourself and your Dependents and pay all unpaid contributions within the period specified in the Employer’s reasonable procedures.

#### ***If you provide advance notice of your leave but you do not elect continued coverage prior to your leave***

Coverage for you and your Dependents will terminate on the date that coverage would otherwise terminate due to termination of your Service, when the duration of Uniformed Service is at least 30 days.

However, coverage will be retroactively reinstated if the Employer has established reasonable procedures for election of continued coverage after the period of Uniformed Service begins, and you elect coverage for yourself and your Dependents and pay all unpaid contributions within the time period specified in the procedures.

If the Employer has not established reasonable procedures, then the Employer must permit you to elect continued coverage for yourself and your Dependents and pay all required contributions at any time during the period of continued coverage, and the Employer must retroactively reinstate coverage.

#### ***If you elect continued coverage but do not make timely payments for the cost of coverage***

If the Employer has established reasonable payment procedures and you do not make payments according to the procedures, then coverage for you and your covered Dependents will terminate as described in the procedures.

### ***Period of Continued Coverage***

During a leave for Uniformed Service, the period of continued coverage begins immediately following the date you and your covered Dependents lose coverage under the Plan, and it continues for a maximum period of up to 24 months.

### ***Cost of Continued Coverage***

If the period of Uniformed Service is less than 31 days, you are not required to pay more than the amount that you paid as an active Employee for that coverage for continued coverage.

## **USERRA RIGHTS AND RESPONSIBILITIES - Continued**

If the period of Uniformed Service is 31 days or longer, then you will be required to pay up to 102% of the applicable group rate for continued coverage.

### *COBRA Coverage*

If you are entitled to COBRA continuation coverage, then the COBRA coverage period runs concurrently with the USERRA coverage period. In some instances, COBRA coverage may continue longer than USERRA coverage.

### Reinstatement of Coverage

Coverage for an Employee who returns to Service with the Employer following Uniformed Service will be reinstated upon request from the Employee and in accordance with USERRA.

Reinstated coverage will not be subject to any exclusion or waiting period, if such exclusion and/or waiting period would not have been imposed had coverage not terminated as a result of Uniformed Service.

For medical coverage, a pre-existing condition limitation may be imposed on an Illness that is determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, Uniformed Service. See the Plan Administrator for details.

## **CONTINUATION OF COVERAGE - FMLA**

If the Employer approves your FMLA leave pursuant to the Family and Medical Leave Act of 1993 (as amended) (FMLA), coverage under the Plan will continue during your leave. Contributions must be paid by you and/or the Employer. If contributions are not paid, your coverage will cease. However, a COBRA qualifying event does not occur unless you do not return to work on the date you are scheduled to return from your FMLA leave. If you return to work on your scheduled date, coverage will be on the same basis as that provided for any active Member on that date. If you have questions about FMLA leave, see the Plan Administrator.

## **CONTINUATION OF COVERAGE - COBRA**

This provision generally explains COBRA continuation coverage, when it may become available to a Member and what a Member needs to do to protect the right to receive it. COBRA continuation coverage, is a temporary extension of coverage under the Plan, and was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

In some circumstances, COBRA requires that Members who lose group Medical and Prescription Drug plan coverage to be given an opportunity to continue that coverage when there is a "qualifying event" that would result in a loss of coverage under the Plan. A "qualified beneficiary" is a person who will lose coverage under the Plan because of a qualifying event. Depending on the type of qualifying event, qualified beneficiaries can include the Employee and/or the Employee's spouse or Dependent children. COBRA continuation coverage must be offered to each qualified beneficiary and the coverage is the same coverage that other Members under the Plan who have not had a qualifying event have. Each qualified beneficiary will have the same rights under the Plan as other Members, including open enrollment and special enrollment rights.

### Right to COBRA Continuation Coverage

- As an Employee, you have a right to choose COBRA continuation coverage, if you lose your coverage due to a reduction in your hours of employment, or due to voluntary or involuntary termination of your employment, for any reason except gross misconduct.
- As a Dependent spouse, you have the right to choose COBRA continuation coverage, if you lose your coverage due to the Employee's death, or the Employee's termination of employment or reduction in hours of employment, as stated above, or due to your divorce or legal separation. If the Employee cancels your coverage in anticipation of your divorce or legal separation and a divorce or legal separation later occurs, then the divorce or legal separation will be considered a qualifying event even though you have lost coverage earlier.
- Your Dependent Child, including alternate recipients under a medical child support order have the right to choose COBRA continuation coverage if the Dependent Child loses coverage due to the reasons stated above or ceases to be an eligible Dependent under the terms of the Plan.

## **CONTINUATION OF COVERAGE - COBRA - Continued**

### **Length of COBRA Continuation Coverage**

Generally:

- In the case of loss of coverage due to termination of employment or reduction in hours of Service, coverage may be continued for those who elect continuation coverage, for up to 18 months from the date of loss of coverage.
- In the case of loss of coverage due to your death, divorce or legal separation, or a Dependent Child ceasing to be a Dependent under the terms of the Plan, coverage may be continued for those who elect continuation coverage, for up to 36 months from the date of such event.
- If an Employee becomes entitled to Medicare and later has a qualifying event, which is a termination of employment or reduction of hours, within 18 months of entitlement to Medicare, then the maximum coverage period for the Dependent spouse and children will be 36 months which begins from the date the Employee becomes entitled to Medicare.
- If, after the occurrence of any event described in the Right to COBRA Continuation Coverage above, the Member is allowed to continue coverage under the Plan (whether or not contributions are required) beyond the Plan's termination of coverage provision for any reason other than to comply with the federal law (i.e. state laws mandating continuation coverage or the Plan's special provisions), such continuation period(s) will be used to reduce the maximum length of COBRA continuation coverage period otherwise available to such person under this provision.

### **Extension of COBRA Continuation Coverage**

- ***Disability Extension*** - If you lose coverage because of termination of your employment or reduction in your hours of employment, and if anyone in your family unit is determined under Title II or XVI of the Social Security Act to have been Totally Disabled at any time during the first 60 days of COBRA continuation coverage, then the Totally Disabled Member and other qualified beneficiaries who are entitled to COBRA continuation coverage may extend the continuation for 11 additional months.
- ***Second Qualifying Event*** - If your Dependent:
  - is covered under COBRA because of termination of your employment or reduction in your hours of employment; and
  - while covered under COBRA experiences a second qualifying event, such as a divorce or legal separation or ceasing to be an eligible Dependent;

then such qualified beneficiaries are entitled to up to a maximum of 36 months of COBRA coverage from the date of the first qualifying event.

### **Health FSA**

The maximum COBRA coverage period for a health flexible spending arrangement (Health FSA), if maintained by your Employer, ends on the last day of the Flexible Benefits Plan Year in which the qualifying event occurred.

### **Notice Requirements**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator of the Employer or the representative of the Employer has been timely notified that a qualifying event has occurred.

When the qualifying event is termination of employment, reduction of hours of employment or death of the Employee, the Plan Administrator will notify the Employee within 44 days of the later of the date of the qualifying event or the date coverage ends.

***Dependents*** - If your spouse or Dependent children become eligible for COBRA continuation coverage due to divorce or legal separation or end of dependency status, or upon occurrence of a second qualifying event, the Plan Administrator or the representative of the Employer must be notified within 60 days of the first or the second qualifying event. The notice must be provided following Reasonable Notice Procedures, as described below.

If the notice is not provided within 60 days of the qualifying event, your spouse or Dependent children will lose the right to such coverage.

## **CONTINUATION OF COVERAGE - COBRA - Continued**

If you have a child or adopt a child while covered under COBRA, and you decide to add the child to your COBRA continuation coverage, then you must notify the Plan Administrator or the representative of the Employer of the birth or adoption within the 30 days of birth, adoption or placement for adoption in order for the child to be considered a COBRA qualified beneficiary. The notice must be provided following Reasonable Notice Procedures, as described below.

***Disability Extension*** - A Member who wishes to continue COBRA continuation coverage under the Disability Extension must notify the Plan Administrator or the representative of the Employer of the Social Security Administration's disability determination within 60 days of such determination and before the end of the initial 18-month COBRA coverage period. If the notice is not provided within the specified timeframe, the qualified beneficiary and the members of the family unit will lose the right to extend COBRA coverage under the Disability Extension.

If the Social Security Administration determines that the qualified beneficiary's disability ceases to exist, then the qualified beneficiary must notify the Plan Administrator or the representative of the Employer of this information within 30 days of such determination.

The notice must be provided following the Reasonable Notice Procedures, as described below.

### **Reasonable Notice Procedures**

Any notice that needs to be provided must be in writing. Oral notice, including notice by telephone, is not acceptable. The qualified beneficiary must mail the notice to the contact person at the address specified below:

Debbie Porte  
PO Box 1687  
Lakeland, FL  
33802

The notice must be postmarked no later than the last day of the required notice period. Any notice provided must state the name and address of the Employee covered under the Plan and the names and addresses of the qualified beneficiaries, the qualifying event and the date of the qualifying event. If a qualifying event is a divorce, the notice must include a copy of the divorce decree. In case of a disability, the notice must include the name of the disabled qualified beneficiary, the date of disability and a copy of the Social Security Administration's letter of determination of disability or determination that the qualified beneficiary is no longer disabled. The notice must be provided by the qualified beneficiary, spouse or parent, if applicable, or by an authorized representative of the qualified beneficiary.

### **Election of COBRA Continuation Coverage**

When a qualifying event occurs, the Employer or a representative of the Employer must give the qualified beneficiary the necessary COBRA election form. The qualified beneficiary must elect coverage in writing within 60 days of being provided a COBRA election notice or the date the qualified beneficiary would lose coverage, whichever is later. To elect coverage, the qualified beneficiary must follow the procedures specified in the Election Form. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered Employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children. If the qualified beneficiary does not elect coverage within the 60-day election period, the qualified beneficiary will lose the right to elect COBRA continuation coverage. The qualified beneficiary has the right to change a prior rejection of COBRA continuation coverage anytime within the 60-day election period by following the procedures specified in the Election Form. Failure to continue this coverage will affect future rights under federal law, such as the right to purchase individual health insurance policies that do not impose a pre-existing condition exclusion.

### **Cost of Coverage**

Generally, each qualified beneficiary may be required to pay the entire cost of continuation coverage. The amount a qualified beneficiary may be required to pay may not exceed 102% of the applicable group rate.

## **CONTINUATION OF COVERAGE - COBRA - Continued**

If a qualified beneficiary elects to continue coverage, the qualified beneficiary must make the first payment for continuation within 45 days of the election. The qualified beneficiary is responsible for making sure that the amount of the first payment is enough to cover the entire initial period from the date coverage would have otherwise terminated, up to the date the qualified beneficiary makes the first payment. If the qualified beneficiary fails to make the first payment, they will lose the continuation coverage rights under the Plan. Claims incurred during the period covered by the initial payment period will not be processed until the payment is made.

After the qualified beneficiary makes the first payment for continuation coverage, they will be required to pay for continuing the coverage for each subsequent month of coverage; they will be given a grace period of 30 days to make each periodic payment. The coverage will be continued as long as payment for that period is made before the end of the grace period.

The Plan may require payments of up to 150% of the applicable group rate if coverage is extended under the *Disability Extension*.

In some situations, the American Recovery and Reinvestment Act of 2009 (ARRA) may reduce the COBRA premium. A premium reduction may be available to certain individuals who experience a qualifying event that is an involuntary termination of employment during the period beginning with September 1, 2008, and ending with December 31, 2009. If a qualified beneficiary qualifies for a premium reduction, the qualified beneficiary is responsible for paying 35% of the COBRA premium otherwise due. This premium reduction is available for up to nine months. If a qualified beneficiary's COBRA continuation coverage is longer than nine months, the qualified beneficiary is responsible for the full cost of coverage.

### **Termination of COBRA Continuation Coverage**

The COBRA continuation coverage may terminate before the maximum period of continuation runs out if:

- The required contribution is not paid; or
- After the date of election of COBRA continuation coverage, the qualified beneficiary becomes entitled to Medicare benefits (except for a person whose continuation coverage right derives from the Employer's filing for reorganization under Chapter 11 of the Bankruptcy Code); or
- After the date of election of COBRA continuation coverage, the qualified beneficiary becomes covered under another group health plan that does not impose a pre-existing condition limitation for a pre-existing condition of a qualified beneficiary; or
- After the date the qualified beneficiary qualifies under the *Disability Extension*, the beneficiary is no longer disabled; or
- All of Employer's group health plans are terminated.

The qualified beneficiary must notify the Employer or its representative of the beneficiary's entitlement to Medicare coverage under another group health plan or that the beneficiary is no longer disabled within 30 days of the event. The notice must comply with the Reasonable Notice Procedures, described above. The Employer or its representative will notify the qualified beneficiary of the termination of coverage if it happens prior to the maximum period of COBRA continuation coverage.

For more information about COBRA continuation of coverage, a Member may contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA). Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

In order to protect your rights and your Dependent's rights, you should keep the Plan Administrator informed of any changes in the address of family members.

### **The Trade Act of 2002**

The Trade Act of 2002 created a special second COBRA election period for certain displaced workers receiving Trade Adjustment Assistance (TAA) under the Trade Act of 1974. A Member who did not elect COBRA continuation coverage during the initial 60-day election period that was a direct consequence of the TAA-related loss of coverage, may elect COBRA continuation coverage during a second 60-day period that begins on the first day of the month in which the Member is determined to be "TAA-Eligible". The election must be made within 6 months after the date of the TAA-related loss of coverage.

Under the new tax provisions eligible individuals can either take a tax credit or get advance payment of 65% of contributions paid



## **CONTINUATION OF COVERAGE - COBRA - Continued**

for qualified health insurance, including COBRA continuation coverage. ARRA made several amendments to these provisions, including an increase in the amount of the credit to 80% of contributions for coverage before January 1, 2011, and temporary extension of the maximum period of COBRA continuation for eligible individuals.

If you have questions about the new tax provisions you may call the Health Care Tax Credit Customer Contact Center toll free at 1-866-628-4282. TTD/TTY callers may call toll free at 1-866-626-4282.

## **SECTION II - ERISA**

## **ERISA GENERAL INFORMATION**

This provision applies to Medical and Prescription Drug Benefits.

The following information is required by the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan Sponsor/Employer is Lakeland Area Mass Transit District.

The address of the Plan Sponsor/Employer is 1212 George Jenkins Blvd, Lakeland, FL 33815. The telephone number is 863-688-7433.

The Employer Identification Number (EIN) is 59-2096281. The Plan Number assigned by the Plan Sponsor is 501.

The Plan Administrator is Debbie Porte, HR Officer.

The Agent for Service of Legal Process is Brian Jarvszewski, controller.

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

The Plan provides Medical and Prescription Drug Benefits.

The medical and drug benefits described in this booklet are self-funded by the Employer. The Employer is fully responsible for the self-funded benefits. Great-West processes claims and provides other services to the Employer related to the self-funded benefits. Great-West does not insure or guarantee the self-funded benefits.

Great-West Life & Annuity Insurance Company provides Contract Administration.

The eligibility requirements, termination provisions and a description of the circumstances that may result in disqualification, ineligibility, or denial or loss of any benefits are described in this booklet.

Contributions are determined by the Employer. Employee contributions, if any, for a time period for which the Employee is not covered under the Plan may be refunded by the Employer. Please see your Plan Administrator for details.

The fiscal records of the Plan are maintained on the basis of Plan years ending September 30.

Procedures to be followed in presenting claims for medical and drug benefits and what to do when claims are denied in whole or in part are described in "How To File Claims" under the MEDICAL AND PRESCRIPTION DRUG BENEFITS SECTION of this booklet.

## **STATEMENT OF ERISA RIGHTS**

This provision applies to Medical and Prescription Drug Benefits.

As a participant in this Plan you are 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 Your Plan and Benefits.

You may 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.

You may obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, copies of the latest annual report (Form 5500 Series) and an updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.

- You may 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.

## STATEMENT OF ERISA RIGHTS - Continued

**However, Employers with fewer than 100 Participants at the beginning of the Plan Year are not required to:**

- **furnish statements of the plan's assets and liabilities and receipts and disbursements or allow examination of the Annual Report; or**
- **furnish copies of the Annual Report or any Terminal Report.**
- Continue Group Health Plan Coverage.

You may be eligible to continue health care coverage for yourself, spouse or Dependents if there is a loss of coverage under the Plan as a result of a COBRA qualifying event. You or your Dependents may have to pay for such coverage. You may review this summary plan description and the documents governing the Plan or the rules governing your COBRA continuation coverage rights.

There may be a reduction or elimination of exclusionary periods of coverage for pre-existing conditions under your group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, or when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it within 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for up to 12 months (up to 18 months if you are a late enrollee) after your enrollment date in your coverage.

- 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 your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your Employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

- Enforce Your Rights.

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

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

- Assistance With Your Questions.

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

### **SECTION III - FLEXIBLE BENEFITS PLAN**

## **INTRODUCTION**

Lakeland Area Mass Transit District (the Employer) has established an Employee Welfare Benefit Plan within the meaning of the Employee Retirement Income Security Act of 1974 (ERISA). As of July 1, 2009, the Flexible Benefits Plan (FBP) described in this booklet forms a part of the Employee Welfare Benefit Plan. The Employee Welfare Benefit Plan will be maintained pursuant to the terms of the Flexible Benefits Plan described in this booklet which may be amended from time to time.

If a booklet was issued to you under the Employer's prior plan, this is your new booklet. This new booklet replaces your old booklet in its entirety. If you were covered under the replaced booklet on the day before the effective date of this FBP, you will be covered under this booklet as of the date shown above.

Defined terms are capitalized and have specific meaning with respect to the FBP, see GLOSSARY.

### **FBP Modification/Termination**

The Employer may:

- change the contributions a Member must pay for benefits; or
- amend or terminate the benefits provided to you in the FBP.

If the FBP is amended or terminated it will not affect coverage for services provided prior to the effective date of the change.

## **FLEXIBLE BENEFITS PLAN (FBP)**

Eligible Employees are allowed to set aside money on a pre-tax basis to cover Health Care contributions.

The Health Care Contribution option allows contributions for any medical, prescription drug, dental and vision coverage under the Employer's plan to be deducted from your paycheck on a pre-tax basis.

You pay no Federal Income Tax or Social Security tax on earnings allocated to your Flexible Benefits Plan. In most states, you do not have to pay state income taxes on this money either.

The definition of Employee will determine who is eligible for participation under the Flexible Benefits Plan. Participation will begin after you satisfy any eligibility waiting periods required by the Employer.

The first Flexible Benefits Plan Year begins on June 1, 2001 and ends on December 31, 2001. After that, the Flexible Benefits Plan Year begins on January 1 and ends on December 31.

If the Employer's FBP permits election changes during the plan year and there is a change in your family or employment status, you may change an election after a plan year has started and make new elections for the rest of that plan year. Status changes include the following:

- Marriage or divorce;
- Death of spouse or child or birth or adoption of child;
- The switching from part-time to full-time employment status or from full-time to part-time status by you or your spouse;
- End or start of employment of your spouse;
- The taking of an unpaid leave of absence by you or your spouse;
- Significant changes in your health coverage or in your spouse's coverage that is attributable to your spouse's employment;
- You or your spouse experience a change of residence or worksite;
- Your eligibility to participate in this FBP is changed;
- An event that causes your child to satisfy or cease to satisfy the requirements for coverage (reaching maximum dependent age, student status or any similar circumstance) as provided in the employer-sponsored group health plan;
- You, your spouse or your child do not enroll in an employer-sponsored group health plan when first eligible to do so and later request such coverage;

## **FLEXIBLE BENEFITS PLAN (FBP) - Continued**

- An order, judgment or decree (order) resulting from a divorce, legal separation, annulment, or change in legal custody, including a qualified medical child support order, that requires health coverage to be provided for your child under an employer-sponsored group health plan;
- You, your spouse or your child become entitled to coverage under Part A or Part B of Medicare or Title XIX of the Social Security Act (Medicaid), other than coverage consisting solely of benefits under Section 1928 of the Social Security Act (the program for distribution of pediatric vaccines). In this situation, the only allowed change is to cancel FBP health care contribution deduction option for such person.
- You, your spouse or your child lost your entitlement to coverage under Part A or Part B of Medicare or Title XIX of the Social Security Act (Medicaid), other than coverage consisting solely of benefits under Section 1928 of the Social Security Act (the program for distribution of pediatric vaccines), or the Children's Health Insurance Program (CHIP). In this situation, you may make an election for coverage or increase your current election to the Health Care Contribution deduction and Health Flexible Spending Account option for such person.
- You, your spouse or your child become eligible for employment assistance under a state Medicaid or CHIP plan that helps pay for the cost of group health plan coverage. Depending upon the terms of the employment assistance program, you may make an election for coverage or increase your current election to the Health Care Contribution deduction and Health Flexible Spending Account option for such person.

To change your election, complete a new Flexible Benefits Plan Enrollment Form.

Changes in election must be consistent with the change in family status. For example, the birth of a child may necessitate an increase in the health care contribution deduction, but not a decrease.

### **The Health Care Contribution Account**

Your salary will be automatically reduced by an amount equal to the amount you must contribute for medical, prescription drug, dental and vision coverage under the Employer's plan. This option terminates automatically on termination of your employment.

### ***Family and Medical Leave***

You may continue coverage under the Health Care Contribution Account option while you are on Family and Medical Leave, or you may revoke your coverage. If you revoke your coverage while you are on Family and Medical Leave, then upon your return from leave you may choose to reinstate your coverage for the remainder of the Flexible Benefits Plan Year.

Contact the Plan Administrator for further details.

### **Other Information You Need to Know**

The Plan Administrator will make available to each Employee such records as pertain to the Employee, for examination at reasonable times during normal business hours.

The Employer, at any time or from time to time, may amend any or all of the provisions of this Flexible Benefits Plan without your consent.

No amendment will have the effect of reducing any of your benefit elections in effect at the time of such amendment, unless such amendment is made to comply with federal law or local statute or regulations.

The Employer reserves the right to terminate this Flexible Benefits Plan, in whole or in part, at any time.

No benefit, right or interest of any person under this Flexible Benefits Plan will be subject to anticipation, alienation, sale, transfer, assignment, pledge, encumbrance or charge, seizure, attachment or legal, equitable or other process or be liable for, or subject to, the debts, liabilities or other obligations of such person, except as otherwise required by law.

Nothing appearing in or done pursuant to this Flexible Benefits Plan will be held or construed:

## **FLEXIBLE BENEFITS PLAN (FBP) - Continued**

- To give any person any legal or equitable right against the Employer or the Plan Administrator, except as expressly provided herein or provided by law; or
- To create a contract of employment with any Employee, to obligate the Employer to continue the service of any Employee or to affect or modify his or her terms of employment in any way.

It is not intended that any other salary-related Employee benefit plans that are maintained or sponsored by the Employer will be affected by this Flexible Benefits Plan. Any contributions or benefits under such other plans with respect to you will, to the extent permitted by law, be based on your compensation from the Employer, including any amounts by which your salary or wages may be reduced.

This Flexible Benefits Plan is governed by the Internal Revenue Code and the regulations issued thereunder (as they might be amended from time to time).

Internal Revenue Code prohibits pre-tax dollar contributions to a flexible spending account for a domestic partner or the children of a domestic partner.

## **GLOSSARY**

### **Employee**

A person in the Service of the Employer who is a resident of the United States.

### **Employer**

- Lakeland Area Mass Transit District; and
- Any Affiliated Companies listed in the application of the Employer. The Employer may add an Affiliated Company after the effective date of this Plan. For that company only, the effective date of the Plan will be considered to be the effective date of the amendment that adds that company.

### **Medicare**

Title 18 of the United States Social Security Act of 1965 as amended from time to time. This term also includes Medicare+Choice.

### **Service**

Work with the Employer on an active, full-time and full pay basis for at least 36.00 hours per week.

## **ERISA GENERAL INFORMATION**

The following information is required by the Employee Retirement Income Security Act of 1974 (ERISA).

This summary plan description describes the Flexible Benefit Plan available to Employees of Lakeland Area Mass Transit District, the Plan Sponsor/Employer.

The address of the Plan Sponsor/Employer is PO Box 1687, Lakeland, FL 33802. The telephone number is 863-688-7433.

The Employer Identification Number (EIN) is 59-2096281. The Plan Number assigned by the Plan Sponsor is 501.

The Plan Administrator is Debbie Porte, HR Officer.

The Agent for Service of Legal Process is Brian Jarvszewski , controller .

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

The FBP provides Health Care Contribution Account.

Great-West Life & Annuity Insurance Company provides Contract Administration.



## **ERISA GENERAL INFORMATION - Continued**

The FBP eligibility requirements, termination provisions and a description of the circumstances that may result in disqualification, ineligibility, or denial or loss of any benefits are described in this booklet.

Contributions are determined by the Employer. Employee contributions, if any, for a time period for which the Employee is not covered under the FBP may be refunded by the Employer. Please see your Plan Administrator for details.

The fiscal records of the FBP are maintained on the basis of Plan years ending September 30.

Procedures to be followed in presenting Flexible Benefits claims and what to do when claims are denied in whole or in part are described in the "Flexible Benefits Plan (FBP)" Reimbursement provision and the Claim Decisions and Appeals provision.

## **STATEMENT OF ERISA RIGHTS**

As a participant in this FBP you are 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 Your Plan and Benefits.

You may 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.

You may obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the FBP, including insurance contracts and collective bargaining agreements, copies of the latest annual report (Form 5500 Series) and an updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.

- You may 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.

**However, Employers with fewer than 100 Participants at the beginning of the Plan Year are not required to:**

- **furnish statements of the plan's assets and liabilities and receipts and disbursements or allow examination of the Annual Report; or**
  - **furnish copies of the Annual Report or any Terminal Report.**
- 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 your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your Employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

- Enforce Your Rights.

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

## **STATEMENT OF ERISA RIGHTS - Continued**

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

- Assistance With Your Questions.

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

# **ATTACHMENT 4**

## **EXCESS LOSS INSURANCE CONTRACT**

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## ARTICLE - SCHEDULE OF EXCESS LOSS INSURANCE

This Schedule is issued under the Excess Loss Insurance Policy number: 0267808, to become part of the Excess Loss Insurance Policy for the Policyholder whose name is specified below.

Each category, coverage basis, and optional feature of the Excess Loss Insurance described herein and in each of any attached Riders (hereafter, collectively referred to as "Categorized Coverage") applies to the Policyholder only when the appropriate selection of such Categorized Coverage is indicated by the Company in the appropriate space provided.

### A. POLICYHOLDER'S AND PLAN'S INFORMATION, POLICY'S IMPORTANT DATES AND COVERAGE PERIODS

#### Full Legal Name of Policyholder ("Policyholder" and/or "You"):

Lakeland Area Mass Transit District

Subject to the Policyholder's advance, written request and the Company's specific written approval thereof, the Policyholder may include employees of its associated company(ies) for coverage under this Policy. However, such associated company(ies) must be part of a common control group of the Policyholder, as described in Internal Revenue Code §414(c) and the regulations thereunder. Generally, this means that in a parent subsidiary relationship, the parent must own 80% or more of the subsidiary. In a brother-sister relationship, the same 5 or fewer people must own at least 80% or more of each company and when considering the smallest percentage interest each person has among the companies, the sum of the smallest interests must exceed 50%. The purpose of this rule is to prevent covering a multiple employer welfare arrangement (MEWA). Any MEWA that wishes to be covered must provide evidence that state law in each jurisdiction in which it has persons to be covered allows the MEWA to operate on a self-insured basis.

#### 1. List of Plans Included for Excess Loss Insurance Coverage under this Policy:

Medical, Outpatient Prescription Drugs, Dental

#### 2. Policy's Important Dates & Renewal Term:

The Effective Date of this Policy: June 01, 2002

The Effective Date of this Amendment: June 01, 2008

The Expiration Date of this Policy: End of 1 year term, subject to renewal

The Anniversary Date of this Policy: Each June 01 beginning in 2003

#### 3. Coverage Period:

##### Expense Incurral Period:

Specific: The Policy Year(s)

Aggregate: The Policy Year(s)

##### Expense Payment Period:

(a) While the Policy is in effect:

Specific: The Policy Year

Aggregate: The Policy Year

(b) After the Policy ends for any reason except the Policyholder's insolvency or failure to pay premium on time:

Aggregate: The Final Active Policy Year plus a Policy Year After the Policy Ends (as defined in the appropriate Rider), which consists of 15 months.

Specific: 15 months after the Policy ends. The full specific Deductible Amount will have to be re-satisfied for claims incurred prior to the termination of the Policy but which are paid after the Policy ends.

## B. COVERED PERSONS

### 1. **Excess Loss Insurance is limited to Covered Benefits incurred by persons covered in any of the following classes under Your Plan:**

#### (a) **Specific Excess Loss Insurance:**

All persons who are validly covered pursuant to the Plan's provisions.

#### (b) **Aggregate Excess Loss Insurance:**

All persons who are validly covered pursuant to the Plan's provisions.

## C. SPECIFIC EXCESS LOSS INSURANCE

You are insured for the Specific Excess Loss Insurance (as specified below):

### 1. **Company's Limits of Liability:**

(a) Single-Level Specific Coverage: Specific Reimbursement that the Company will be liable to reimburse You is: 100% of the Reimbursable Specific Losses.

### 2. **Specific Deductible Amount:**

\$50,000.00 in Covered Benefits incurred by the same Covered Person (Individual Deductible)

The full specific Deductible Amount specified above will have to be re-satisfied for claims incurred prior to the termination of the Policy but which are paid after the Policy ends.

### 3. **Covered Benefits:**

Medical

## D. AGGREGATE EXCESS LOSS INSURANCE

You are insured for the Aggregate Excess Loss Insurance (as specified below):

Monthly Attachment Points, with monthly Attachment Units will be provided to you separately in writing.

### 1. **Company's Limits of Liability:**

(a) Maximum Amount per Covered Person Chargeable to Aggregate Excess Loss Insurance is: \$50,000.00

### 2. **For the Purpose of Determining Minimum Monthly Attachment Limit:** Specified Percentage of the total number of the applicable Attachment Units to be used in the calculation of the applicable Minimum Monthly Attachment Limit: 100%.

### 3. **Covered Benefits:**

Medical, Outpatient Prescription Drugs, Dental

### 4. **Feature for Aggregate Excess Loss Insurance included in the Policy:**

RIDER #D.1.2: Monthly Accommodation, Deficit Carryforward Type A.2 & Terminal Protection.  
Applicable data and points:

Number of consecutive calendar months included as Policy Months after the Policy ends: 15 months.

RIDER #D.6: Preferred Option

**For Purpose of Determining Minimum Terminal Attachment Limit:** Specified Percentage of the total number of the applicable Attachment Units to be used in the calculation of the applicable Minimum Terminal Attachment Limit: 100%.

Terminal Attachment Points will be provided to you separately in writing.

**E. PREMIUMS**

Monthly premium for each Categorized Coverage is determined for the premium unit method by multiplying the applicable premium rate (expressed as a dollar amount) by the applicable number of the specified premium units covered under the Plan on the first day of each Policy Month.

**Premium at Termination:** At the end of this Policy there is a requirement for payment of a premium for Terminal Protection. The premium is calculated by multiplying the applicable premium rate by the applicable number of the specified premium units on the first day of the last Policy Month preceding the termination date of this Policy. The premium is collected for the first two Policy Month(s) and is payable in the first two months after the Policy ends.

**F. NAME OF THIRD PARTY PLAN ADMINISTRATOR (TPA)**

Great-West Life & Annuity Insurance Company

**G. BANKING OPTIONS** (identifies the frequency of your withdrawals from Your Bank Account for premiums and payment for Claims):

Monthly

**Rider #D.1.2: Aggregate Excess Loss Insurance With Monthly Accommodation  
(With Deficit Carryforward Type A.2 & Terminal Protection)**

**This Rider applies to You only if it is so specified in the Schedule or otherwise added by Amendment.**

This Rider forms a part of Excess Loss Insurance Policy number: 0267808 to which it is attached and modifies the Policy to the extent provided below. All the terms and conditions of the Policy, not in conflict with this Rider, remain in effect

Article - Aggregate Excess Loss Insurance, Section B is superseded by the following provisions:

**A. Definitions:**

As used in this Rider, the following terms shall have the following meanings:

1. "Deficit" for any Policy Year shall mean the amount of the Aggregate Excess Loss Insurance Reimbursement that the Company pays or is liable to pay to the Policyholder which equals the result of the Plan's total paid Covered Benefits during the Policy Year minus the Cumulative Attachment Limit of the last Policy Month of the Policy Year. Subject to A.2. below, a Deficit occurring during any Policy Year will be carried forward for recovery from the Policyholder by the Company in any subsequent Policy Year in which there is a Surplus.
2. "Recoverable Deficit" for a Policy Year shall mean the limited amount of a Deficit, from that Policy Year, which can be carried forward from one Policy Year to any following Policy Year for recovery. For purposes of this Rider, the Recoverable Deficit for a Policy Year will not exceed 10% of the Cumulative Attachment Limit of the last Policy Month of the Policy Year from which such Deficit is being carried forward. However, if the Policy ends on a date other than the last day of the Policy Year, there will be no limit on the amount of the Recoverable Deficit, which was incurred in a Policy Year prior to the final Active Policy Year.
3. "Active Policy Year" shall mean any Policy Year prior to the date this Policy ends.
4. If this Policy ends for any reason except the Policyholder's insolvency or failure to pay premium on time, this Rider shall include the "Policy Year After the Policy Ends," which shall contain the consecutive number of calendar months (which shall be deemed Policy Months) as specified in the Schedule's section with information designed for this Rider or in an Amendment, and shall begin on the date immediately after the final Active Policy Year ends.

**B. During the Active Policy Year:**

1. After the end of each Policy Month, except for the Policy Month specified in B.2. below:
  - (a) The Company will reimburse the Policyholder the amount by which (i) the result of the Plan's total paid Covered Benefits for the Policy Year to date minus the amount of any reimbursement previously paid to the Policyholder during the Policy Year and which the Policyholder has not repaid, exceeds (ii) the Cumulative Attachment Limit for such Policy Month.
  - (b) If the amount calculated pursuant to B.1.a. above is less than zero, the Policyholder shall pay the Company the sum of (i) the total reimbursement previously paid to the Policyholder during the Policy Year less any amount the Policyholder has repaid, plus (ii) the Recoverable Deficit from all previous Policy Years which the Policyholder has not repaid.
  - (c) In no event shall the amount the Policyholder is required to pay the Company in B.1.b. above exceed the amount by which the amount in B.1.a.(ii) is greater than the resultant amount in B.1.a.(i).
2. If the date the Policy ends does not coincide with the Policy Expiration Date, after the end of the Policy Month in which the Policy ends:

- (a) The Company will reimburse the Policyholder the amount by which (i) the result of the Plan's total paid Covered Benefits for the final two Active Policy Year to date minus the amount of any reimbursement previously paid to the Policyholder during the final two Active Policy Year and which the Policyholder has not repaid, exceeds (ii) the sum of the Cumulative Attachment Limit for such Policy Month plus the Cumulative Attachment Limit for the last Policy Month of the Policy Year prior to the final Active Policy Year.
- (b) If the amount calculated pursuant to B.2.a. above is less than zero, the Policyholder shall pay the Company the sum of (i) the total reimbursement previously paid to the Policyholder during the final two Active Policy Years less any amount the Policyholder has repaid, plus (ii) the Recoverable Deficit from all previous Policy Years which the Policyholder has not repaid.
- (c) In no event shall the amount the Policyholder is required to pay the Company in B.2.b. above exceed the amount by which the sum in B.2.a.(ii) is greater than the resultant amount in B.2.a.(i).

C. During the Policy Year After the Policy Ends:

1. If the date the Policy ends coincides with the Policy Expiration Date:

After the end of the second Policy Month of the Policy Year After the Policy Ends and any subsequent Policy Month thereafter:

- (a) The Company will reimburse the Policyholder the amount by which (i) the result of the Plan's total paid Covered Benefits during the final Active Policy Year and the Policy Year After the Policy Ends to date minus the amount of any reimbursement previously paid to the Policyholder during the final Active Policy Year and the Policy Year After the Policy Ends and which the Policyholder has not repaid, exceeds (ii) the Cumulative Attachment Limit for such Policy Month.
- (b) If the result as calculated pursuant to C.1.a. above is less than zero, the Policyholder shall pay the Company the sum of (i) the total reimbursement previously paid to the Policyholder during the final Active Policy Year and the Policy Year After the Policy Ends less any amount the Policyholder has repaid, plus (ii) the Recoverable Deficit from all previous Policy Years which the Policyholder has not repaid.
- (c) In no event shall the amount the Policyholder is required to pay the Company in C.1.b. above exceed the amount by which the amount in C.1.a.(ii) is greater than the resultant amount in C.1.a.(i).

2. If the date the Policy ends does not coincide with the Policy Expiration Date:

After the end of the second Policy Month of the Policy Year After the Policy Ends and any subsequent Policy Month thereafter:

- (a) The Company will reimburse the Policyholder the amount by which (i) the result of the Plan's total paid Covered Benefits during the final two Active Policy Years and the Policy Year After the Policy Ends to date minus the amount of any reimbursement previously paid to the Policyholder during the final two Active Policy Years and the Policy Year After the Policy Ends and which the Policyholder has not repaid, exceeds (ii) the sum of the Cumulative Attachment Limit for such Policy Month plus the Cumulative Attachment Limit for the last Policy Month of the Policy Year prior to the final Active Policy Year.
- (b) If the result as calculated pursuant to C.2.a. above is less than zero, the Policyholder shall pay the Company the sum of (i) the total reimbursement previously paid to the Policyholder during the final two Active Policy Year and the Policy Year After the Policy Ends less any amount the Policyholder has repaid, plus (ii) the Recoverable Deficit from all previous Policy Years which the Policyholder has not repaid.
- (c) In no event shall the amount the Policyholder is required to pay the Company in C.2.b. above exceed the amount by which the sum in C.2.a.(ii) is greater than the resultant amount in C.2.a.(i).



## **Rider #D.6: Preferred Funding**

**This Rider applies to You only if it is so specified in the Schedule or otherwise added by Amendment.**

This Rider forms a part of Excess Loss Insurance Policy number: 0267808 to which it is attached and modifies the Policy to the extent provided below. All the terms and conditions of the Policy, not in conflict with this Rider, remain in effect

Article – Specific Excess Loss is amended by adding the following provision:

Specific Excess Loss reimbursement will be made with respect to claims for Covered Benefits that were incurred prior to the termination of the Policy and paid within 15 months following the date of termination. The Specific Excess Loss reimbursement will continue to be based on a 12-month accumulation period. Claims incurred prior to the termination of this Policy and paid after the date of termination will be applied toward the Specific Deductible Amount as specified in the Schedule. However, the Specific Deductible Amount will be reset to zero on the Anniversary Date of this Policy following the date the Policy terminated.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**  
**Executive Offices – Greenwood Village, Colorado**  
**(Company)**

**Excess Loss Insurance Policy**

issued to

**Lakeland Area Mass Transit District**  
**(Policyholder)**

The above Excess Loss Policy No. 0267808 is amended as follows:

The wording, paragraphs and/or provisions (hereafter “items”) contained below are added to and become part of the Policy. These items, as applicable, either replace those similar items (if such are currently contained in the Policy) wherever such similar items appear in the Policy, or are newly added items to the Policy.

**FLORIDA STATE REQUIREMENTS**

**DEFINITIONS Article:**

PLAN: a draft Summary Plan Description(s), or a Brief Outline of Plan Benefit Design(s), or a copy(ies) of Your plan’s prior benefit booklets or certificates (with modifications, if any, as so specified), whichever You have designated with the Company’s acceptance, to be Your self-funded Plan; or

**PREMIUM PROVISIONS Article:**

On any Anniversary Date of the Policy (however, any such change which represents an increase in rates, factors, points or Specific Deductible Amount(s), will not become effective until after the date which is at least 45 days after the Company has given written notice to the Policyholder informing the Policyholder of the increase).

**TERMINATION OF POLICY Article:**

By providing a written notice to the Policyholder at least 45 days prior to the effective date of the termination upon the Company’s discovery of the Policyholder’s material misrepresentation which affects the insurability of the risk.

By providing a written notice to the Policyholder at least 45 days prior to the effective date of the termination if it is discovered that the Policy was obtained or was renewed through fraudulent statements, omissions or concealment of facts material to the acceptance of the risk assumed by the Company.

By providing a written notice to the Policyholder at least 45 days prior to the effective date of the termination if the Policyholder fails to comply with any material term of this Policy.

**CLAIMS PROVISIONS Article:**

ADJUDICATION OF CLAIMS: In the event of a conflict between the provisions of the Plan and the provisions of this Policy, the latter shall prevail and they alone shall be used to determine the existence and extent of any liability and reimbursement duty of the Company toward the Policyholder.

**MISCELLANEOUS PROVISIONS Article:**

ENTIRE CONTRACT: This Policy, together with the submitted Disclosure Form, if any, and the Policyholder’s applications, if any, attached hereto and any Schedule, Riders and amendments attached hereto constitute the entire contract regarding the Excess Loss Insurance between the parties.

CONCEALMENT OR MISREPRESENTATION: The Company, in its issuance or renewing of this Policy, has relied upon the underwriting information including the information provided in the Disclosure Form if such form submission is required as provided by the Policyholder, its authorized representative and its agent or broker. The Policyholder represents that such information is complete and accurate. The Policy,

and its renewal coverage, if any, will be void if the Company finds out that the Policyholder or any of the above specified person or entity has concealed or misrepresented any material fact or circumstance concerning this coverage or required information on any Disclosure Form, either intentionally or due to failure to conduct a thorough review of all pertinent records and claims data. The Company's liability for the void period will be limited to return of paid premium after deducting the amount of reimbursements made to the Policyholder prior to the date of termination. If the amount of reimbursement paid to the Policyholder exceeds the paid premium, the Policyholder will pay the Company the difference. In lieu of voiding the Policy, the Company may, at its option either deny a claim, rescind part of coverage reasonably concluded by the Company to be affected by the concealment or misrepresentation, or re-underwrite coverage under the Policy. In the event that the Policyholder formally or informally delegates to any proposed Covered Persons its duty to disclose required information, such person is considered the Policyholder's authorized representative and such person's concealment or misrepresentation of material information can be used by the Company to deny a claim, rescind or re-underwrite any affected coverage as if the concealment or misrepresentation was that of the Policyholder.

### **SPECIFIC EXCESS LOSS TERMINAL PROTECTION**

The previously issued Policy section entitled ARTICLE – SCHEDULE OF EXCESS LOSS INSURANCE is hereby deleted and replaced by the attached Policy section entitled ARTICLE – SCHEDULE OF EXCESS LOSS INSURANCE, to reflect the change to the section entitled Specific Excess Loss Insurance.

ARTICLE – SPECIFIC EXCESS LOSS INSURANCE is hereby deleted in its entirety and replaced with the following:

#### **ARTICLE – SPECIFIC EXCESS LOSS INSURANCE**

The provisions under this Article apply to You only if You are insured for the Specific Excess Loss Insurance as indicated in the Schedule or added by an amendment.

- A. While the Policyholder's Specific Excess Loss Insurance remains in effect, the Company will pay to the Policyholder, subject to the terms, conditions and limitations of the Policy, the Specific Excess Loss Insurance reimbursement due, if any, pursuant to Article - Claims Provisions.
- B. Subject to the Company's Limits of Liability (as shown in the Schedule), the Specific Excess Loss Insurance reimbursement for any Policy Year is equal to the Reimbursable Specific Losses.

### **CLAIMS PROVISION - RECOVERIES AND SUBROGATION**

The CLAIMS PROVISIONS Article is hereby amended as follows:

The provision below is added to and becomes part of the Policy. This provision, as applicable, either replaces a similar provision (if such is currently contained in the Policy) wherever such similar provision appears in the Policy, or is a newly added provision to the Policy.

**RECOVERIES AND SUBROGATION:** Upon payment made under this Policy and as security for the Policy's right to reimbursement to the extent of its payments, the Company will be subrogated to the Covered Person's and the Policyholder's rights of recovery against any third party causing the injury or sickness for which the claim is made. In the event of any payment under this Policy to the Policyholder, as Excess Loss reimbursement for Covered Benefits paid on the account of expenses incurred on behalf of a Covered Person, the Company shall be subrogated to all the rights of recovery therefore against any person or organization. The Company shall be entitled to reimbursement, net of expense of recovery, from the first dollars to be paid to or received by a Covered Person or the Policyholder from a settlement or judgment from a third party.

The terms of this RECOVERIES AND SUBROGATION provision shall survive beyond the termination of this Policy.

### **LIMITATION & EXCLUSION OF COVERAGE**

The exclusion below is added to and becomes part of the Policy. This exclusion, as applicable, either replaces a similar exclusion (if such exclusion is currently contained in the Policy) wherever such similar exclusion appears in the LIMITATION & EXCLUSIONS OF COVERAGE Article, or is a newly added exclusion to the LIMITATIONS & EXCLUSIONS OF COVERAGE Article:

(1) For any liability due to war, declared or undeclared, or riots.

**RIDER REPLACEMENT**

The previously issued Rider #D.1.2 Aggregate Excess Loss Insurance with Monthly Accommodation (with Deficit Carryforward Type A.2 & Terminal Protection) is hereby deleted and replaced in its entirety by the attached Rider #D.1.2 Aggregate Excess Loss Insurance with Monthly Accommodation (with Deficit Carryforward Type A.2 & Terminal Protection).

This Amendment overrides anything to the contrary contained in the Policy. All Policy provisions not addressed by this Amendment shall remain in full force and effect. Where a conflict exists between the Amendment provision and a Policy provision, the Amendment provision shall control.

This Amendment is effective on and after June 01, 2008. The Company has executed this Amendment at its Executive Office on June 20, 2008.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**



Secretary



President

Accepted by:

**Lakeland Area Mass Transit District**

Signature:

Title:

Date:

Note: It is the Policyholder's/Contractholder's responsibility to promptly review the documents within 60 days of receipt. If you have not communicated to us in writing within the above time frame, it will constitute your acceptance of this Amendment/replacement to the Policies/Contracts/Agreements as submitted.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**  
**Executive Offices – Greenwood Village, Colorado**  
**(Company)**

**Administrative Services Contract**

**issued to**

**Lakeland Area Mass Transit District**  
**(Contractholder)**

The above Administrative Services Contract No. 0267808 is amended as follows:

1. Section 1, "Definitions", is amended by adding the following definition (or restating it if applicable):  
"C. Claim Payment Recovery" is a recovery of a claim payment, or a portion thereof, that (based on applicable Plan terms and provisions) is identifiable to a specific Member and is recoverable because that payment:
  - i. is in excess of the benefit amount otherwise payable;
  - ii. should not have been paid;
  - iii. did not take into account other forms of insurance or coverage, which paid or should have paid before the Plan; or
  - iv. is paid to the wrong payee(s).

Claim Payment Recovery shall not include the services described in the "Subrogation and Right of Recovery" Provisions in the "Other Financial Provisions" Section.

2. Section 7, Authority to Control and Manage the Plan, is amended by adding the following and renumbering the subsequent Parts of Section 7 accordingly:
  - A. Agency Relationship. The Company, in performing its duties under this Contract is acting only as an agent of the Contractholder, and the rights and responsibilities of the parties shall be determined in accordance with the law of agency except as otherwise herein provided.
3. Section 10, Collection of and Liability For Overpayments, is amended by deleting the section in its entirety and replacing it with the following:

Collection of and Liability for Claim Payment Recoveries Not Including Subrogation and Right of Recovery

A. Payment Recoveries

The Company shall take appropriate steps as it would for its own business under similar circumstances to collect Claim Payment Recoveries. The Company shall not be required to initiate court proceedings to recover a Claim Payment Recovery, but is expressly authorized to take all actions to pursue recovery including retaining counsel, settling and compromising claims, and delegating recovery to a third party vendor to assist it in its collection efforts. For any Claim Payment Recoveries initially identified by the Company, the Company first attempts to pursue recovery itself. If the Company is unable to recover Claim Payment Recoveries, it may retain a third party vendor(s) to assist with the recovery. In such instances, the amount of money returned to the Plan will be net of any fees charged by such vendor or counsel. The Company's decision to retain a third party vendor(s) to assist with recovery may be based upon the amount of the Claim Payment Recoveries or other factors as determined by Company. The Company currently retains third party vendors to assist with recovery for Claim Payment Recoveries that are in excess of specified minimum amounts. That threshold may change from time to time, at the Company's sole discretion. For further information on the Company's current practices, please contact your Company account representative.

For any Claim Payment Recovery amount that is first identified by a vendor, regardless of the cause, including but not limited to Payments made without regard to other coverage of the Member, if the

Company uses the services of a vendor to collect the Claim Payment Recovery, the Contractholder agrees to reimburse the Company up to 33.33% of the returned Claim Payment Recovery for collection costs.

**B. Hospital Bill and Credit Balance Audits**

- (1) The Company shall perform hospital bill audits and credit balance account audits. Such audits are limited to those inpatient, outpatient, emergency and trauma hospitalization claims that the Company has identified as meeting its auditing guidelines (hereafter, "Claim").

Each hospital bill audit entails a comparison of billed services to services ordered and/or documented in the medical record. Upon conclusion of each hospital bill audit, the Company will present the applicable medical facility and/or provider with a billing listing the overcharges, and undercharges, if any, and reflecting the net total overcharges due or net undercharges payable, and will employ commercially reasonable efforts to recover the overcharges from the facility and/or provider. In the event that the audit results in net undercharges payable to the facility and/or provider, the Contractholder agrees to pay any such net undercharges.

- (2) As compensation for its services, the Contractholder agrees to pay the Company the following fees, which fees or a part thereof may be paid to any third party vendor that assisted with the recovery:

- a. Fees equal to 33.33% of all audit savings which are recovered following the commencement of any hospital bill audit or credit balance account audit undertaken by the Company. The Company has the right to offset any fees owed to it by the Client against any audit savings recovery amounts.
- b. Fees equal to 33.33% of the identified audit savings should the Contractholder request that the Company forego recovery of a specific overpayment or positive balance after the audit process is complete.
- c. The Company reserves the right to change the rate of the fees by giving the Contractholder at least sixty (60) days advance written notice of the change.

The fees stated in Section 10.B.2a and b above are inclusive of the Company's administrative and transactional charges and any third party vendor fees.

"Audit Savings" means the net dollar amount of the overcharges less the undercharges as identified in the final audit summary report with respect to a hospital bill audit, or a dollar amount consented to by a hospital as a positive balance at the conclusion of a credit balance account audit.

- C. Claims in Process. Upon termination of this Contract for any reason other than the Company's breach, the Company shall continue to be authorized to provide recovery and auditing services with respect to all Claims in process on the termination date. Claims are considered in process if the Company or its third party vendor has evaluated, screened, audited or in any way processed it, including all Claims inventoried in Company's claim payment database.

- D. Responsibility. The Company will not be responsible for Claim Payment Recoveries that are caused directly or indirectly by the Contractholder, its agents or employees, or providers. The Company retains the sole right to determine whether to seek repayment from the payee.

- E. Returns. The Company shall return to the Contractholder any refund of an overpayment of Plan monies that it receives from a third party on behalf of a specific Covered Person's account. The Company shall have the right to retain any returned overpayments that are received more than 15 months following the termination of this Contract.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**  
**Executive Offices – Greenwood Village, Colorado**  
**(Company)**

**Administrative Services Contract**

**issued to**

**Lakeland Area Mass Transit District**  
**(Contractholder)**

The above Administrative Services Contract No. 0267808 is amended as follows:

1. Section 1, "Definitions", is amended by adding the following definition (or restating it if applicable):  
"C. Claim Payment Recovery" is a recovery of a claim payment, or a portion thereof, that (based on applicable Plan terms and provisions) is identifiable to a specific Member and is recoverable because that payment:
  - i. is in excess of the benefit amount otherwise payable;
  - ii. should not have been paid;
  - iii. did not take into account other forms of insurance or coverage, which paid or should have paid before the Plan; or
  - iv. is paid to the wrong payee(s).

Claim Payment Recovery shall not include the services described in the "Subrogation and Right of Recovery" Provisions in the "Other Financial Provisions" Section.

2. Section 7, Authority to Control and Manage the Plan, is amended by adding the following and renumbering the subsequent Parts of Section 7 accordingly:
  - A. Agency Relationship. The Company, in performing its duties under this Contract is acting only as an agent of the Contractholder, and the rights and responsibilities of the parties shall be determined in accordance with the law of agency except as otherwise herein provided.
3. Section 10, Collection of and Liability For Overpayments, is amended by deleting the section in its entirety and replacing it with the following:

Collection of and Liability for Claim Payment Recoveries Not Including Subrogation and Right of Recovery

A. Payment Recoveries

The Company shall take appropriate steps as it would for its own business under similar circumstances to collect Claim Payment Recoveries. The Company shall not be required to initiate court proceedings to recover a Claim Payment Recovery, but is expressly authorized to take all actions to pursue recovery including retaining counsel, settling and compromising claims, and delegating recovery to a third party vendor to assist it in its collection efforts. For any Claim Payment Recoveries initially identified by the Company, the Company first attempts to pursue recovery itself. If the Company is unable to recover Claim Payment Recoveries, it may retain a third party vendor(s) to assist with the recovery. In such instances, the amount of money returned to the Plan will be net of any fees charged by such vendor or counsel. The Company's decision to retain a third party vendor(s) to assist with recovery may be based upon the amount of the Claim Payment Recoveries or other factors as determined by Company. The Company currently retains third party vendors to assist with recovery for Claim Payment Recoveries that are in excess of specified minimum amounts. That threshold may change from time to time, at the Company's sole discretion. For further information on the Company's current practices, please contact your Company account representative.

For any Claim Payment Recovery amount that is first identified by a vendor, regardless of the cause, including but not limited to Payments made without regard to other coverage of the Member, if the

4. Section 15. Other Financial Provisions, is amended by deleting subsection 15.A, Savings Initiatives, in its entirety and replacing it with the following:

A. Savings Initiatives

- (1) In its sole discretion, the Company may undertake initiatives in addition to the services described in this Contract for the purpose of saving additional money for the Plan. Examples of such initiatives might include, but are not limited to, subrogation and right of recovery, provider bill/fee negotiation and discounts on claims from providers outside of the Company's primary network of providers and COB identification and recovery including when performed by a third party vendor.
- (2) For purposes of pursuing savings under this provision, the Company may retain third party vendors.
- (3) For its services in obtaining savings for the Plan, the Company shall be entitled to retain (i) for subrogation and right of recovery, the amount referred to in subsection 15.B below, and (ii) for all other savings initiatives, 33.33% of any savings realized.

5. Section 15. Other Financial Provisions, is amended by restating Part 15.B as follows:

B. Subrogation and Right of Recovery. For purposes of subrogation and right of recovery, the Company will have the sole right to make claims under the Subrogation and Right of Recovery Provision contained in the Plan. In its sole discretion, the Company may litigate, negotiate, settle, compromise, release or waive any such claim. The Contractholder hereby assigns to the Company all of its rights to make, litigate, negotiate, settle, compromise, release or waive any such claim. Claims subject to this subrogation and right of recovery section include, but are not limited to, recovery of medical expenses incurred by a covered person as the result of injuries or illness caused by a third party, recovery of medical expenses incurred by a covered person due to a work-related injury or sickness, and recovery of medical expenses through class action lawsuits. Recoveries under this Section will be distributed as follows:

- (1) first, 33.33% of the gross recovery to the Company, and/or its designated vendor for services related to obtaining the recovery; and
- (2) secondly, to the Company to be applied to reduce the Company's payment of specific stop-loss benefits under the Excess Loss Policy or Stop-Loss Contract, if any, issued by the Company to the Contractholder for the Member in respect of whom the recovery was obtained; and
- (3) thirdly, to the Company to be applied to reduce the Company's payment of aggregate stop-loss benefits under the Excess Loss Policy or Stop-Loss Contract, if any, issued by the Company to the Contractholder; and
- (4) fourthly, the remainder, if any, to the Contractholder.

Legal expenses will not be used when calculating the specific stop-loss benefits, or the aggregate stop-loss benefits, if any, pursuant to the Excess Loss Policy or Stop-Loss Contract issued by the Company to the Contractholder.

This Amendment overrides anything to the contrary contained in the Policy/Contract/Agreement. All Policy/Contract/Agreement provisions not addressed by this Amendment shall remain in full force and effect. Where a conflict exists between the Amendment provision and a Policy/Contract/Agreement provision, the Amendment provision shall control.

This Amendment is effective on and after June 01, 2008. The Company has executed this Amendment at its Executive Office on June 20, 2008.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**





J N Patel  
Vice President

Accepted by:

**Lakeland Area Mass Transit District**

Signature:                      Title:                      Date:

Note: It is the Policyholder's/Contractholder's responsibility to promptly review the documents within 60 days of receipt. If you have not communicated to us in writing within the above time frame, it will constitute your acceptance of this Amendment/replacement to the Policies/Contracts/Agreements as submitted.

Company uses the services of a vendor to collect the Claim Payment Recovery, the Contractholder agrees to reimburse the Company up to 33.33% of the returned Claim Payment Recovery for collection costs.

**B. Hospital Bill and Credit Balance Audits**

- (1) The Company shall perform hospital bill audits and credit balance account audits. Such audits are limited to those inpatient, outpatient, emergency and trauma hospitalization claims that the Company has identified as meeting its auditing guidelines (hereafter, "Claim").

Each hospital bill audit entails a comparison of billed services to services ordered and/or documented in the medical record. Upon conclusion of each hospital bill audit, the Company will present the applicable medical facility and/or provider with a billing listing the overcharges, and undercharges, if any, and reflecting the net total overcharges due or net undercharges payable, and will employ commercially reasonable efforts to recover the overcharges from the facility and/or provider. In the event that the audit results in net undercharges payable to the facility and/or provider, the Contractholder agrees to pay any such net undercharges.

- (2) As compensation for its services, the Contractholder agrees to pay the Company the following fees, which fees or a part thereof may be paid to any third party vendor that assisted with the recovery:

- a. Fees equal to 33.33% of all audit savings which are recovered following the commencement of any hospital bill audit or credit balance account audit undertaken by the Company. The Company has the right to offset any fees owed to it by the Client against any audit savings recovery amounts.
- b. Fees equal to 33.33% of the identified audit savings should the Contractholder request that the Company forego recovery of a specific overpayment or positive balance after the audit process is complete.
- c. The Company reserves the right to change the rate of the fees by giving the Contractholder at least sixty (60) days advance written notice of the change.

The fees stated in Section 10.B.2a and b above are inclusive of the Company's administrative and transactional charges and any third party vendor fees.

"Audit Savings" means the net dollar amount of the overcharges less the undercharges as identified in the final audit summary report with respect to a hospital bill audit, or a dollar amount consented to by a hospital as a positive balance at the conclusion of a credit balance account audit.

- C. Claims in Process. Upon termination of this Contract for any reason other than the Company's breach, the Company shall continue to be authorized to provide recovery and auditing services with respect to all Claims in process on the termination date. Claims are considered in process if the Company or its third party vendor has evaluated, screened, audited or in any way processed it, including all Claims inventoried in Company's claim payment database.

- D. Responsibility. The Company will not be responsible for Claim Payment Recoveries that are caused directly or indirectly by the Contractholder, its agents or employees, or providers. The Company retains the sole right to determine whether to seek repayment from the payee.

- E. Returns. The Company shall return to the Contractholder any refund of an overpayment of Plan monies that it receives from a third party on behalf of a specific Covered Person's account. The Company shall have the right to retain any returned overpayments that are received more than 15 months following the termination of this Contract.

4. Section 15. Other Financial Provisions, is amended by deleting subsection 15.A, Savings Initiatives, in its entirety and replacing it with the following:

A. Savings Initiatives

- (1) In its sole discretion, the Company may undertake initiatives in addition to the services described in this Contract for the purpose of saving additional money for the Plan. Examples of such initiatives might include, but are not limited to, subrogation and right of recovery, provider bill/fee negotiation and discounts on claims from providers outside of the Company's primary network of providers and COB identification and recovery including when performed by a third party vendor.
- (2) For purposes of pursuing savings under this provision, the Company may retain third party vendors.
- (3) For its services in obtaining savings for the Plan, the Company shall be entitled to retain (i) for subrogation and right of recovery, the amount referred to in subsection 15.B below, and (ii) for all other savings initiatives, 33.33% of any savings realized.

5. Section 15. Other Financial Provisions, is amended by restating Part 15.B as follows:

B. Subrogation and Right of Recovery. For purposes of subrogation and right of recovery, the Company will have the sole right to make claims under the Subrogation and Right of Recovery Provision contained in the Plan. In its sole discretion, the Company may litigate, negotiate, settle, compromise, release or waive any such claim. The Contractholder hereby assigns to the Company all of its rights to make, litigate, negotiate, settle, compromise, release or waive any such claim. Claims subject to this subrogation and right of recovery section include, but are not limited to, recovery of medical expenses incurred by a covered person as the result of injuries or illness caused by a third party, recovery of medical expenses incurred by a covered person due to a work-related injury or sickness, and recovery of medical expenses through class action lawsuits. Recoveries under this Section will be distributed as follows:

- (1) first, 33.33% of the gross recovery to the Company, and/or its designated vendor for services related to obtaining the recovery; and
- (2) secondly, to the Company to be applied to reduce the Company's payment of specific stop-loss benefits under the Excess Loss Policy or Stop-Loss Contract, if any, issued by the Company to the Contractholder for the Member in respect of whom the recovery was obtained; and
- (3) thirdly, to the Company to be applied to reduce the Company's payment of aggregate stop-loss benefits under the Excess Loss Policy or Stop-Loss Contract, if any, issued by the Company to the Contractholder; and
- (4) fourthly, the remainder, if any, to the Contractholder.

Legal expenses will not be used when calculating the specific stop-loss benefits, or the aggregate stop-loss benefits, if any, pursuant to the Excess Loss Policy or Stop-Loss Contract issued by the Company to the Contractholder.

This Amendment overrides anything to the contrary contained in the Policy/Contract/Agreement. All Policy/Contract/Agreement provisions not addressed by this Amendment shall remain in full force and effect. Where a conflict exists between the Amendment provision and a Policy/Contract/Agreement provision, the Amendment provision shall control.

This Amendment is effective on and after June 01, 2008. The Company has executed this Amendment at its Executive Office on June 20, 2008.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**



J N Patel  
Vice President

Accepted by:

**Lakeland Area Mass Transit District**

Signature:                      Title:                      Date:

Note: It is the Policyholder's/Contractholder's responsibility to promptly review the documents within 60 days of receipt. If you have not communicated to us in writing within the above time frame, it will constitute your acceptance of this Amendment/replacement to the Policies/Contracts/Agreements as submitted.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**  
**Executive Offices – Greenwood Village, Colorado**  
**(Company)**

**Administrative Services Contract**

**issued to**

**Lakeland Area Mass Transit District**  
**(Contractholder)**

The above Administrative Services Contract No. 0267808 is amended as follows:

1. Section 1, "Definitions", is amended by adding the following definition (or restating it if applicable):  
"C. Claim Payment Recovery" is a recovery of a claim payment, or a portion thereof, that (based on applicable Plan terms and provisions) is identifiable to a specific Member and is recoverable because that payment:
  - i. is in excess of the benefit amount otherwise payable;
  - ii. should not have been paid;
  - iii. did not take into account other forms of insurance or coverage, which paid or should have paid before the Plan; or
  - iv. is paid to the wrong payee(s).

Claim Payment Recovery shall not include the services described in the "Subrogation and Right of Recovery" Provisions in the "Other Financial Provisions" Section.

2. Section 7, Authority to Control and Manage the Plan, is amended by adding the following and renumbering the subsequent Parts of Section 7 accordingly:
  - A. Agency Relationship. The Company, in performing its duties under this Contract is acting only as an agent of the Contractholder, and the rights and responsibilities of the parties shall be determined in accordance with the law of agency except as otherwise herein provided.
3. Section 10, Collection of and Liability For Overpayments, is amended by deleting the section in its entirety and replacing it with the following:

Collection of and Liability for Claim Payment Recoveries Not Including Subrogation and Right of Recovery

A. Payment Recoveries

The Company shall take appropriate steps as it would for its own business under similar circumstances to collect Claim Payment Recoveries. The Company shall not be required to initiate court proceedings to recover a Claim Payment Recovery, but is expressly authorized to take all actions to pursue recovery including retaining counsel, settling and compromising claims, and delegating recovery to a third party vendor to assist it in its collection efforts. For any Claim Payment Recoveries initially identified by the Company, the Company first attempts to pursue recovery itself. If the Company is unable to recover Claim Payment Recoveries, it may retain a third party vendor(s) to assist with the recovery. In such instances, the amount of money returned to the Plan will be net of any fees charged by such vendor or counsel. The Company's decision to retain a third party vendor(s) to assist with recovery may be based upon the amount of the Claim Payment Recoveries or other factors as determined by Company. The Company currently retains third party vendors to assist with recovery for Claim Payment Recoveries that are in excess of specified minimum amounts. That threshold may change from time to time, at the Company's sole discretion. For further information on the Company's current practices, please contact your Company account representative.

For any Claim Payment Recovery amount that is first identified by a vendor, regardless of the cause, including but not limited to Payments made without regard to other coverage of the Member, if the

Company uses the services of a vendor to collect the Claim Payment Recovery, the Contractholder agrees to reimburse the Company up to 33.33% of the returned Claim Payment Recovery for collection costs.

**B. Hospital Bill and Credit Balance Audits**

- (1) The Company shall perform hospital bill audits and credit balance account audits. Such audits are limited to those inpatient, outpatient, emergency and trauma hospitalization claims that the Company has identified as meeting its auditing guidelines (hereafter, "Claim").

Each hospital bill audit entails a comparison of billed services to services ordered and/or documented in the medical record. Upon conclusion of each hospital bill audit, the Company will present the applicable medical facility and/or provider with a billing listing the overcharges, and undercharges, if any, and reflecting the net total overcharges due or net undercharges payable, and will employ commercially reasonable efforts to recover the overcharges from the facility and/or provider. In the event that the audit results in net undercharges payable to the facility and/or provider, the Contractholder agrees to pay any such net undercharges.

- (2) As compensation for its services, the Contractholder agrees to pay the Company the following fees, which fees or a part thereof may be paid to any third party vendor that assisted with the recovery:

- a. Fees equal to 33.33% of all audit savings which are recovered following the commencement of any hospital bill audit or credit balance account audit undertaken by the Company. The Company has the right to offset any fees owed to it by the Client against any audit savings recovery amounts.
- b. Fees equal to 33.33% of the identified audit savings should the Contractholder request that the Company forego recovery of a specific overpayment or positive balance after the audit process is complete.
- c. The Company reserves the right to change the rate of the fees by giving the Contractholder at least sixty (60) days advance written notice of the change.

The fees stated in Section 10.B.2a and b above are inclusive of the Company's administrative and transactional charges and any third party vendor fees.

"Audit Savings" means the net dollar amount of the overcharges less the undercharges as identified in the final audit summary report with respect to a hospital bill audit, or a dollar amount consented to by a hospital as a positive balance at the conclusion of a credit balance account audit.

- C. Claims in Process. Upon termination of this Contract for any reason other than the Company's breach, the Company shall continue to be authorized to provide recovery and auditing services with respect to all Claims in process on the termination date. Claims are considered in process if the Company or its third party vendor has evaluated, screened, audited or in any way processed it, including all Claims inventoried in Company's claim payment database.

- D. Responsibility. The Company will not be responsible for Claim Payment Recoveries that are caused directly or indirectly by the Contractholder, its agents or employees, or providers. The Company retains the sole right to determine whether to seek repayment from the payee.

- E. Returns. The Company shall return to the Contractholder any refund of an overpayment of Plan monies that it receives from a third party on behalf of a specific Covered Person's account. The Company shall have the right to retain any returned overpayments that are received more than 15 months following the termination of this Contract.

4. Section 15. Other Financial Provisions, is amended by deleting subsection 15.A, Savings Initiatives, in its entirety and replacing it with the following:

A. Savings Initiatives

- (1) In its sole discretion, the Company may undertake initiatives in addition to the services described in this Contract for the purpose of saving additional money for the Plan. Examples of such initiatives might include, but are not limited to, subrogation and right of recovery, provider bill/fee negotiation and discounts on claims from providers outside of the Company's primary network of providers and COB identification and recovery including when performed by a third party vendor.
- (2) For purposes of pursuing savings under this provision, the Company may retain third party vendors.
- (3) For its services in obtaining savings for the Plan, the Company shall be entitled to retain (i) for subrogation and right of recovery, the amount referred to in subsection 15.B below, and (ii) for all other savings initiatives, 33.33% of any savings realized.

5. Section 15. Other Financial Provisions, is amended by restating Part 15.B as follows:

B. Subrogation and Right of Recovery. For purposes of subrogation and right of recovery, the Company will have the sole right to make claims under the Subrogation and Right of Recovery Provision contained in the Plan. In its sole discretion, the Company may litigate, negotiate, settle, compromise, release or waive any such claim. The Contractholder hereby assigns to the Company all of its rights to make, litigate, negotiate, settle, compromise, release or waive any such claim. Claims subject to this subrogation and right of recovery section include, but are not limited to, recovery of medical expenses incurred by a covered person as the result of injuries or illness caused by a third party, recovery of medical expenses incurred by a covered person due to a work-related injury or sickness, and recovery of medical expenses through class action lawsuits. Recoveries under this Section will be distributed as follows:

- (1) first, 33.33% of the gross recovery to the Company, and/or its designated vendor for services related to obtaining the recovery; and
- (2) secondly, to the Company to be applied to reduce the Company's payment of specific stop-loss benefits under the Excess Loss Policy or Stop-Loss Contract, if any, issued by the Company to the Contractholder for the Member in respect of whom the recovery was obtained; and
- (3) thirdly, to the Company to be applied to reduce the Company's payment of aggregate stop-loss benefits under the Excess Loss Policy or Stop-Loss Contract, if any, issued by the Company to the Contractholder; and
- (4) fourthly, the remainder, if any, to the Contractholder.

Legal expenses will not be used when calculating the specific stop-loss benefits, or the aggregate stop-loss benefits, if any, pursuant to the Excess Loss Policy or Stop-Loss Contract issued by the Company to the Contractholder.

This Amendment overrides anything to the contrary contained in the Policy/Contract/Agreement. All Policy/Contract/Agreement provisions not addressed by this Amendment shall remain in full force and effect. Where a conflict exists between the Amendment provision and a Policy/Contract/Agreement provision, the Amendment provision shall control.

This Amendment is effective on and after June 01, 2008. The Company has executed this Amendment at its Executive Office on June 20, 2008.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**



J N Patel  
Vice President

Accepted by:

**Lakeland Area Mass Transit District**

Signature:                      Title:                      Date:

Note: It is the Policyholder's/Contractholder's responsibility to promptly review the documents within 60 days of receipt. If you have not communicated to us in writing within the above time frame, it will constitute your acceptance of this Amendment/replacement to the Policies/Contracts/Agreements as submitted.



Company uses the services of a vendor to collect the Claim Payment Recovery, the Contractholder agrees to reimburse the Company up to 33.33% of the returned Claim Payment Recovery for collection costs.

**B. Hospital Bill and Credit Balance Audits**

- (1) The Company shall perform hospital bill audits and credit balance account audits. Such audits are limited to those inpatient, outpatient, emergency and trauma hospitalization claims that the Company has identified as meeting its auditing guidelines (hereafter, "Claim").

Each hospital bill audit entails a comparison of billed services to services ordered and/or documented in the medical record. Upon conclusion of each hospital bill audit, the Company will present the applicable medical facility and/or provider with a billing listing the overcharges, and undercharges, if any, and reflecting the net total overcharges due or net undercharges payable, and will employ commercially reasonable efforts to recover the overcharges from the facility and/or provider. In the event that the audit results in net undercharges payable to the facility and/or provider, the Contractholder agrees to pay any such net undercharges.

- (2) As compensation for its services, the Contractholder agrees to pay the Company the following fees, which fees or a part thereof may be paid to any third party vendor that assisted with the recovery:

- a. Fees equal to 33.33% of all audit savings which are recovered following the commencement of any hospital bill audit or credit balance account audit undertaken by the Company. The Company has the right to offset any fees owed to it by the Client against any audit savings recovery amounts.
- b. Fees equal to 33.33% of the identified audit savings should the Contractholder request that the Company forego recovery of a specific overpayment or positive balance after the audit process is complete.
- c. The Company reserves the right to change the rate of the fees by giving the Contractholder at least sixty (60) days advance written notice of the change.

The fees stated in Section 10.B.2a and b above are inclusive of the Company's administrative and transactional charges and any third party vendor fees.

"Audit Savings" means the net dollar amount of the overcharges less the undercharges as identified in the final audit summary report with respect to a hospital bill audit, or a dollar amount consented to by a hospital as a positive balance at the conclusion of a credit balance account audit.

- C. Claims in Process. Upon termination of this Contract for any reason other than the Company's breach, the Company shall continue to be authorized to provide recovery and auditing services with respect to all Claims in process on the termination date. Claims are considered in process if the Company or its third party vendor has evaluated, screened, audited or in any way processed it, including all Claims inventoried in Company's claim payment database.

- D. Responsibility. The Company will not be responsible for Claim Payment Recoveries that are caused directly or indirectly by the Contractholder, its agents or employees, or providers. The Company retains the sole right to determine whether to seek repayment from the payee.

- E. Returns. The Company shall return to the Contractholder any refund of an overpayment of Plan monies that it receives from a third party on behalf of a specific Covered Person's account. The Company shall have the right to retain any returned overpayments that are received more than 15 months following the termination of this Contract.

4. Section 15. Other Financial Provisions, is amended by deleting subsection 15.A, Savings Initiatives, in its entirety and replacing it with the following:

A. Savings Initiatives

- (1) In its sole discretion, the Company may undertake initiatives in addition to the services described in this Contract for the purpose of saving additional money for the Plan. Examples of such initiatives might include, but are not limited to, subrogation and right of recovery, provider bill/fee negotiation and discounts on claims from providers outside of the Company's primary network of providers and COB identification and recovery including when performed by a third party vendor.
- (2) For purposes of pursuing savings under this provision, the Company may retain third party vendors.
- (3) For its services in obtaining savings for the Plan, the Company shall be entitled to retain (i) for subrogation and right of recovery, the amount referred to in subsection 15.B below, and (ii) for all other savings initiatives, 33.33% of any savings realized.

5. Section 15. Other Financial Provisions, is amended by restating Part 15.B as follows:

B. Subrogation and Right of Recovery. For purposes of subrogation and right of recovery, the Company will have the sole right to make claims under the Subrogation and Right of Recovery Provision contained in the Plan. In its sole discretion, the Company may litigate, negotiate, settle, compromise, release or waive any such claim. The Contractholder hereby assigns to the Company all of its rights to make, litigate, negotiate, settle, compromise, release or waive any such claim. Claims subject to this subrogation and right of recovery section include, but are not limited to, recovery of medical expenses incurred by a covered person as the result of injuries or illness caused by a third party, recovery of medical expenses incurred by a covered person due to a work-related injury or sickness, and recovery of medical expenses through class action lawsuits. Recoveries under this Section will be distributed as follows:

- (1) first, 33.33% of the gross recovery to the Company, and/or its designated vendor for services related to obtaining the recovery; and
- (2) secondly, to the Company to be applied to reduce the Company's payment of specific stop-loss benefits under the Excess Loss Policy or Stop-Loss Contract, if any, issued by the Company to the Contractholder for the Member in respect of whom the recovery was obtained; and
- (3) thirdly, to the Company to be applied to reduce the Company's payment of aggregate stop-loss benefits under the Excess Loss Policy or Stop-Loss Contract, if any, issued by the Company to the Contractholder; and
- (4) fourthly, the remainder, if any, to the Contractholder.

Legal expenses will not be used when calculating the specific stop-loss benefits, or the aggregate stop-loss benefits, if any, pursuant to the Excess Loss Policy or Stop-Loss Contract issued by the Company to the Contractholder.

This Amendment overrides anything to the contrary contained in the Policy/Contract/Agreement. All Policy/Contract/Agreement provisions not addressed by this Amendment shall remain in full force and effect. Where a conflict exists between the Amendment provision and a Policy/Contract/Agreement provision, the Amendment provision shall control.

This Amendment is effective on and after June 01, 2008. The Company has executed this Amendment at its Executive Office on June 20, 2008.

**GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY**



J N Patel  
Vice President

Accepted by:

**Lakeland Area Mass Transit District**

Signature:                      Title:                      Date:

Note: It is the Policyholder's/Contractholder's responsibility to promptly review the documents within 60 days of receipt. If you have not communicated to us in writing within the above time frame, it will constitute your acceptance of this Amendment/replacement to the Policies/Contracts/Agreements as submitted.

# **ATTACHMENT 5**

## **AGENT OF RECORD APPOINTMENT**

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LAKELAND AREA MASS TRANSIT DISTRICT

March 18, 2009

Mr. Kurt Gehring, President CEO  
Gehring Group  
11505 Fairchild Gardens Avenue  
Suite 202  
Palm Beach Gardens, FL 33410

Dear Mr. Gehring:

This is to authorize Kurt Gehring of the Gehring Group to act as Agent of Record for Lakeland Area Mass Transit District, d.b.a. Citrus Connection in selecting and contracting with carriers to provide the following:

- Group Health Insurance
- Specific and Aggregate Reinsurance
- Group Dental Insurance
- Group Life and Accidental Death & Dismemberment Insurance
- Group Supplemental Life and Dependent Life Insurance
- Group Long Term Disability Insurance
- Group Short Term Disability Insurance
- Group Vision Insurance
- Supplemental Insurance Services
- Flexible Spending Accounts
- Employee Assistance Programs

It is understood that the Gehring Group's cost for serving as Agent of Record shall be secured by the Gehring Group from the carriers who are or may be selected to provide these above listed coverage(s). This authorization as Agent of Record may be revoked by Lakeland Area Mass Transit District, d.b.a. Citrus Connection or the Gehring Group upon presentation of thirty days written notice by the party seeking to discontinue the assignment.

Sincerely,

Deborah D. Porte, PHR  
Manager, HR & Risk

Cc: Adam Goldman  
Manager, Purchasing & Contracts

## **ATTACHMENT 6**

### **EMPLOYEE CENSUS (EXCEL FILE)**

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Occupation	Medical Tier	Date of Hire	Birth Date	Sex	Zip Code	Member Status
Accounting Clerk	EE	12/6/1994	08/19/1946	F	33804	ACTIVE
Administrative Assistant	EE	10/28/2009	07/06/1965	F	33823	ACTIVE
Bus Operator	EE+CH	2/14/2005	12/26/1975	F	33810	ACTIVE
Bus Operator	EE+CH	10/13/1997	09/25/1966	M	33803	ACTIVE
Bus Operator	EE+CH	2/2/2009	01/27/1969	F	33563	ACTIVE
Bus Operator	EE+CH	6/4/2001	09/04/1958	M	33811	ACTIVE
Bus Operator	EE+CH	8/6/2007	10/04/1976	F	33811	ACTIVE
Bus Operator	EE+SP	1/31/2000	03/01/1956	M	33810	ACTIVE
Bus Operator	EE+SP	10/16/2000	11/18/1969	M	33880	ACTIVE
Bus Operator	EE+SP	5/11/2009	12/30/1948	M	33815	ACTIVE
Bus Operator	EE+SP	7/23/2007	03/14/1949	M	33814	ACTIVE
Bus Operator	EE	11/6/2006	10/22/1981	M	33801	ACTIVE
Bus Operator	EE	4/28/1997	07/18/1945	F	33809	ACTIVE
Bus Operator	EE	2/18/2009	05/23/1949	F	33881	ACTIVE
Bus Operator	EE	12/6/1999	02/06/1946	F	33809	ACTIVE
Bus Operator	EE	3/1/1999	07/18/1969	F	33801	ACTIVE
Bus Operator	EE	2/25/2008	02/19/1952	M	33810	ACTIVE
Bus Operator	EE	11/5/1984	04/11/1956	F	33813	ACTIVE
Bus Operator	EE	7/6/2009	09/09/1956	M	33803	ACTIVE
Bus Operator	EE	12/6/1999	12/30/1953	F	33811	ACTIVE
Bus Operator	EE	1/4/2010	06/14/1956	F	33617	ACTIVE
Bus Operator	EE	8/3/2009	07/02/1962	M	33809	ACTIVE
Bus Operator	EE	7/24/2000	08/20/1965	F	33801	ACTIVE
Bus Operator	EE	2/25/2008	07/07/1957	M	33801	ACTIVE

Bus Operator	EE	6/5/2006	01/03/1952	M	33830	ACTIVE
Bus Operator	EE	3/23/1992	10/14/1951	F	33813	ACTIVE
Bus Operator	EE	3/14/2005	12/18/1947	F	33809	ACTIVE
Bus Operator	EE	7/6/2009	01/27/1953	M	33801	ACTIVE
Bus Operator	EE	1/14/2008	05/08/1945	M	33801	ACTIVE
Bus Operator	EE	4/19/2007	06/08/1974	F	33805	ACTIVE
Bus Operator	EE	12/22/2006	01/11/1960	F	33810	ACTIVE
Bus Operator	EE	10/21/2002	11/03/1973	F	33810	ACTIVE
Bus Operator	EE	11/20/2006	09/30/1950	M	33823	ACTIVE
Bus Operator	EE	12/22/2006	01/30/1948	M	33823	ACTIVE
Bus Operator	EE	6/5/2006	09/19/1954	F	33805	ACTIVE
Bus Operator	EE	10/13/1997	11/04/1947	F	33810	ACTIVE
Bus Operator	EE	11/20/1995	07/18/1941	F	33880	ACTIVE
Bus Operator	EE	1/21/2008	11/08/1972	F	33844	ACTIVE
Bus Operator	EE	10/3/2005	02/07/1968	F	33801	ACTIVE
Bus Operator	EE	1/4/2010	11/14/1966	F	33810	ACTIVE
Bus Operator	EE	2/2/2004	01/11/1956	F	33805	ACTIVE
Bus Operator	EE	1/4/2010	09/22/1961	M	33898	ACTIVE
Bus Operator	EE	7/2/2007	10/29/1960	M	33809	ACTIVE
Bus Operator	EE	1/4/2010	10/23/1968	M	33803	ACTIVE
Bus Operator	EE	6/5/2006	04/16/1948	M	33813	ACTIVE
Bus Operator	EE	1/4/2010	10/30/1957	M	33860	ACTIVE
Bus Operator	EE	2/2/2004	12/18/1961	M	33802	ACTIVE
Bus Operator	EE	8/6/2007	01/16/1967	F	33823	ACTIVE
Bus Operator	EE	2/26/2007	11/09/1962	M	33813	ACTIVE



Bus Operator	EE	4/7/2008	08/17/1948	M	33809	ACTIVE
Bus Operator	EE	11/6/2006	07/07/1981	F	33810	ACTIVE
Bus Operator	EE	10/6/2003	04/08/1960	F	33868	ACTIVE
Bus Operator	EE	4/28/2008	10/14/1967	F	33801	ACTIVE
Bus Operator	EE	4/7/2008	12/09/1957	F	33801	ACTIVE
Bus Operator	EE	7/6/2009	02/21/1976	M	33810	ACTIVE
Bus Operator	EE	11/20/1995	09/12/1961	F	33563	ACTIVE
Bus Operator	EE	12/1/2008	12/14/1972	M	33803	ACTIVE
Bus Operator	EE	2/26/2007	04/21/1945	M	33844	ACTIVE
Bus Operator	EE	1/30/1984	07/14/1958	F	33860	ACTIVE
Bus Operator	EE	6/23/2008	09/21/1966	M	33801	ACTIVE
Bus Operator	EE	1/14/2008	01/14/1973	M	33860	ACTIVE
Bus Operator	EE	12/1/2006	07/01/1956	M	34759	ACTIVE
Bus Operator	EE	11/6/2006	02/22/1957	F	33897	ACTIVE
Bus Operator	EE	8/18/2008	07/12/1950	M	33625	ACTIVE
Bus Operator	EE	7/2/2007	09/30/1963	M	33809	ACTIVE
Bus Operator	EE	8/3/2009	03/03/1954	M	33811	ACTIVE
Bus Operator	EE	1/4/2010	03/20/1963	M	33860	ACTIVE
Bus Operator	EE	12/6/1999	04/19/1977	M	33809	ACTIVE
Bus Operator	EE	2/14/2005	12/26/1951	M	33810	ACTIVE
Bus Operator	EE	10/21/2002	06/12/1964	F	33805	ACTIVE
Bus Operator	EE	7/16/1994	03/01/1964	F	33801	ACTIVE
Bus Operator	EE	2/26/2007	01/06/1961	F	33803	ACTIVE
Bus Operator	EE+FM	2/2/1998	02/12/1967	M	33811	ACTIVE
Bus Operator	EE+FM	12/1/2008	01/31/1974	M	33803	ACTIVE

Contracts Specialist	EE+SP	1/18/2010	12/06/1958	F	33511	ACTIVE
Controller	EE	9/8/2008	08/26/1972	M	34741	ACTIVE
Customer Service Representative	EE	7/28/2008	04/18/1976	F	33823	ACTIVE
Customer Service Representative	EE+FM	6/5/2006	06/01/1977	F	33809	ACTIVE
Customer Service Representative	EE+FM	8/6/2007	02/18/1970	F	33823	ACTIVE
Dispatcher Scheduler	EE	7/6/2009	06/25/1956	F	33823	ACTIVE
Dispatcher Scheduler	EE	11/26/2007	02/11/1982	F	33815	ACTIVE
Dispatcher Scheduler	EE	8/9/2005	03/19/1979	F	33805	ACTIVE
Dispatcher Scheduler	EE	1/4/2010	04/11/1980	M	33594	ACTIVE
Dispatcher Scheduler	EE	5/10/2005	05/18/1981	F	33542	ACTIVE
Executive Assistant	EE+CH	2/6/2006	04/24/1975	F	33813	ACTIVE
Facilities Maintenance Tech I	EE+CH	9/3/2008	11/02/1958	M	33563	ACTIVE
Facilities Maintenance Tech II	EE	6/18/2007	05/27/1983	M	33809	ACTIVE
Financial Analyst	EE+CH	1/18/1999	11/12/1974	M	33880	ACTIVE
Financial Analyst	EE	2/11/2008	12/18/1954	M	33810	ACTIVE
HR Coordinator	EE	5/14/2007	07/27/1953	F	33884	ACTIVE
IT Analyst	EE	12/7/2009	12/28/1981	M	33805	ACTIVE
Maintenance Administrative Assistant	EE	7/25/2007	08/28/1960	F	33813	ACTIVE
Manager, Fleet Maintenance & Facilities Maintenance	EE+FM	9/17/2008	09/11/1961	F	33813	ACTIVE
Manager, Human Resources & Risk	EE	11/27/2006	01/09/1970	F	33884	ACTIVE
Manager, Marketing & Public Relations	EE+SP	5/30/2006	10/07/1946	F	33565	ACTIVE
Manager, Procurement & Contracts	EE	7/9/2009	05/15/1958	F	33803	ACTIVE
Manager, Safety/Security & Training	EE	2/4/1987	08/01/1959	F	33840	ACTIVE
Parts & Inventory Specialist	EE	12/24/2008	03/29/1955	F	33807	ACTIVE

Parts Specialist	EE	2/11/2005	06/08/1984	M	33801	ACTIVE
Project Specialist, Transit Operations	EE+SP	10/13/1997	03/23/1946	M	33809	ACTIVE
Public Affairs Specialist	EE	1/13/2010	05/06/1955	F	32804	ACTIVE
Purchasing Buyer	EE	9/19/2005	08/29/1969	F	33813	ACTIVE
Shop Foreman	EE	10/19/2004	10/19/1969	M	33803	ACTIVE
Superintendent, Field Operations	EE+SP	10/3/2005	02/06/1961	M	33813	ACTIVE
Supervisor, Transit Operations	EE+SP	1/31/2000	04/04/1951	M	33805	ACTIVE
Supervisor, Transit Operations	EE	10/21/2002	11/24/1973	M	33801	ACTIVE
Supervisor, Transit Operations	EE	2/2/1998	10/18/1974	M	33815	ACTIVE
Supervisor, Transit Operations	EE	4/27/1988	08/03/1952	F	33805	ACTIVE
Supervisor, Transit Operations Control Center	EE	8/14/1995	09/11/1971	F	33805	ACTIVE
Supevisor, Facilities Maintenance	EE+SP	9/13/2005	12/02/1952	M	33801	ACTIVE
Trainer	EE	10/21/2002	12/01/1965	M	33802	ACTIVE
Transit Technician	EE+SP	1/7/2009	03/25/1951	M	33810	ACTIVE
Transit Technician	EE+SP	12/17/2008	10/06/1952	M	33801	ACTIVE
Transit Technician	EE+SP	12/23/1996	08/01/1945	M	33809	ACTIVE
Transit Technician	EE	5/29/2007	04/06/1986	M	33823	ACTIVE
Transit Technician	EE	6/4/2007	10/04/1961	M	33541	ACTIVE
Transit Technician	EE	5/30/2006	08/15/1988	M	33810	ACTIVE
Transit Technician	EE+FM	6/12/2000	02/27/1956	M	33803	ACTIVE
Transit Technician	EE+FM	2/27/2007	12/22/1967	M	33803	ACTIVE
Transportation Coordinator	EE+CH	3/20/2006	01/20/1973	F	33809	ACTIVE
Utility Worker	EE+CH	8/31/2008	05/02/1972	M	33803	ACTIVE
COBRA	EE+SP		03/23/1950	M	33810	ACTIVE COBRA
COBRA	EE		08/20/1945	F	33884	ACTIVE COBRA

			11/02/1948	F	33801	<b>WAIVE COVERAGE</b>
			07/30/1981	M	33809	<b>WAIVE COVERAGE</b>
			04/30/1942	M	33807	<b>WAIVE COVERAGE</b>
			05/23/1941	M	33809	<b>WAIVE COVERAGE</b>